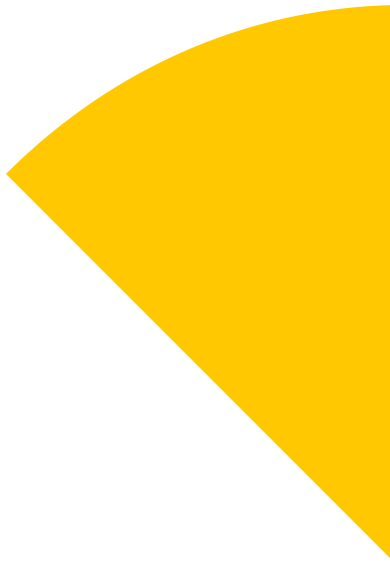
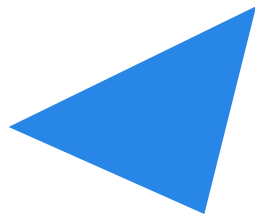




u3a Insurance

Presenters: Beryl Shepherd Trust Volunteer, Trainer and Finance Committee member

Jane Bailey – Trust Advice and Volunteer Manager





Hello and Welcome

The plan for the session:

- Portfolio structure
- Policies
- Claims
- FAQs and Q&A

Policy Structure

- **Aviva Commercial Combined**
- **AIG Public Liability Excess Layer**
- **Tour Operators**
- **Management Liability**

Aviva Commercial Combined Policy

Property

1. Moveable items owned by the u3a up to a standard amount of £25,000. Excess is £250.

CONDITION – Items stored in public buildings must be kept in a locked cupboard or room when not in use.

2. Contents of a members home to £25,000 whilst any u3a activity is being hosted.

Excess is £250.

Money

1. £1,000 during any u3a activity or at a members' home or in transit.

Cyber

1. Cyber Data loss – costs incurred in dealing with a security breach.

2. Cyber Crime - £25,000 limit. Theft of u3a money.

3. Cyber Liability – compensation payable to any third party as a result of a data breach.

CONDITION – Please see separate “Actions You Must Take”

Public and Products Liability

1.Up to £5,000,000 for any one claim

The cover is for your legal liability for injury caused to third parties or third party property arising from u3a activity.

Members are also treated as a third party should they be injured as a result of an accident for which the u3a is legally liable.

Legal Expenses

Up to £500,000 in any one period of insurance.

Includes a free legal helpline.

**This is standard benefit of the policy and is free.
Accordingly the value of the cover is limited.**

AIG Public & Products Excess Layer

This policy provides £15,000,000 in excess of the £5,000,000 provided by the Aviva policy, giving a total of £20,000,000.

Choosing the level of cover is difficult, cycling tends to lead the reasoning behind the current £20m as the u3a could be held liable for a road traffic accident and any personal injury arising.

Touchstone Underwriting Tour Operators

This is contingent cover in the event a u3a is held to be a tour operator on the basis they organise various components of a holiday themselves.

The policy was renewed for 2021 on a deposit basis only to reflect the restrictions in travel.

Aviva Management Liability

1. Trustees & Officers – up to £3,000,000 in any one period of insurance across the organisation with an inner limit of £500,000 for any one u3a.
Nil excess

Protects Trustees & Officers personally in the event a claim is made against them because of a wrongful act. A wrongful act is any

- 1) breach of duty including fiduciary or statutory duty
- 2) negligent act, error or omission
- 3) defamation committed in good faith
- 4) breach of warranty of authority
- 5) misstatement or misleading statement not made deliberately.

Aviva Management Liability

2. Charity Legal Liability – up to £3,000,000 in any one period of insurance across the organisation with an inner limit of £500,000 for any one u3a.

£5,000 excess. This was previously £1,000.

The cover is the same as for Trustees & Officer but it protects the entity rather than the individuals.

Public Liability Claims

- 1) **Cycling - u3a member crossing main road as part of a group and was knocked from her bicycle by a speeding motorcyclist and was seriously injured. 10% liability attached to the u3a. Total cost of incident in excess of £500k.**
- 2) **Church Hall Hire – member attempt to force open a fire door in the wrong direction and pulled off the door handle before falling to the ground. Settled against the u3a as Risk Assessment of the venue hadn't picked up how the door should be operated. The hall were able to evidence regular maintenance of the venue.**
- 3) **Christmas Party Fall – member fell at drama group performance whilst walking within an area that had been designated as a non thoroughfare. Claim repudiated.**
- 4) **Door framed damaged by motorised wheelchair. Settled.**
- 5) **Table tennis fall. Insurers of the hall have denied liability as the condition of the floor was made clear to the u3a who hired the premises. u3a also assessed the suitability of the floor and moved the play location to a non defective area of the hall. Denial of liability being maintained.**

Management Liability Claims

1. Individual removed from executive committee with allegations of harassment. Formal claim made and solicitors appointed to defend which was successful. Own costs only £7,048.12
2. Libel claim made against two committee members. Costs only £8,895.83.
3. Alleged racist remarks made following a u3a meeting, apology made and accepted and incident closed. NO CLAIM
4. Sex offender sought membership which was declined on the basis safeguarding rules prevented. NO CLAIM – NATIONAL OFFICE
5. Member accused of poor behaviour and sought a formal apology from the committee. Both parties appointed their own legal representatives, dispute not resolved as no loss established. NO CLAIM
6. Member accused u3a committee of not being accommodating enough for her disability. Allegations have been defended.

Property and Money Claims

1. Robbery at bank – u3a member robbed whilst waiting to pay money into the u3a account. **Settled.**
2. Greenhouse destroyed by storm. **Settled.**
3. Break into allotment shed. **Settled.**
4. Theft of u3a money from member's home. **Settled.**
5. Wine spilled on carpet at member's home. **Settled.**
6. Accidental damage to member's laptop. **Settled wrongly by insurers, there is NO COVER for member's personal effects / contents whilst attending u3a activities away from their home.**
7. Damage to vases at member's home. **Settled.**
8. Theft of dance system. **Settled.**
9. Accidental damage to carpet bowls carpet. **Settled.**
10. Accidental damage to marquee & gazebos. **Settled.**
11. DVD player failed to work. **Claim denied as not accidental damage.**
12. Loss of Christmas Party money inadvertently paid to fraudsters who had hacked into a hotel's computer system.

Cyber Claims

2021 – 3 claims where treasurers had been called by fraudsters pertaining to be from the bank. In all circumstances the number where the fraudsters called from was the bank number and they all referred to other members of the u3a committees which of course is public information. The fraudster persuaded the individuals to move money from u3a accounts to other safe accounts with either the same or different banks. On each occasion the u3a treasurer made the transfer with the fraudster talking them through the process.

Some Frequently Asked Questions

1. Is my activity insured?
2. Can my partner attend a particular u3a event?
3. How do we stand with possible new members who want to attend a couple of 'taster' sessions?
4. What about carers attending?
5. Can I bring my dog to a u3a walking group?
6. I am I insured for using my car for a u3a activity?
7. What incidents should we report and when?
8. How do we notify a new claim?



**Thank you for listening
we will now take questions from
the floor.**