

TWEEDDALE U3A

PAYMENT OF U3A GROUP OUTINGS

At present u3a members who join a group outing (i.e. a hotel stay) pay the money into the Tweeddale u3a bank account.

After receiving the payment from each member the treasurer then pays for the total cost of an event by BACS or cheque from the Tweeddale u3a account. This procedure was introduced to ensure that all Tu3a members who join an outing are covered by the u3a public liability insurance. There is, however, some uncertainty about the necessity for this liability insurance, as for example all u3a members of a walking group or an outing to an exhibition are automatically covered by the insurance.

The other main issue with this policy is that due to the “two signature” authorisation policy (compulsory for all Scottish charities) the treasurer can only make BACS or cheque payments, as payments by debit cards with a single payment authorisation are not permitted. In the last financial year the payments for outings reached the rather large sum of £ 3,880. In the case of a company not providing the service, or going into receivership, the BACS or cheque payments would not be covered by any bank refund schemes. This could mean that the Tweeddale u3a could be made liable for any losses to the members. Our total annual membership fee income in the financial year 2021-22 is only £ 3.665 and therefore the Tu3a could be exposed to an unacceptably high risk.

The Tweeddale u3a committee has unanimously agreed to stop the above procedure with immediate effect.

We recommend that in future all members joining a group outing pay the service provider directly with their own debit or credit card, thus ensuring that they are protected by their card provider for any losses. Furthermore, public liability insurance is not a travel/accident insurance and therefore all members participating in outings should make sure that they have adequate travel/accident insurance, and should check that public liability insurance is included before joining any excursions.

Date: 17 November 2022

Treasurer Tweeddale u3a: Urs Ziltener

Extract from “u3a Frequently-asked Questions (FAQs)”:

Does public liability cover the u3a against accidents whilst out walking or any other type of outdoor or strenuous activity?

It does, but it is not a personal accident insurance. It is an insurance against legal liability and therefore, it would have to be shown that u3a, its agents or members had in some way been negligent in causing injury to the claimant.