

UPTON AND LYTCHETT U3A

SUMMARY OF U3A INSURANCE COVER

Public and Products Liability Insurance is provided by the Third Age Trust as one of the benefits of the capitation fee we pay for all members. As required, Upton and Lytchett U3A will have an additional 'All Risks' policy covering the equipment owned by the U3A.

Public and Products Liability Insurance is intended to cover the legal liability for costs which might arise from an accident caused by a negligent act or omission by a member during or in connection with a U3A activity.

Risks covered include:

1. Injury or death caused by a U3A member's negligence
2. Costs in injury or death if an accident occurs whilst using equipment owned by the U3A or others if a U3A member's negligence is the cause
3. Damage caused by a U3A member's negligence to someone else's clothing, personal property, etc.
4. Liability for costs of injury or death to a U3A member undergoing instruction whether indoors or out and caused by a U3A leader's negligent action

Risks not covered include:

1. Injury or death caused solely by defects in a hired hall, defects in someone's home or in a car/coach where the accident is related to driving or being driven
2. Injury or death which cannot be attributed to the negligence of a U3A member, i.e. purely accidental or self-inflicted or intentional

If there is any possibility of a claim being made against you or any other member in a U3A context you must report the details on an Accident Report Form and pass it as soon as possible to the Membership Secretary. Even if no claim is anticipated details of any injury or damage to property should in any case be reported using this form.

ANY QUERIES RELATING TO INSURANCE SHOULD BE DIRECTED TO
THE THIRD AGE TRUST – 020 8466 6139
national.office@u3a.org.uk