

# Insurance Overview

## **PUBLIC & PRODUCTS LIABILITY**

AVIVA INSURANCE LIMITED - POLICY NUMBER 24988677CCI

This cover indemnifies all U3A members against all sums you could become legally liable to pay as a result of:

- Accidental injury to or death of any person.
- Accidental loss or damage to material property not belonging to you, which arises or is caused in connection with the 'business' of U3As.

### *Principal exclusions*

- The use of motor vehicles in circumstances which require compulsory insurance under the Road Traffic Act.
- Any craft with an engine designed to travel in or through water, air or space.
- Loss or damage to property in the control of the insured.
- Extreme sports.

*Limits* Public Liability £5,000,000 for any one incident.  
Products Liability £5,000,000 all insured events in any one period.  
Professional Indemnity £100,000.

*Excess* £250 per claim.

## **PUBLIC & PRODUCTS LIABILITY EXCESS LAYER**

ACE EUROPEAN GROUP - POLICY NUMBER UKCASO 09446113

This policy provides a top-up of £5,000,000.

## **MONEY COVER**

AVIVA INSURANCE LIMITED – POLICY NUMBER 24988677CCI

This policy covers U3A cash held in members' homes, hired premises and in transit.

### *Principal exclusions*

- Fraud and dishonesty.
- Loss from unattended vehicles.
- Shortages or errors.
- Loss resulting from the use of a key or combination code from premises outside normal hours.

*Limit* £1,000.

*Excess* Zero.

## **ALL RISKS EQUIPMENT INSURANCE**

AVIVA INSURANCE LIMITED – POLICY NUMBER 24988677CCI

This policy provides cover for loss or damage to property owned by a U3A, excluding wear and tear depreciation and gradual deterioration, wherever it is held and in transit, providing due diligence is observed and reasonable precautions are taken to ensure it is stored securely.

### *Principal exclusions*

- Unexplained loss.
- No signs of forced entry.

*Limit* £25,000.

*Excess* £100.

**HOME CONTENTS COVER**

AVIVA INSURANCE LIMITED – POLICY NUMBER 24988677CCI

This covers damage to the property of any U3A member whilst their home is being used to host a U3A interest group/meeting.

*Principal exclusions*

- As above.

*Limit* £25,000.

*Excess* £100.

**CHARITY INDEMNITY INSURANCE**

AVIVA INSURANCE LIMITED – POLICY NUMBER 24988861CCI

This cover provides:

- Indemnity for the legal liability of a trustee or the charity for loss which results from a wrongful act when carrying out the duties of a trustee.
- Investigation costs.
- Indemnity for the legal liability of a trustee or the charity for the physical destruction of or damage to documents.
- Indemnity for any reasonable cost incurred as a result of restoring or replacing the documents.

*Principal exclusions*

- Circumstances which you should have known about.
- Dishonesty and fraud.
- An insured person who has gained personal profit to which they were not entitled.

*Limit* £500,000 any one U3A in aggregate in a year and £3,000,000 in aggregate for all U3A claims in a year.

*Excess* £250.

**TOUR OPERATORS' LIABILITY INSURANCE**

CATLIN POLICY NUMBER TOL499004

This policy has been taken out to provide cover for a group convenor who wishes to organise a short study trip which involves overnight accommodation.

It consists of:

**Public and Products Liability** – which provides indemnity against the legal liability for accidental injury to third parties or loss or damage to their material property arising in connection with the product/event.

*Limit* £2,000,000 any one event.

*Principal exclusions*

- The use of vehicles which require compulsory motor insurance under the Road Traffic Act.
- Any craft with an engine designed to travel in or through water, air or space.

**Legal Defence** – which provides indemnity for costs arising and costs awarded in connection with the defence of proceedings brought or an appeal against a conviction relating to an alleged offence in the course of the business in respect of Part 11 of the Consumer Protection Act, the Trade Descriptions Act 1968 and the Package, Travel, Package Holiday and Package Tour regulations 1992, where there has been no actual injury or damage.

*Limit* £100,000.

*Principal exclusions*

- Fines or penalties.
- Compensation ordered or awarded by a court.
- Deliberate act or omission.
- Where injury or loss of or damage to property has occurred.

**Emergency legal assistance** – which provides indemnity to the insured in respect of costs and expenses incurred in providing emergency assistance to the passenger where such passenger suffers bodily injury or in the event of the death of the passenger, the passenger's legal personal representatives.

*Limit* £5,000.

**Professional indemnity** – which provides indemnity to the insured for the legal liability for damages and claimants' costs and expenses in respect of claims arising for breach of professional duty by reason of neglect, error or omission occurring or committed in good faith. This also includes the cover required for 'packages' as defined in the Package Holiday Package Tour and Package Travel Regulations 1992.

*Limit* £1,000,000.

*Principal exclusions*

- Any claim arising from insolvency or bankruptcy of the insured or any tour operator or supplier of services.
- Dishonesty, fraudulent act or mission.
- Any claim or expenses resulting from the use of any mechanically propelled vehicle, aircraft or watercraft.

*Excess* £250 (all sections).