

OVERVIEW OF INSURANCE POLICIES PROVIDED BY THE THIRD AGE TRUST FOR U3As

Part of our annual subscriptions is paid over to The Third Age Trust. Among the key elements purchased with these monies are insurance policies. Only members are covered, this is why it is essential only Oxton, Prenton and District U3A members are allowed to join groups. It is acceptable to allow a visitor to come to try out an activity before deciding to join BUT ONLY ONCE, please.

A disabled member who needs to be accompanied by a carer is covered provided the Committee have been informed of the need for a carer. The objective of the policies is insurance against the legal liability of the U3A and any claim would have to prove negligence in some way against the U3A – e.g., damage to a member's car in a car park whilst the owner went on a U3A trip, or loss of a member's personal property whilst taking part in a U3A activity, would NOT be covered UNLESS the loss or damage was caused by an act of negligence or omission by the U3A or any member. Most household insurance policies cover such matters. Outside speakers invited in are covered but PAID TUTORS ARE NOT.

PUBLIC & PRODUCTS LIABILITY

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, or accidental loss or damage to material property not belonging to you, arising or caused in connection with the 'business' of U3As.

The public liability policy is an insurance against legal liability. For example if a member had an accident whilst out with the walking group or country dancing group it would have to be shown that the U3A had in some way been negligent in causing injury to the victim. It is NOT Personal Accident insurance. The cover applies to Group Leaders and includes 'member to member' cover.

The cover extends to Europe. Hired halls have their own insurance and any defect noticed should be brought to the attention of the person handling the hire.

TOUR OPERATORS' LIABILITY INSURANCE

This cover is to cover a group leader/coordinator who arranges a day trip, or a short study trip involving overnight accommodation. HOWEVER, if you want to organise a full-blown holiday do it through a bonded travel agent. It does not cover dangerous activities such as 'bungy jumping' or using power tools.

MONEY COVER

U3A cash held in a member's home up to £300 ; U3A cash in transit and at hired premises up to £1000.