

## Advice Sheet – Insurance

1. The Third Age Trust U3A has set up a number of insurance policies designed to provide group leaders and members with insurance cover for most normal activities. Full details of the U3A insurance cover may be obtained from the Third Age Trust website or from the Malvern U3A secretary. A small booklet on the insurance is available by post on application to the Third Age Trust<sup>1</sup>. In outline:
  - a. As long as the basic procedures outlined in this document are followed, then the insurances arranged by The Third Age Trust will cover most normal group activities. This includes study trips and holidays in the UK and Europe, both with respect to third party liability and member to member cover; ie losses by a U3A member arising from the actions of another member. If somebody is injured undertaking a U3A activity and legal liability is an issue, the insurers would deal with any claim.
  - b. This does not include personal accident/injury or travel insurance, both of which are the personal responsibility of each U3A member to take out. For this reason, for trips and especially holidays where overnight stays are involved, participants should have travel insurance. Personal losses may be covered if the U3A can be found to be legally responsible for the incident.
  - c. Members of other U3As are equally covered. Non members are also covered by U3A insurances provided that their attendance at U3A activities is not a regular occurrence.
  - d. Study trips and holidays organised through a travel agent are covered by their liability insurance (excluding personal accident and travel insurance). However, short study trips and day trips that are arranged without the need for a travel agent are covered by U3A liability insurance.

### 2. Third Age Trust Insurance

Full details are available from the Malvern U3A and National U3A websites or by post. In outline they include:

- a. Public and Products Liability
  - Indemnity limit – £5,000,000 for any one incident.
  - Excess – £250 per claim.
- b. Money Cover
  - A limit of £300 U3A cash held in members' homes.
  - A limit of £1000 U3A cash in transit and at hired premises.
  - Excess – zero.
- c. Tour Operators' Liability • Excess – £250 on all sections.
  - 4 Sections:
  - Public and Products Liability – limit £2,000,000 any one
  - Legal Defence – liability £100
  - Emergency legal assistance – limit £5000
  - Professional indemnity (includes short study trips) – limit £1,000,000

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<sup>1</sup> Third Age Trust, 156 Blackfriars Road, London SE1 8EN