

## INSURANCE FAQs

### Category: Insurance

#### 1. Purpose

This information outlines the insurance cover that the Third Age Trust holds for member u3as and some of the frequently asked questions around this.

#### 2. Scope

This document is for all u3as. Newly forming u3as which have been granted temporary membership of The Third Age Trust are covered by the public and products liability policy, but other policies do not apply until full membership is achieved.

#### 3. Provision of public and products liability insurance

All u3as which are fully paid up members of the Third Age Trust have the benefit of the nationally provided public and products liability insurance cover as well as all the other policies detailed in the overview.

Newly forming u3as are covered by the public and products liability policy as soon as individuals gather with the intention of starting a new u3a, but other policies do not apply until membership is achieved.

##### 3.1 What is meant by public liability insurance?

In general, public liability insurance is intended to indemnify the insured against compensation, which they become legally liable to pay, following injury or property damage sustained to others as a result of an activity. Legal liability to another person can arise in a number of ways but by far the most common is negligence. Public liability does not cover pure accidents where no legal liability has been established.

##### 3.2 What is meant by product liability insurance?

Product liability protects the policy holder against claims arising from injury or damage sustained by a product supplied by you due and for which you are held legally liable.

##### 3.3 Does the cover dilute with the number of public liability claims?

The limit of indemnity is £20m for any one claim arising from one incident or a series of incidents with no limit on the amount payable in the aggregate in any one period of insurance.

##### 3.4 How does this cover apply to Group Leaders/Convenors?

The policy is set up to protect all u3a members and includes ‘member to member’ cover so if somebody is injured undertaking a u3a activity and legal liability could be proven against another member, the insurers will deal with it. This means that Group Leaders/Convenors are protected should there be a claim made against them personally for damages following an incident in their group.

### **3.5 Is a paid up u3a member covered if participating in u3a activities in other u3as or at events organised within their networks, regions and nationally?**

Yes.

### **3.6 Is a member who pays membership in cash on the day covered, or does the fee have to be paid to the bank account**

Yes, as long as the membership is paid the member is covered.

### **3.7 In the event of a claim under the public and products liability policy who is responsible for covering the excess?**

The u3a are responsible for the excess and this applies to all policies.

### **3.8 What should we do in the event of an incident?**

u3as should not admit liability or fault on the part of themselves or other members (particularly in the event of member vs member claims), even where they believe that this is the case. The insurers reserve the right to make this determination and would have the right to refuse cover if liability/fault had been admitted. In the event of a claim being submitted, it is important to let the Third Age Trust know straight away.

### **3.9 Can non-members attend u3a events?**

A critical component to insurers accepting the Public Liability risk for the u3a is that it is a membership organisation with all members signing up to, and complying with, the terms and conditions of membership. To this extent all individuals who want to participate in u3a should be members in order this principle is upheld and to avoid any potential problems with claims.

Underwriters do accept that within an organisation the size and diversity of the u3a that there will be exceptions to this principle, the most common scenario being where an individual attends two or three u3a “taster” sessions before deciding if they want to join. Insurers also accept there maybe occasions where an individual volunteers to help the u3a, perhaps a spouse of a partner setting out some chairs for a u3a event or helping with an exhibition stand etc. There might also be circumstances where an individual is granted a temporary membership, e.g. an individual who is prepared to give a talk on a subject but does so voluntarily and not in the course of their business.



Temporary membership is at the discretion of the individual u3a, if the constitution allows it, and must not be abused. Regular and widespread deviation does undermine the basis upon which insurers have accepted the risk and could cause problems with a claim and certainly with future placement of the insurance. Temporary membership must not be afforded in order to fill a coach for a particular trip etc, or granted to a spouse who selects which u3a trips to participate in, or used to boost numbers to get the cost of an activity down etc, etc. If an individual wants the benefit(s) of u3a activity, even just a particular outing, they should become a permanent member.

The public attending a u3a event are different, bring no membership issues of course and are “third parties” to the u3a. Again, insurers understand the u3a across the country will stage various concerts, events & exhibitions etc where members of the public are invited as an audience which is fine. Attending a u3a event is different to participating in u3a activity.

## 4. Property/equipment

### 4.1 Is u3a owned property covered for loss or damage?

It is, up to a maximum of £25,000.

### 4.2 Does the public and products liability policy cover against loss or damage to property belonging to others?

The policy protects you against claims made by third parties subject to legal liability. u3a owned equipment is covered under the All Risks Equipment Insurance section of the policy, which provides cover up to a maximum of £25,000.

### 4.3 If a member loses personal property whilst taking part in a u3a activity would it be possible to claim against the public liability policy?

The public liability does not automatically cover loss of property, but if such loss or damage is caused by an act of negligence or omission by the u3a, or any member (other than the member whose property it is), a claim could be made. It should be remembered that household insurance policies often provide cover for the policyholder’s property outside the home.

## 5. Venues/accommodation FAQs

### 5.1 If a u3a uses a hall to hold an interest group or run an event, is it covered for public liability?

Yes, subject to the normal test of legal liability.

### 5.2 If a u3a uses a member’s home to hold an interest group or run a meeting, is it covered for public liability?



Yes, subject to the normal test of legal liability. Injury or damage sustained due to a defect in the property is the legal responsibility of the house owner/occupier and cover is provided under householder insurance.

### **5.3 What is the situation regarding the hire of a hall where the contract with the hall hirers appears to make the u3a responsible for all loss and damage?**

This is not correct as any damage or injury proven to be caused by a defect in the property and/or the facilities is the responsibility in law of the building owner. You should bring this to the attention of the person handling the hire and ask that the clause be removed but if you fail to achieve that, our insurers have said that in the last resort, you can sign the contract because the clause is unenforceable.

### **5.4 Is there any home contents insurance provided?**

Yes, up to £25,000 per claim for damage to any home contents belonging to a u3a member hosting a group.

## **6. Safety/accidents FAQs**

### **6.1 Should we be getting our electrical equipment tested?**

Portable appliance testing only applies to electrical equipment at work and in public places. However, the Trust has issued some guidelines as some u3as rent office space and often equipment is moved around and used by different people, so user checks and visual inspections make sense. It is possible that if you wish to take your equipment into rented accommodation, you may find that it has to have a current PAT sticker.

### **6.2 Does the public liability insurance cover the u3a against accidents whilst using machinery, such as power lathes, drills, saws and the like, either owned by the u3a or others?**

The public liability insurance does provide cover for your legal liability to others following incidents whilst using machinery whether it is owned by the u3a or others. It does not cover the machinery itself, since in common with other public liability insurance policies, it excludes liability in respect of property within the custody or control of the insured. With regard to potentially hazardous activities using power tools, it is important that you check with the National Office before you set up such an activity.

### **6.3 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.

### **6.4 What do we do in the event of an accident?**



An incident report form, extra copies of which are available for download from members' area of the national website ([www.u3a.org.uk](http://www.u3a.org.uk)) should be filled in by the Group Leader/Convenor and then retained on file by the committee in case of a future claim for damages, which can be up to 3 years later.

#### **6.5 Are we required to have trained first aiders within our u3a?**

You are not required to do so and insurance advice is to contact the emergency services immediately in the event of a serious incident, even if there happens to be a member present who has attended a first aid course. St John's Ambulance provides a free pocket guide at <https://www.sja.org.uk/sja/first-aid-advice/get-a-free-first-aid-guide.aspx>. In addition, there are some excellent mobile phone apps available e.g. British Red Cross, St John Ambulance and the British Heart Foundation CPR app.

#### **6.6 What if a member administers first aid that goes wrong?**

Members are covered if they provide first aid.

#### **6.7 Are we required to have a health and safety policy and follow health and safety guidelines?**

The relevant legislation is The Health and Safety at Work Act 1974 which does not apply to voluntary organisations. However while it is not a legal requirement to have a Health and Safety policy, outside of the statutory requirements the u3a has a duty of care to its membership. This means that health and safety needs to be a consideration for general meetings, trips, outings and activities and your u3a will need to demonstrate they have an awareness of what is appropriate in relation to this. The Third Age Trust has a health and safety policy which u3as may wish to consider and adapt to their local requirements.

#### **6.8 Should we be carrying out risk assessments for any/all of our activities?**

Our insurers ask that you undertake a risk assessment for all activities. Risk assessments can be used as evidence in the case of a claim being made against u3a. For low risk activities, such as a book club, the risk assessment can be a brief checklist. The Trust has prepared a set of risk assessment checklists based on different risk levels and venues which you may like to use.

#### **6.9 If a u3a runs a function and serves meals or light refreshments and someone is taken ill as a result, can a claim be made against public liability insurance?**

Public liability insurance will cover this eventuality if you are found to be legally liable.

## **7. Transport/car FAQs**

### **7.1 Am I insured when using my own car for a u3a activity?**

You are not automatically insured when using your own car for a u3a activity, you will need to check this with your own car insurer.



## **7.2 Can u3a members offer lifts to other members and accept money towards petrol costs without compromising their car insurance policy?**

Yes. But it is recommended that this is done as an informal arrangement between members.

## **7.3 Does the public liability insurance provide any cover whilst members are travelling in other members' cars or on a coach or minibus?**

The question of accidents in motor vehicles is complex. Any accident arising from the driving of a vehicle would fall outside the scope of public liability insurance because motor insurance is an entirely separate matter and such incidents are covered under a motor insurance policy. This would normally include accidents which occur whilst mounting or dismounting a vehicle. However, on a coach where one member is injured by the actions of another member in circumstances which have nothing to do with the vehicle, it may be covered by the public liability insurance.

## **7.4 What happens if I parked my car in a recognised car park whilst on u3a activities and it is damaged?**

The policy provided is an insurance against the legal liability of the u3a and so any claim would have to prove negligence in some way against the u3a, for example, it would have to be shown that any accident to a parked car, whether in a recognised car park or not, has been occasioned wholly or in part by the negligence of the u3a. This would not normally arise just because the car owner had permission to use a recognised car park at, for example, a local school or village hall. For a claim to succeed against the u3a, the car owner would have to show that he had been led to expect that his property would be protected and would have to show that the u3a or its agents, had been negligent in failing to provide the proper level of protection.

## **8. Non-members FAQs**

### **8.1 If somebody wants to try u3a out prior to deciding whether to join, is it allowable under our insurance cover?**

Yes it is providing somebody is monitoring the situation and keeps the Group Leaders/Convenors informed, to ensure any attendance by a non-member does not continue indefinitely. It is up to each u3a to decide what its policy is and stick to it. Two to 3 taster sessions is considered reasonable before requiring membership.

### **8.2 Is it permissible for a non-member e.g. spouse or friend of a member, to attend an interest group, general meeting or outing?**

No. With the exception of individuals who are genuinely thinking of joining, individuals who want to enjoy u3a activity need to be a member. The insurance cover provided for you is for u3a members and therefore, should a non-member be allowed to attend u3a activities on a regular basis and be involved in an incident, the u3a might find itself without liability cover.



### **8.3 Can u3a members who belong to a walking group take dogs with them?**

If the u3a committee is happy for this to happen, the insurance is in place to provide cover. This does not, however, extend to other u3a activities.

### **8.4 Are guide dogs allowed?**

Yes, guide dogs are allowed at u3a activities.

### **8.5 If a u3a member needs to bring a carer/companion when attending u3a activities/events, is this permissible under our insurance cover?**

Yes it is, providing the carer/companion does not attend any u3a activities as an individual and committee approval has been given. If the carer attending is doing so purely in the capacity of a carer and not taking part in the activity they will be covered as they are considered an 'extension' of the member. If the 'carer' is providing support and also taking part in the u3a activity as an individual then they will need to be a member. Should a member not be able to participate independently in u3a activities a carer/companion is essential as it is not acceptable for insurance reasons for the responsibility for care to be left to fellow members unless there is a specific arrangement in place with an individual member who may well be a friend.

If a member requires a professional carer, then they will be covered by their own insurance and not by u3a. The u3a is not liable for any incidents that occur as the result of a professional carer's actions, they should report this to their employers.

### **8.6 Can grandchildren attend activities during the school holidays?**

No, there is no insurance cover for those who would not meet the criteria for membership. Children should not attend u3a activities, unless as part of a public audience.

## **9. Paid speakers/employer FAQs**

### **9.1 Do we have any cover for Employers' Liability?**

No. The basis of the policy is that u3as do not have any employees. This type of cover is very different to public liability and is in fact compulsory for all employers so you must not get yourselves into a situation where you could be judged as employing people. If in doubt, please consult the National Office.

### **9.2 Does this policy provide cover for outside speakers invited to general meetings or on occasions to specific interest groups, whether paid or not?**

Yes it does cover paid speakers at general or interest group meetings but it does not cover paid tutors. Paid speakers and paid tutors are also expected to have their own insurance.

### **9.3 Can we offer work experience to students?**



Work experience for students is covered under public liability insurance as the u3a does not have employer's liability cover. However, please contact the Third Age Trust prior to any student placements.

## 10. Activities FAQs

### 10.1 Is the public liability insurance cover confined to u3a activities in the UK?

No. Cover now extends to Europe.

### 10.2 What insurance do we need for a trip?

Day trips are covered by public liability with Europe-wide cover. Any trip over 24 hours and/or with an overnight stay is covered by tour operators' liability and public liability insurance. This cover is not a replacement for travel insurance or a personal accident policy – members will still need to take this out prior to travel.

### 10.3 What is Tour Operator Insurance?

This policy is applied if the u3a is deemed to be a tour operator during the running of the trip and the trip is not as described. To be considered a tour operator, the u3a must have organised accommodation plus at least one other element. These can be carriage (transport), accommodation or other included tourist service e.g. hire of equipment, entrance fees etc.

### 10.4 Do u3a Group Leaders/Convenors need to have a professional qualification to lead physical activity groups?

No they do not, but the u3a committee should assure itself that the potential Group Leader/Convenor is sufficiently experienced and / or qualified before it allows the group to start.

### 10.5 What is the situation with what are commonly described as extreme sports such as abseiling, hang gliding, white water rafting etc?

The company which is organising these activities for you should provide you with liability insurance as part of the fee. If you are in any doubt about this or have any concerns at all, call the National Office for advice before you sign up to do it.

The Third Age Trust provides third party liability insurance however extreme sports and high hazard activities may not covered. Please check with the u3a Office before running an activity.

### 10.6 What sort of waterborne activities are allowed under our insurance?

The public liability cover allows the use of watercraft up to 8m in length. The requirement for the Group Leader/Convenor to ensure the activity is conducted safely will clearly be more onerous for waterborne activities when compared to most u3a activity.



### 10.7 Do we need to get members to sign in at our monthly meetings and AGMs?

Unless it is a requirement of the venue, it is your decision, based on the practicalities of the situation. If you decide, from a fire risk point of view, to ask members to sign in, do stress the need for them to sign out especially if leaving before the end. In the case of AGMs, you must have the number of people present and it can be useful to have the names, but it is for you to decide.

## 11. Special events FAQs

### 11.1 If we want to organise a special event, for example, an arts and crafts fair, are we covered for public liability and for members' exhibits?

It is usually possible to provide cover for these events but please contact the National Office in the first instance in good time.

### 11.2 If for any reason, for example, adverse weather conditions, we are unable to proceed with an event do we have any cancellation insurance cover?

Regretfully not.

## 12. Cyber cover FAQs

### 12.1 What does our u3a need to do to ensure we are covered by cyber insurance?

The insurance policy outlines specific actions that should be taken to ensure all u3as are covered for incidents relating to cybercrime, this includes:

- Ensuring all devices are protected with a password, have a working firewall, anti-virus software and that software updates are installed, particularly those which address a vulnerability with a severity that the manufacturer or provider describes as critical, important or high.
- Data is backed up no less frequently than every 7 days.
- Data is stored and disposed of in a secure manner.
- If an incident occurs, you should contact the general Aviva Cyber helpline on 0800 051 4473 (available 24/7). They will refer you to the dedicated fraud helpline if it is a fraud claim.

If you have any further questions regarding this cover, please contact the u3a Office.

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| <b>u3a</b>     | <b>Insurance FAQs</b>         | The Third Age Trust   |                    |
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