

The Third Age Trust provides **Public Liability and Product Liability Insurance cover** centrally for all paid up members of the u3a. This guide has been produced, mostly for the benefit of Group Leaders, so that they understand the cover they do (and do not) have regarding their group.

What it isn't

It is **not** Personal Accident cover. An example would be where an individual trips over their own feet and breaks a limb, but no other person is involved.

What it is

Public Liability cover protects u3a members against a claim from a member of the public, or another member of the u3a, where it can be shown that the u3a member is legally responsible for personal injury to the claimant or is legally responsible for the loss or damage to the claimant's property. An example would be where a u3a member on a field trip jostles a member of the public, or another u3a member, into a canal thereby sustaining injury and / or loss of property to the claimant.

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 are protected should there be a claim made against them personally for damages following an incident in their group. Legal liability to another person can arise in a number of ways, but by far the most common is negligence.

Product Liability cover protects members of the u3a from claims arising from injury or damage resulting from the failure of any product for which the u3a member is legally liable. An example would be where a device being used for a group session overheats and starts a fire which subsequently burns down the premises.

In all normal circumstances during regular u3a activities, Public Liability and Product Liability cover, as above, are automatically in force for all paid up members of the u3a.

Visitors

Visitors are also covered by the above, including:

1. Prospective members of the u3a (see below)
2. Casual visitors (friends or family of existing members who would not normally be eligible to join the u3a)
3. A member's carer
4. Outside speakers attending a group as part of that group's activity

What do Group Leaders need to do?

Like all insurances, the hope is that it does not actually have to be used. However, should the need arise to invoke the u3a cover, Insurers will require information / details before dealing with a claim. This would include:

- A **Risk Assessment** for the group activity - documented and up to date
- An **Attendance Register** for the group activity - including any visitors in attendance
- A completed **Incident Report**

Note the following about each of the above:

Risk Assessment

Group Leaders should ask themselves 'what could go wrong' with the activity of the group and take reasonable steps to ensure that nothing does actually go wrong. Both should be documented and retained by the Group Leader. Risk Assessments should be reviewed from time to time or if something about the activity / venue changes.

Attendance Register

To show who was in attendance at group meetings. Visitors should be clearly identified in the register and, in line with our u3a's policy, visitors should only be allowed two 'try out' visits before they are advised that they can not continue to attend the group unless they are members of the u3a.

Cover will be seriously undermined if visitors exceed their permitted number of visits and attend a group regularly without joining the u3a.

Incident Report

Full details of any incident / accident should be recorded, regardless of whether there may be a subsequent Insurance Claim.

The above are 'good housekeeping' activities for people who have taken on the responsibility of running an activity / interest group. They also happen to be crucial to Group Leaders / members being protected as described above.

In summary; 'RAVI' - Manage Risks, Record Attendance, Manage Visitors, Record Incidents and don't worry too much about Insurance.

Template forms (PDFs) are available from our website to download and use. Further information, in the form of FAQs, is also available on our website.

[u3a Insurance FAQs](#)

[Risk Assessment FAQs](#)