



HHD Policy Guide 6

Members' Insurance

Approved by the Executive Committee by Email-post ECM 25-03-26

General

The-u3a provides insurance cover for all members while engaged in u3a activities. It also provides Public Liability cover in certain circumstances.

Non-members who join in u3a activities are not covered by u3a insurance. Exceptions to this are:

- Carers assisting an attending member and
- Visitors who may attend up to TWO FUNCTIONS (i.e. a Group activity or a Monthly meeting, or other event organised by HHD u3a)

Importantly, it does not provide travel insurance. Trip and other organisers must ensure that coach companies and other organisations provide liability insurance for members while using their facilities. Liability for the u3a Trip/Tour operator is covered.

High Risk activities which are not supervised by trained personnel are usually EXCLUDED. Advice should be sought from the u3a office (see below) before engaging in such activities.

General details of liability cover can be obtained from the letter from Arthur J Gallagher, Insurance Brokers Ltd. There is a copy in the hands of the Secretary.

Members may obtain advice from the u3a Tel: 020 8466 6139
