

## **Insurance**

- The Third Age Trust provides insurance to cover group meetings held in members' homes and other venues. Trips and visits are also covered. See documents on our website.
- All members of a group should take reasonable care to ensure the safety of themselves and other members.
- Non members of the U3A are not covered for repeated 'visits' to groups or meetings. It is important that leaders check if newcomers are U3A members and that prospective members are only allowed to attend once. Leaders should send details of non U3A people who attend their group to the Membership Secretary without delay. Offer them an application form
- Non members of the U3A eg partner/relative/friend (even if they are not eligible for U3A membership) are covered to join 'outings' on no more than 2 occasions in a 12 month period.
- A member's carer (whether or not they are a U3A member or a qualified carer) is covered.
- A member of a different Cotswold Link U3A (ie all in Herefordshire, Worcestershire and Gloucestershire) may only attend one group in Ledbury and District U3A without joining.
- Members of Ledbury and District U3A should be made aware that they may attend only one group in a different U3A without becoming a member.
- Sending the list of group members to the Membership Secretary enables U3A membership to be checked. This is vital as it affects the insurance cover.
- Equipment used at meetings should be in good order.  
All paid up U3A members are covered for public liability and product liability but not for personal loss, damage or accident.