

Insurance cover for Bu3a members

Summary

Each member of Bu3a is covered, subject to an excess, against claims for financial compensation of another member or non-member or a body such as the owner of premises hired for a Bu3a session, even if the cause of an incident is negligence by a member. This is not protection against allegations which cause distress or damage reputation. Ex-members and those considering joining but have not paid the fee are not covered.

In any case where the insurers make a payment to a claimant, as compensation for damage to property, Bu3a will be responsible for a contribution of up to £500 (the excess).

Detail

There is cover for the risk that an individual might suffer injury or loss and that someone might claim that this is a consequence of negligence by a member or by Bu3a as an organisation. If there is no negligence, e.g. a deliberate act or injury which is purely accidental, then there is no insurance cover to pay financial compensation. There is no personal accident insurance. If an individual is injured accidentally and there is no negligence on the part of others, there is no legal liability and no insurance cover from TAT to compensate that individual.

Members (and personal carers) for the time being of u3as and all u3as which are affiliated to The Third Age Trust are indemnified against sums you could become legally liable to pay as a result of:

- Accidental injury to or death of any person.
- Accidental loss or damage to material property not belonging to you, which arises or is caused in connection with the 'business' of u3as excluding loss or damage to property in the control of the insured.

The policy protects you against claims made by third parties for loss or damage to property belonging to others subject to legal liability.

It 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.

Excess The u3a are responsible for the excess and this applies to all policies. £500 per claim of third party property damage.

Limit of £15 million

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.

For a claim to succeed, it would have to be shown that Bu3a, its agents or members had in some way been negligent in causing injury to the claimant. Members are covered if they provide first aid.

In case of injury or damage, an incident report form, available for download from members' area of the national website (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.

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.

If Bu3a 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.