

Keeping it Legal

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Insurance Overview - U3A-KMS-DOC-013

- [Insurance](#)
- [Keeping it Legal](#)

1. Document Control

The Third Age Trust **Document Management System**

Doc **Insurance Overview**

Ref **U3A-KMS-DOC-013**

Date **00/00/00**

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2. Introduction

2.1. Purpose

This document details the insurance policies available to U3As.

2.2. Scope

Relevant to all U3As.

2.3. Related documentation

- [U3A-KMS-DOC-023 Interest Groups](#)
- [U3A-KMS-DOC-030 Trustee Code of Conduct \(England and Wales\)](#)
- [U3A-KMS-DOC-031 Trustee responsibilities](#)
- [U3A-KMS-DOC-033 Financial Matters](#)
- [U3A-KMS-DOC-060 Trustee Code of Conduct \(Northern Ireland\)](#)
- [U3A-KMS-DOC-061 Trustee Code of Conduct \(Scotland Unregistered\)](#)
- [U3A-KMS-DOC-062 Trustee Code of Conduct \(Scotland Registered\)](#)

3. Public & products liability

3.1. Aviva Insurance Limited - policy number 100663285CCI

This cover indemnifies all U3As and U3A members against all 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.

3.1.1. Principal exclusions

- The use of motor vehicles in circumstances which require compulsory insurance under the Road Traffic Act.
- Aircraft, aerial device or hovercraft.
- Watercraft exceeding 8m in length.
- Loss or damage to property in the control of the insured.
- Extreme sports and high hazardous activities.

3.1.2. Limits

- Public liability £5,000,000 for any one incident.
- Products liability £5,000,000 all insured events in any one period.
- Professional indemnity £100,000.

3.1.3. Excess

£250 per claim

3.2. Public and products liability excess layer (1)

CNA Insurance Company Limited - POLICY NUMBER P/XOC/10204.

This policy provides an excess layer of £5m in excess of the £5m provided by the Aviva policy.

3.3. Public and products liability excess layer (2)

QBE Insurance (Europe) Limited – POLICY NUMBER P/XOQ/10456.

This policy provides an excess layer of £10m in excess of the £10m provided by the Aviva and CNA policies.

4. Money cover

4.1. Aviva Insurance Limited – policy number 100663285CCI

This policy covers U3A cash held in members' homes, hired premises and in transit.

4.1.1. Principal exclusions

- Fraud and dishonesty.
- Loss from unattended vehicles.
- Shortages or errors.
- Loss resulting from the use of a key or combination code from premises outside normal hours.

4.1.2. Limit

£1,000.

4.1.3. Excess

£0.

5. All risks equipment insurance

5.1. Aviva Insurance Limited – policy number 100663285CCI

This policy provides cover for loss or damage to property owned by a U3A, excluding wear and tear depreciation and gradual deterioration, wherever it is held and in transit, providing due diligence is observed and reasonable precautions are taken to ensure it is stored securely.

5.1.1. Principal exclusions

- Unexplained loss.
- No signs of forced entry.

5.1.2. Limit

£25,000.

5.1.3. Excess

£150.

6. Home contents cover

6.1. Aviva Insurance Limited – policy number 100663285CCI

This covers damage to the property of any U3A member whilst their home is being used to host a U3A interest group/meeting.

6.1.1. Principal exclusions

- Unexplained loss.
- No signs of forced entry.

6.1.2. Limit

£25,000.

6.1.3. Excess

£150.

7. Cyber cover

7.1. Aviva Insurance Limited – policy number 100663285CCI

7.1.1. Cyber data loss

- Data security breach.
- Virus, hacking, denial of service attack.
- Extortion.
- Business interruption.

7.1.2. Cyber crime

- Telecommunications services (limit £25,000).
- External cyber crime (limit £25,000).

7.1.3. Cyber liability

- Network security liability.
- Data privacy and confidentiality liability.
- Payment card industry liability.
- Multimedia liability.

7.1.4. Limit

£250,000 in total during any one period of insurance, unless stated above.

Please note the cover is subject to certain processes and procedures being in force.

8. Charity indemnity insurance

8.1. Aviva Insurance Limited – policy number 24988861CCI

This cover provides:

- Indemnity for the legal liability of a trustee or officer or the charity for loss which results from a wrongful act when carrying out the duties of a trustee or officer.

8.1.1. Principal exclusions

- Circumstances which you should have known about and were not disclosed to insurers.
- Dishonesty and fraud.
- An insured person who has gained personal profit to which they were not entitled.

8.1.2. Limit

£500,000 any one U3A in aggregate in a year and £3,000,000 in aggregate for all U3A claims in a year.

8.1.3. Excess

£0. (£1,000 for claims against the charity).

9. Tour operators' liability insurance

9.1. Catlin policy number TOL499004

This policy has been taken out to provide cover for a group who organise a short study trip which involves overnight accommodation and who may be deemed a tour operator. This comprises public and products liability and professional indemnity insurance.

9.1.1. Public and products liability

This provides indemnity against the legal liability for accidental injury to third parties or loss or damage to their material property arising in connection with the product/event.

9.1.1.1. Limit

£2,000,000 for any one event.

9.1.1.2. Principal exclusions

- The use of vehicles which require compulsory motor insurance under the Road Traffic Act.
- Any craft with an engine designed to travel in or through water, air or space.

9.1.2. Professional indemnity

This provides indemnity to the insured for the legal liability for damages and claimants' costs and expenses in respect of claims arising for breach of professional duty by reason of neglect, error or omission occurring or committed in good faith when acting as a tour operator.

9.1.2.1. Limit

£1,000,000.

9.1.2.2. Principal exclusions

- Any claim arising from insolvency or bankruptcy of the insured or any tour operator or supplier of services.
- Dishonesty, fraudulent act or mission.
- Any claim or expenses resulting from the use of any mechanically propelled vehicle, aircraft or watercraft.

9.1.3. Excess

£250 (all sections).

Please note that U3As should not to 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.