INSURANCE and YOU – a brief Q & A

Are all members of U3A insured?

No – the cost of insuring all members of U3A would be too high.

Who is insured?

All office bearers, tutors and class leaders are covered by our Association Liability policy. This cover provides a safety net in cases where they may be sued for negligence in carrying out their duties. (See responsibilities below).

Are volunteers covered?

Yes there is a Voluntary Workers policy for all volunteers performing tasks for U3A. Cover begins from the time the volunteer leaves home until he/she returns home in a direct route.

What about Public Liability?

We have a Public Liability policy with a maximum claim of $20 million, and a certificate of cover for this policy is provided to all the landlords of public halls/rooms where we pay rent. As well there is an Association liability policy which gives protection to U3A as an organisation.

Does U3A Public Liability cover classes in private homes?

No- home owners need to check their home public liability cover in this case.

What if there is an accident in class?

It is absolutely essential that ALL accidents are reported to the Tutor who will submit an Accident/Incident Form to the Secretary regardless of whether an insurance claim is or is not to be made. The incident report will include date, nature of incident, who was involved and names of witnesses. Incident reporting is a vital part of our risk management.

What are tutors or office bearer's responsibilities?

We are ALL individually and severally responsible for the safety of our members in classes and activities. We need to be aware of and assess any risks and take appropriate action – whether that be warning members of special risks, removing the hazard, or reporting faulty equipment, furniture or other infrastructure to the management committee so that the risk is removed or minimized.

May I see details of the policies?

Yes, copies of the policies can be examined by contacting the Secretary at secretary@u3asunshine.org.au.