

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 a Directors and Officebearers Liability policy and a special policy covers tutors in sports and physical activity classes. 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 special accident policy for all volunteers performing tasks for U3A. The names of volunteers working in classes need to be recorded in the register of volunteers in our office.

What about Public Liability ?

We have a public Liability policy with a maximum claim of \$20 million, and a certificate of cover of 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, or the Secretary of the Management Committee or to the volunteers in the office immediately, 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 are held in the office and can be examined there by arrangement with the Secretary or Office Manager.