



Lindsey U3A

Group Guide

LUGG/MK – 1st January 2021

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Updates to this guide will be made as and when required and placed on our website Group page for viewing and printing.

Group Meetings

Small Groups meeting in homes

A small payment of 40p is made by each attendee at every meeting to the host to cover tea/coffee & biscuits, which would be handled as petty cash by the Group Leader.

Medium Groups meeting in halls

The addition of the rent for the hall, with or without speaker, adds complications. Firstly you must ensure that a contribution is levied per attendee to cover the hall rent & speaker, if there is one, plus refreshments. If this is levied at each meeting there is a risk of low numbers on occasions not meeting costs. These payments should include an additional levy to ensure there are funds available to meet all costs..

Whilst it is acceptable for the group to pay rent directly to the hall owners & speaker on the day, it is essential that the booking is clearly understood to be on behalf of the U3A and receipts obtained if possible. If the hall owner or speaker sends an invoice after the event the monies must be banked by the Club Treasurer and a cheque raised for payment.

A full record must be made of all transactions on the Group Balance sheet provided annually in January by the Club Treasurer, which can be on paper or in Microsoft Excel. This is to be submitted to the Club Treasurer in December for inclusion in the year end accounts.

Larger Groups holding events & meetings

The addition of the rent for the hall, with or without speaker plus events involving coach travel and entrance fees etc. adds complications. Firstly you must ensure that a contribution is levied per attendee to cover the hall rent, coach, speaker, entrance fee, refreshments etc. If this is levied at each meeting/event there is a risk of low numbers on occasions not meeting costs. These payments should include an additional levy to ensure there are funds available to meet all costs so that the group is meeting its liabilities with self-funding. It is essential that the booking is clearly understood to be on behalf of the U3A and invoices obtained where possible.

All monies for the event/meeting must be deposited in the Group Bank Account by the Club Treasurer and a cheque raised for payment upon receipt of an invoice..

A full record must be made of all transactions on the Group Balance sheet provided annually in January by the Club Treasurer, which can be on paper or in Microsoft Excel. This is to be submitted to the Club Treasurer in December for inclusion in the year end accounts.

Handling Money

All monies collected for future planned events must be recorded by the Group Leader/Treasurer and handed to the Club Treasurer for depositing into the Group Current bank account. Under no circumstances must you open your own bank account and deposit monies collected for U3A activities. Cheques must be made payable to "Lindsey U3A Group"

When the creditor requires payment a cheque is requested from the Club Treasurer, allowing sufficient time for any cheques paid in to the bank to clear the banking system as there are no overdraft facilities on the Lindsey U3A bank accounts. On NO account must you use personal cheques, credit or debit cards to pay creditors for U3A activities. If the creditor will not accept a cheque we can pay them electronically by BACS if they will supply their bank account number and sort code.

If on presenting the cheque to the creditor the amount is incorrect, due to a price change, attendance number etc., it must NOT be altered. If the amount is insufficient then a new cheque must be requested or the difference paid in cash. If the amount is for too much the creditor must refund the difference which must be banked with the Club Treasurer, in both cases recording the differences in the group balance sheet.

If the monies collected can be paid to the creditor on the same day as the event than it is perfectly acceptable to do so, ensuring that it is recorded on the group control sheet. All transactions must be accompanied by an invoice or receipt, where possible, and must be filed by the Group Leader/Treasurer and recorded on the Group Balance Sheet for audit purposes.

Petty cash must be limited to a maximum of £50 for payment of driver's tips, phone calls, postage, mileage etc. in organising and running events, with the surplus, if any, paid into the group bank account.

Liability

All events must be self-funding and designed to break even or with a small surplus as there are no overdraft facilities at the bank.

All monies for committed planned events (e.g. bus, theatre ticket, entrance fees etc.) will be non-refundable once the bookings have been confirmed and payment made to the creditor, if a member is unable to attend the event they will have to sell their commitment to another member in order to get their money back or lose it.

If however the event is cancelled by the provider then a full refund should be available from them less any other commitments from other providers that were part of the same event, EG if the event was cancelled by the theatre but the bus company deposit was not refundable, then a partial refund will be made.

Standard booking forms are available from the Group Coordinator with all the relevant paragraphs for you to use when organising events.

Holidays

If you plan to arrange a holiday, a holiday being defined as the group staying in accommodation away from home for one night or more, please contact the committee for approval before planning. It must be organised as a non U3A event with all monies paid to an agent and not held or banked within Lindsey U3A. No holiday will be approved if it is to be held on a Monthly General Meeting date.

Visits

If the visit is to be held on a day other than the group's normal meeting day as stated in the last published copy of the Lindsey U3A Newsletter please consult the Group Co-ordinator before planning. No visit will be approved if it is to be held on a Monthly General Meeting date.

Events

The organiser of an event should not benefit from any discount (e.g. free place) offered by the organisation providing the event. The value of free places should be shared out among all participants to the event.

Normal out of pocket expenses can be paid to an organiser out of the money collected for the event. As all U3A members offer their services free to the movement, the organiser(s) must not get any pecuniary reward for organising the event.

If a member falls ill or has an accident

We have been advised by Head Office that all Group Leader must follow the following procedure in the case of a member falls ill or has an accident during any U3A activity.

It is the Convener's responsibility to call 999. On making contact with the emergency services, it is likely that a First Responder will be dispatched, and probably an ambulance. The Convener has authority to override any plea not to call 999 by the ill member or his or her spouse or anyone else. The member who has been taken ill can refuse treatment and/or transportation to hospital. If this is the case the emergency crew will ask the ill person to sign a waiver form. This then absolves them and the Convener from any liability.

Grants

Modest group Start Up Grants are available to cover the initial setup costs of running the group, including hall hire, materials, postage etc., in the first instance please discuss your requirements with the Group Organiser. All Group Leaders upon request will be given, should the group qualify, an Annual Grant of £10 to assist in the administration of their group.

Membership

Members

A current membership list will be emailed to you at the beginning of every month by the Membership Secretary to assist you in identifying that all attendees of your group are paid up members of Lindsey U3A. All membership renewals will be issued with a membership card that will clearly states the year and each year they will be printed in a different colour.

Non-members and insurance plus fire regulations

It is your responsibility to ensure that attendees are bona-fide members. If their name is not on the official list, as issued by the Membership Secretary, they should be challenged. If they are attending a Monthly General Meeting "taster" visit they must become full members before attending further main monthly meetings.

Failure to do this is unfair on those members who do pay their subscriptions. Such checks are also be required to meet fire regulations if you are in outside accommodation.

A current member of another U3A can attend as many group activities as they wish, should they wish to attend our monthly meetings they can become an Associate Member of Lindsey U3A, see the Membership Secretary for details. Clearly a non-member can attend a taster session but a repeated visit by the same non-member would automatically disqualify that individual from U3A insurance cover. Thus any incident causing damage/injury involving that person would not be covered under our liability insurance policy thus making Lindsey U3A liable directly for any claims.

Accessibility for disabled members

Any U3A members who cannot manage to participate in their chosen U3A activities without help, the liability insurance provided to all member U3As by The Third Age Trust covers the attendance of a companion/carer who must be registered as a non-paying member of a U3A.

Publicity

There are a number of ways in which you can publicise your group activities, they are:-

Quarterly newsletter – You can submit articles and information regarding future and past events with or without pictures, to the editor for insertion into the next publication. When submitting your article to the Newsletter Editor by email please also at the same time send a copy to the Webmaster to ensure our website is kept up to date for the benefit of our current & future members. Please refer to the Contact List in the newsletter for more details.

Lindsey U3A Website – As for the quarterly newsletter, plus breaking news and changes to planned and new events for submission to the webmaster. If you are to publish pictures on our web site please ensure you have the permission of the person(s) involved,

- Monthly Meeting** – On screen PowerPoint presentation of future events and news to be shown prior to the start of the meeting
- Group table – For displaying details of your group and discussing them with members prior to the meeting
 - Announcements – Can be made in the main hall at the beginning of the meeting

Equipment

The following range of equipment is available for loan to assist in group activities.

1 x Projector - for larger group presentations

2 x Projector screens - for small & large group presentations

1 x Portable PA system – for small group presentations

Please read the setup checklist before using any of the equipment, it is located in the laptop & projector cases, should you have any queries please contact the equipment loan person shown on the contact list.

Insurance

This is a summary of Lindsey U3A insurances to protect our activities and equipment; however members attend all activities at their own risk. Please request the current years insurance details if required

Public and Products Liability - Aviva Insurance Limited – policy number 24988677CCI

This cover indemnifies all 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.

Indemnity limit - £5,000,000 for any one incident.

Excess - £250 per claim.

Public & Products Liability Excess Layer - Ace European Group – policy number UKCASO 09446113

This policy provides a top-up of £5,000,000.

Money Cover - Aviva Insurance Limited – policy number 24988677CCI

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

Limit - £1000.

Excess - zero.

All Risks Equipment Insurance - Aviva Insurance Limited – policy number 24988677CCI

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.

Limit - £25,000.

Excess - £100.

Home Contents Cover - Aviva Insurance Limited – policy number 24988677CCI

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

Limit - £25,000.

Excess - £100.

Charity Indemnity Insurance - Aviva Insurance Limited – policy number 24988861CCI

This cover provides:

- Indemnity for the legal liability of a trustee or the charity for loss which results from a wrongful act when carrying out the duties of a trustee. • Investigation costs.
- Indemnity for the legal liability of a trustee or the charity for the physical destruction of or damage to documents.
- Indemnity for any reasonable cost incurred as a result of restoring or replacing the documents.

Limit - £250,000 in any one period of insurance.

Excess - £250.

Tour Operators' Liability - Royal Sun Alliance – policy number TOL499004

This policy consists of:

- **Public and Products Liability** – which 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.

Limit - £2,000,000 any one event.

- **Legal Defence** – which provides indemnity for costs arising and costs awarded in connection with the defence of proceedings brought or an appeal against a conviction relating to an alleged offence in the course of the business in respect of Part 11 of the Consumer Protection Act, the Trade Descriptions Act 1968 and the Package, Travel, Package Holiday and Package Tour regulations 1992, where there has been no actual injury or damage.

Limit - £100,000.

- **Emergency legal assistance** – which provides indemnity to the insured in respect of costs and expenses incurred in providing emergency assistance to the passenger where such passenger suffers bodily injury or in the event of the death of the passenger, the passenger's legal personal representatives.

Limit - £5,000.

- **Professional indemnity** – which 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. This also includes the cover

required for 'packages' as defined in the Package Holiday Package Tour and Package Travel Regulations 1992.

Limit - £1,000,000.

Excess - £250 on all sections.

NB. This insurance is to cover a group leader/co-ordinator who wants to arrange a short study trip for his/her group, involving overnight accommodation. If you want to organise a U3A holiday, do it through a bonded travel agent/tour operator.

Further details of the cover provided are available from Lin Jonas at the National Office 0208 466 6139.

Data Protection

Your committee would like to reassure you that we treat your personal data with respect. It is held securely and is never given out to any organisation or company outside the U3A without your permission. This has always been the case, so there is little or no change in the way we use your information. If you wish to see our Data Protection Policy, Privacy Policy and Safe Guarding documents please refer to our web site on the Data Protection Page.

Transport

Cars – In order to keep fuel costs to a minimum, members are encouraged to share their cars when making group visits and split the costs equally between the occupants.

Coaches – For longer trips of larger groups it is more economical to organise a coach, listed are local companies that have been used by our groups over a number of years and have found to be reliable.

Stephensons Coaches 01673 878335

J R Dent Coaches 01673 828086

PC Coaches 01522 533605

INSURANCE FREQUENTLY ASKED QUESTIONS

All Local U3As which are fully paid up members of The Third Age Trust have the benefit of the nationally provided Public & Products Liability Insurance cover, as well as all the other policies detailed in the overview.

Newly forming U3As which have been granted temporary membership of The Trust are covered by the Public and Products liability policy but other policies do not apply until full membership is achieved.

BACKGROUND INFORMATION

1 -What is meant by Public Liability Insurance?

In general, Public Liability Insurance is intended to indemnify the insured against compensation, which they become legally liable to pay, following injury or property damage sustained by a third party, as a result of an activity. Legal liability to another person can arise in a number of ways but by far the most common is negligence. A third party is a person or legal entity not party to the contract of insurance. Public liability does not cover pure accidents where no legal liability has been established.

2 - What is meant by Product Liability Insurance?

Product liability protects the policy holder against claims arising from injury or damage sustained due to a failure with a product, for which you are held legally liable.

3 - Does the cover dilute with the number of public liability claims?

The limit of indemnity is £10m on any one claim arising from one incident or a series of incidents with no limit on the amount payable in the aggregate in any one period of insurance.

4 - How does this cover apply to Group Leaders?

The policy is set up to protect all U3A members, and 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 would deal with it. This means that group leaders are completely protected, should there be a claim for damages following an incident in their group.

5 - Is a paid up U3A member covered if participating in U3A activities in other U3As or at events organised within their regions and nationally?

Yes

6 - In the event of a claim under the Public and Products Liability policy who is responsible for covering the excess?

The U3A is responsible for covering the excess.

PROPERTY/EQUIPMENT

1 - Does the Public and Products Liability policy cover against loss or damage to property belonging to others?

The policy protects you against claims made by third parties. U3A owned equipment is covered under the All Risks Equipment Insurance section of the policy, which provides cover up to a maximum of £25,000.

2 - If a member loses personal property whilst taking part in a U3A activity would it be possible to claim against the Public Liability policy?

The Public Liability does not automatically cover loss of property, but if such loss or damage is caused by an act of negligence or omission by the U3A, or any member (other than the member whose property it is), a claim could be made. Here again, it should be remembered that most household insurance policies

cover the policyholder and members of his family living with him for personal liability.

VENUES/ACCOMMODATION

1 - If a U3A uses a hall to hold an interest group or run an event, is it covered for Public Liability?

Yes, subject to the normal test of legal liability.

2 - If a U3A uses a member's home to hold an interest group or run a meeting, is it covered for Public Liability?

Yes, subject to the normal test of legal liability. In addition under another section of the policy, there is up to £25,000 home contents cover for damage to property belonging to the U3A member hosting a U3A meeting. In the event of a successful claim, the U3A should cover the excess.

3 - What is the situation regarding the hire of a hall where the contract with the hall hirers appears to make the U3A responsible for all loss and damage?

This is not correct as any damage or injury proven to be caused by a defect in the property and/or the facilities is the responsibility in law of the building owner. You should bring this to the attention of the person handling the hire and ask that the clause be removed but if you fail to achieve that, our insurers have said that in the last resort, you can sign the contract because the clause is unenforceable.

4 - What is the situation when groups are held in members' houses?

The house owner/occupier has a duty of care to people who visit their property and householder insurance policies include occupier's liability cover for accidents which occur because of defective premises for which he/she might be legally liable.

SAFETY/ACCIDENTS

1 - Should we be getting our electrical equipment tested?

Portable appliance testing only applies to electrical equipment at work and in public places. However, the Trust has issued some guidelines as some U3As rent office space and often equipment is moved around and used by different people, so user checks and visual inspections make sense. It is possible that if you wish to take your equipment into rented accommodation, you may find that it has to have a current PAT sticker.

2 - Does the Public Liability Insurance cover the U3A against accidents whilst using machinery, such as power lathes, drills, saws and the like, either owned by the U3A or others?

The Public Liability Insurance does provide cover for your legal liability to others following incidents whilst using machinery whether it is owned by the U3A or others. It does not cover the machinery itself, since in common with other Public Liability insurance policies, it excludes liability in respect of property within the custody or control of the insured. With regard to potentially hazardous activities using power tools, it is important that you check with the National Office in advance.

3 - Does Public Liability cover the U3A against accidents whilst out walking or any other type of outdoor or strenuous activity?

It does, but it is not an automatic personal accident insurance. It is an insurance against legal liability and therefore, it would have to be shown that U3A, its agents or members had in some way been negligent in causing injury to the victim.

4 - What do we do in the event of an accident?

An accident form available for download from members' area of the national website (www.u3a.org.uk) should be filled in by the group leader and then it should be kept in your files in case of a future claim for damages, which can be up to 3 years later.

5 - Are we required to have trained first aiders within our U3A?

You are not required to do so and insurance advice is to contact the emergency services immediately in the event of a serious incident, even if there happens to be a member present who has attended a first aid course. There is an Advice Sheet issued by the National Office which does cover a few emergency scenarios which might require immediate action to be taken and there are some excellent mobile phone apps available e.g. British Red Cross, St John Ambulance and the British Heart Foundation CPR app.

6 - Are we required to have a health & safety policy and follow health and safety guidelines?

The relevant legislation is The Health and Safety at Work Act 1974 which is not aimed at voluntary organisations.

7 - Should we be carrying out risk assessments for any/all of our activities?

There is no formal requirement to do so but The Trust has prepared a set of checklists covering outside venues, walking and workshop activities which you may like to use. In all cases, however, common sense is the best judge.

8 - If a U3A 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.

TRANSPORT/CARS

1 - Can U3A members offer lifts to other members and accept money towards petrol costs without compromising their car insurance policy?

Yes they can. It is recommended that you have guidelines so that the matter is handled fairly and consistently, with the driver getting back an appropriate proportion of the fuel cost not the total amount.

2 - Does the Public Liability Insurance provide any cover whilst members are travelling in other members' cars or on a coach or minibus?

The question of accidents in motor vehicles is complex. Any accident arising from the driving of a vehicle would fall outside the scope of a Public Liability Insurance because motor insurance is an entirely separate matter and such incidents are properly covered under a motor insurance policy. This would normally include accidents which occur whilst mounting or dismounting a vehicle. However, on a coach where one member is injured by the actions of another member, in circumstances which have nothing to do with the fact that they are driving in a motor vehicle, it would be covered by the Public Liability insurance.

3 - What happens if I parked my car in a recognised car park whilst on U3A activities and it is damaged?

As explained, the policy is an insurance against the legal liability of the U3A and so any claim would have to prove negligence in some way against the U3A, for example, it would have to be shown that any accident to a parked car, whether in a recognised car park or not, has been occasioned wholly or in part by the negligence of the U3A. This would not normally arise just because the car owner had permission to use a recognised car park at, for example, a local school or village hall. For a claim to succeed against the U3A, the car owner would have to show that he had been led to expect that his property would be protected and

would have to show that the U3A or its agents, had been negligent in failing to provide the proper level of protection.

NON MEMBERS

1 - If somebody wants to try a couple of U3A activities prior to deciding whether to join, is it allowable under our insurance cover?

Yes it is providing somebody is monitoring the situation and keeps the group leaders informed, to ensure any attendance by a non-member does not continue indefinitely.

2 - Is it permissible for a non-member e.g. spouse or friend of a member, to attend an interest group, general meeting or outing?

On an occasional basis with committee approval, there is no problem at all and this includes outings on a coach. It is not, however, acceptable for the same non-member to regularly attend U3A events. The insurance cover provided for you is for U3A members and therefore, should a non member be allowed to attend U3A activities on a regular basis and be involved in an incident, the U3A might find itself without liability cover.

3 - Can U3A members who belong to a walking group take grandchildren and/or dogs with them?

If the U3A committee is happy for this to happen, the insurance is in place to provide cover. This does not, however, extend to other U3A activities.

4 - If a U3A member needs to bring a carer/companion when attending U3A activities/events, is this permissible under our insurance cover.

Yes it is, providing the carer/companion does not attend any U3A activities as an individual and committee approval has been given. In fact should a member not be able to participate independently in U3A activities a carer/companion is essential. Please note that In the case of a 'professional carer' the cover we provide does not apply.

PAID SPEAKERS/EMPLOYEES

1 - Do we have any cover for Employers' Liability?

No. The basis of the policy is that U3As do not have any employees. This type of cover is very different to public liability and is in fact compulsory for all employers so you must not get yourselves into a situation where you could be judged as employing people. If in doubt, please consult the National Office.

2 - Does this policy provide cover for outside speakers invited to general meetings or on occasions to specific interest groups, whether paid or not?

Yes it does cover paid speakers at general or interest group meetings but it does not cover paid tutors. The reason for this, is that the U3A movement is founded on the principle of shared learning with the members both teaching and learning and it is not envisaged that people from outside will be paid to lead a U3A interest/activity group.

ACTIVITIES

1 - Is the public liability insurance cover confined to U3A activities in the UK?

No. Cover now extends to Europe.

2 - Do U3A group leaders need to have a professional qualification to lead physical activity groups?

No they do not, but U3A trustees must assure themselves that the potential leader is sufficiently experienced before they allow the group to start.

3 - What is the situation with potentially more dangerous activities such as abseiling, hang gliding, white water rafting etc?

You must discuss activities of this nature in advance with the National Office.

4 - What sort of waterborne activities are allowed under our insurance?

Sailing, rowing and canoeing are permissible on inland waterways only and providing all appropriate safety procedures are adhered to e.g. capsize drills.. 5

5 - You will not be covered in any craft with an engine.

Do we need to get members to sign in at our monthly meetings?

Unless it is a requirement of the venue, it is your decision, based on the practicalities of the situation. If you decide, from a fire risk point of view, to ask members to sign in, do stress the need for them to sign out especially if leaving before the end.

SPECIAL EVENTS

1 - If we want to organise a special event , for example, an arts and crafts fair, are we covered for public liability and for members' exhibits?

It is usually possible to provide cover for these events but please contact the National Office in the first instance.

2 - If for any reason, for example, adverse weather conditions we are unable to proceed with an event do we have any cancellation insurance cover?

Regretfully not.

SOCIAL EVENTS AND TRAVEL

Many U3As arrange excellent “social” events for their members ranging from outings to Christmas lunches, as well as organising travel either in the UK or Europe which either be for a specific study group or for all members. The purpose of this advice sheet is to recommend best practice, to make you aware when you are covered by U3A insurance and to ensure that neither participating members nor the organisers are putting themselves at risk.

There are three types of activities that are considered in this advice sheet:

1. Day events; travel only, open to all members of the U3A.
2. Study Group overnight trips; including both travel and accommodation.
3. Holidays; open to all members of the U3A.

Organiser

Such activities, once the committee has given its approval, are normally put together by an organiser or a small committee. The organiser is responsible for making the bookings, arranging the transport and accommodation or in the case of a holiday, arranging the travel package with the travel agent/company. However, all the financial arrangements must be overseen by the main committee of the U3A, usually the Treasurer. In addition all contracts must be signed by a Trustee on behalf of and in the name of the U3A. When organising day events or overnight trips, care should be taken in making any prepayments, as there is no insurance provided which will protect you should the supplier go out of business.

Social Events

The organiser will arrange an event at a suitable date with the venue and then, in liaison with the Treasurer, arrange with the venue and transport operator the contract, deposit and method of payment. The organiser and Treasurer will then agree a “sales” price usually including a small mark-up as a contingency. The prospective attendees will usually contact the organiser direct to make a booking and send a cheque but in some cases it may go directly to the Treasurer. All cheques should be made out to the U3A and to the U3A social account in particular if one exists. The organiser must never collect cash, cheques in his/her name or pay for a venue or coach by means of a personal debit/credit card or cheque. Ignoring this will mean that it becomes a personal rather than a business transaction and it could have insurance implications and place the organiser at financial risk. In order to ensure that all monies are handled correctly, all payments must be made with the full involvement of the committee, with cheques being signed by two trustees.

Study Group Trips

The organiser in this case will be the group organiser/leader but the process is similar to that detailed above for Social Events, except that accommodation is required and is included in the price. By arranging such trips, the organiser could be considered under the EU Group Package Travel Regulations to be the tour operator and therefore liable for any damages or accidents that might occur. So in order to safeguard the organiser, the Trust has arranged Tour Operator Liability insurance which will provide protection should anything untoward happen.

NB. All monies for study group travel should pass through the main U3A account.

Holidays

As far as U3A holidays are concerned, the only safe way to organise them is through a travel agency/company so that you are fully covered by their liability insurance. In addition, it is recommended that all payments be made on an individual basis, directly to the company and not to the U3A. In this way a contract is clearly established between an individual and the company rather

than with the U3A as an entity, which is a much safer way to do it. There is, however, no reason why the organiser should not collect cheques and then either send them in one batch or deliver them.

If you do organise a holiday yourselves, you will have no money insurance and in the event of a serious incident on holiday involving a U3A member or members, you would have no insurance in place to protect you and the organiser(s) could be deemed personally liable and in serious trouble.

Insurance

As long as the basic procedures outlined above are followed, then the liability insurance we provide will cover your day events and your study group overnight trips in the UK and Europe, both with respect to third party liability, your group organiser and member to member cover. If you wish to extend an invitation to members of other U3As that is fine.

It is also acceptable to have a non-member attend a day event with committee permission, providing it is not a regular occurrence for that person to do so..

It must be clearly understood, however, that it does not include personal accident/injury or travel insurance, both of which are the personal responsibility of each U3A member to take out.

Other Matters

1. Charity Commission for England and Wales.

Income and expenditure associated with social events does not have to be included in the official annual return. Their definition of social is wide ranging, but it is safe to define it as any event open to all members and not specifically part of an interest group activity, for which members pay to participate. Thus both social events and holidays as listed above would qualify as social. Whilst the Charity Commission does not need the information on social events, your members are entitled to have a full report, therefore it is recommended that the income less expenditure is shown in the accounts as nett income. Note that whilst an individual event might make a small loss the U3A cannot support a subsidy on an annual basis so this item should always be positive.

NB. If you are a registered charity in Scotland you have to report all U3A accounts.

2. Free Trips.

It is a recognised practice that Tour Operators offer a free trip for, say every 20 members booked but it is up to the committee how these freebies are dealt with, not the group organiser. It is strongly recommended that you adopt a policy of sharing them all out by applying a discount to all travellers whilst retaining the discretion to reflect service from the organiser which is above and beyond what you would normally expect. If, however, the organiser is a trustee, a free place should not be offered as trustees must not receive any personal benefit whilst in the role. In view of the above, it is incumbent on all U3A committees to ensure that any travel operations are run in a properly regulated manner.

3. Cancellations.

Usually if a potential attendee cancels with sufficient time, the organiser can recover some or all of the cost from the venue but not the share of the transport. The main committee should decide what its policy is in this matter and issue guidelines as it is not reasonable for the organiser to have to handle this situation without guidance.

4. Use of Debit/ Credit Cards

It is bad practice to use a personal credit or debit card. As more and more venues will only accept payment by card it will become essential for U3A to arrange a card on their account. All major clearing banks have now agreed to offer debit cards to charities, although it may take a bit of time with some of them. The suggested conditions for their use are contained in the booklet ' Information for Treasurers'.

GROUP LEADERS/CO-ORDINATORS/FACILITATORS

The intention of this advice sheet is to bring together on one sheet of paper all the advice relevant to group leaders/co-ordinators/facilitators which is included in various publications produced by the Trust. It should not in any way contradict or undermine any guidelines issued by your committee.

In this document there is an assumption that you will have somebody in the role of Groups' Co-ordinator to consult. In the absence of such a person, please speak to the Secretary.

Groups held in outside accommodation

- If you are responsible for selecting a suitable venue make sure you consult the risk assessment checklist and Advice Sheet 1 – Accessibility for Disabled Members.
- Don't sign any rental agreement yourself – pass it to your groups' co-ordinator for the committee to deal with.
- When you arrive use the venue/day of use checklist to reassure yourself that everything is in place and as it should be. If you have any safety concerns then **do not continue** if they cannot be resolved to your satisfaction.
- If your activity takes place in a workshop/outbuilding consult the risk assessment checklist for a workshop activity.

Your members

- Ask your members to provide you with contact details i.e. telephone numbers/email addresses.
- Ensure everybody attending is a member and always check when any new faces arrive.
- If you are asked whether a non-member can attend consult your committee first.
- If you have a situation where a non-member appears to see whether U3A is for them, advise the committee afterwards and if a member brings a visitor establish whether permission has been given by the committee. If not explain that in future for insurance reasons prior permission is essential.
- If a member stops coming try to find out why.

Problems

- In the case of an accident complete an accident form or send a detailed report to the committee, including details of witnesses.
- If emergency first aid is required follow the recommendations on advice sheet 2 and if you have a smart phone it may be useful to download a free first aid app from the Red Cross.
- Remember personal accident insurance cover is **not** provided by The Third Age Trust.
- If damage is caused to property by a member of the group, take full details, as it may in future be the subject of an insurance claim.
- Should you have a difficult member whose behaviour is regularly impacting on other members of the group go to your groups' co-ordinator for help.

- If you have a serious problem in a session, it is quite acceptable to ask a member to leave but contact your groups' co-ordinator as soon as possible after the end of the session.
- If you have a member who is not able to cope independently, inform your groups' co-ordinator.

Self –financing groups

- Never open a bank account.
- Never put members' money into your personal account.
- Give receipts and avoid cash where possible
- If you do hold cash, ensure you do not exceed any limit laid down by your U3A and follow any guidelines for paying in cash.
- Get receipts where possible when you hand money over.
- If you are using your own credit card to pay for group events consult your treasurer for advice.
- Report as regularly to your treasurer as you are required to do so.

Group organisation

- Make sure you give sufficient information for group members to make an informed choice as to whether they wish to participate and then let them decide. This is particularly important if you are running a physical activity.
- Remind members if you are doing a physically active subject that they undertake it at their own risk.
- If you are leading walks, have a look at the walk leader checklist.
- If appropriate to your activity have a copy of Advice Sheet 10 on Licences which covers photocopying, recorded music, dvds/videos and performance.
- If you provide written material and use the U3A logo make sure it is correctly displayed. See Advice Sheet 9. The approved Lindsey U3A logo is held by the Treasurer for your uses on Group documents.
- Delegate where you can and spread the load.
- Use the resources available from the Third Age Trust
 - The Resource Centre – 020 8315 0199/resource.centre@u3a.org.uk.
 - Sources – an educational journal – which is included with the direct mailing of Third Age Matters and is in the members' area of the website under 'document downloads' with a link via 'publications'.
 - Subject Advisers – see website for details – www.u3a.org.uk.

