



Policy Statement Insurance Overview

This policy statement covers issues relating to the fact that, with the exceptions listed below, non-members are not covered by u3a insurance when participating in u3a activities and events.

u3a insurance cover principally refers to Public and Product Liability ie where a person might be held legally liable for an incident whilst participating in a u3a activity or event. It should not be confused with Personal Accident and Injury Insurance, nor with Travel Insurance, all of which would be addressed to a member's individual insurance cover.

Legal liability to another person can arise in a number of different ways but by far the most common is negligence. Public liability does not cover pure accidents where no legal liability has been established.

Part 1 Hu3a Activities and Events

With the exceptions listed below, only fully paid up members of Hu3a are allowed to take part in Hu3a activities and events. These include, but are not necessarily limited to:

- Days Out
- Theatre Trips
- Holidays
- Monthly Open Meetings
- Interest Group meetings and activities
- Annual events such as the Spring Lunch
- Ad-hoc events such as quiz nights etc

The principal exceptions to this rule are those where non-member attendance is on a "try before you buy" basis:

- Non-members will be allowed to attend up to 2 monthly Open meetings
- Non-members will be allowed to attend up to 3 different Interest Groups for maximum of two sessions in each
- Non-members (ie members of the public) will be allowed to attend the Annual Groups Showcase

An additional, and important, exception is that:

- Carers will be allowed to attend any and all Hu3a activities, providing the person they are caring for is an Hu3a member
- In situations where an Hu3a member is a carer for a non-member, then the non-member will be allowed to attend any and all Hu3a activities, provided that the non-member does not join in the activity

Important Notes

A critical component to insurers accepting the Public Liability risk for u3a is that it is a membership organisation with all members signing up to, and complying with, the terms and conditions of membership. To this extent all individuals who want to participate in u3a activities should be members in order that this principle is upheld and to avoid any potential problems with claims. Underwriters do accept that within an organisation the size and diversity of u3a that there will be exceptions to this principle and these are listed above. Insurers also accept there maybe occasions where an individual volunteers to help the u3a, perhaps a spouse of a partner setting out some chairs for a u3a event or helping with an exhibition stand etc; or where an individual who is prepared to give a talk on a subject but does so voluntarily and not in the course of their business.

Members of the public attending a u3a event are different, since they bring no membership issues and are “third parties” to the u3a. Again, insurers understand the u3a across the country will stage various concerts, events & exhibitions etc where members of the public are invited as an audience eg the Annual Hu3a Group Showcase.

Associated Documentation

FAQs on issues related to Insurance
Venue Hire and Speaker Hire
Insurance Overview (u3a central website)

Approved by Hu3a Committee: 2 April 2024

Signed: Brian Perrett, Chair

Reviewed: 6 January 2026

Signed: Brian Perrett, Chair