

## OVERVIEW OF THE INSURANCE POLICIES PROVIDED BY THE THIRD AGE TRUST FOR U3As 2009

### **Public and Products Liability**

Ecclesiastical Insurance – policy number 02/CBP/0069255.

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

Excess - £250 per claim.

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.

### **Money Cover**

Ecclesiastical Insurance – policy number 02/CBP/0069255.

Excess – Zero.

A limit of £300 U3A cash held in members' homes.

A limit of £1000 U3A cash in transit and at hired premises.

### **Charity Indemnity Insurance**

Ecclesiastical Insurance – policy number 02./CBP/0149781.

Limit - £100,000 in any one period of insurance.

Excess - £250.

This cover provides

- Indemnity for the legal liability of a trustee 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 for the physical destruction of or damage to documents.
- Indemnity for any reasonable cost incurred as a result of restoring or replacing the documents.

### **Tour Operators' Liability**

Royal Sun Alliance – policy number AF499004.

Excess - £250 on all sections.

This policy consists of

- Public and Products Liability – limit £2,000,000 any one event – 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.
- Legal Defence – liability £100,000 – 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 the Health and Safety at Work Act, 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.
- Emergency legal assistance – limit £5000 – 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.
- Professional indemnity – limit £1000,000 – 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.