



## INSURANCE MATTERS

We have been advised by the u3a National Office of the following:

Using your car to ferry u3a members does not affect your 'social, domestic and pleasure' insurance cover and does not require you to pay an additional excess or upgrade to business cover. In addition, accepting a contribution to petrol is perfectly acceptable.

Holding u3a meetings in your home should have no implications whatsoever on your home insurance, as it is no different from having regular parties or coffee mornings with your friends. The problem emanates from insurance companies not understanding the nature of u3a and its activities.

If you experience any problems, please contact the National Office.

## HOLIDAY INSURANCE

Swanland u3a can in no circumstances be responsible for loss of life, personal injury, medical expenses, accidents, loss or damage of luggage or personal property, cancellations or loss of deposits.

Each traveller must insure personally against these risks. All medical history must be declared by anyone taking advantage of group insurers and no responsibility can be taken by Swanland u3a if this is not done.

In the case of emergency, it would help the organiser if details of medication were given to the Group Organiser before a trip departs.

Swanland u3a holidays should be organised through a travel agency / tour company so that you are fully covered by their liability insurance.

A decision to organise a holiday yourselves could leave you personally liable in the event of a claim for any damage or accident that might occur as you would have no insurance to protect you.

It is recommended that payments are made on an individual basis, directly to the company and not Swanland u3a.