

Insurance

EXPLANATIONS ON CERTAIN ASPECTS OF U3A PUBLIC LIABILITY

Public Liability Insurance is risk insurance to cover the risk of being sued.

Members, committee, tutors, volunteers and members of the public may make a claim for injury on a U3A but must prove that the U3A concerned has been negligent.

All authorised U3A activities attended by members and official guests are covered under the policy, regardless of the venue. All authorised U3A activities are acceptable, but high risk programmes such as Cycling, Bush Walking, Canoeing, Sailing, Strenuous exercises etc must be authorised, and can be reported to Community Underwriting Agency direct or the U3A South Australia representative Susan Dawe.

As individual U3As do not deal with the insurance proposal, this being organised by mention of these activities may be done directly to Community Underwriting Agency or mentioned to the U3A South Australia representative at the relevant time.

For one off events such as Open Days and concerts, these are also covered but if the attendance is to be 250 or more Community Underwriting Agency requires notification.

There is no upper age limit for Public Liability Insurance for U3A. The minimum age is 8!

Cover is only for the duration of the activity, not from the time one leaves or returns home.

Individual insurance queries should be directed to Community Underwriting Agency with the explanation that the query is from a member group of the U3A South Australia in regards to its Public Liability Insurance policy. (ph. 1300 427 477 or 02 8045 2580)

Insurance policies for Accident and Property Damage or Theft are available through Community Underwriting Agency. The U3A South Australia does not offer such cover as each group has its own specific requirements. This type of insurance is covered by separate policies issued to each individual group upon application. You can download information from the Community Underwriting Agency website www.communityunderwriting.com.au/. Or you can contact them by telephone 1300 427 477 or 02 8045 2580 or email at enquiries@communityunderwriting.com.au

For further information go to the Community Underwriting website www.communityunderwriting.com.au/

As soon as it is provided by our broker, the Liability Certificate of Currency will be placed on the U3A South Australia website for your perusal.

Acting Treasurer
U3A South Australia
Susan Dawe
susandawe@y7mail.com
20 Coulls Road
Athelstone SA 5076
Tel. 08 883375253