

**GROUP
LEADERS'
HANDBOOK**

**SEPTEMBER
2017**

PETERBOROUGH U3A

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If you are using the electronic version of this handbook, clicking on the page numbers above will automatically take you to that section.

For the benefit of those with the May 2015 edition, a list of revisions in this edition is given on the next page.

REVISIONS SEPTEMBER 2017

The list below indicates where text has been revised. In some instances, the guidance has completely changed, so please study all sections carefully and follow the advice given. Minor amendments are not shown here.

p.4, 2nd para.	<i>such as the Treasurer</i> replaced by <i>with the relevant responsibility</i>
p.8, 4th para.	<i>may wish to</i> replaced by <i>should</i> , additional text at end of same sentence
p.9	additional text as fourth paragraph
p.10	replacement text under Separate Bank Accounts for Expenses, to comply with Third Age Trust directive
p.11	major revision to text of 3rd paragraph, with new fourth paragraph
p.12	<i>If an invoice comes directly to you in error, please forward it to the Treasurer for payment</i> - sentence deleted
p.13	two new sections: <i>Giving up the Role of Group Leader</i> and <i>Loan of Equipment</i>
p.15 onwards	Appendices contain latest details of Third Age Trust insurance cover and frequently asked questions Additions: <i>Peterborough U3A Data Protection Policy</i> and <i>Email Guidelines</i>

INTRODUCTION

Group leaders are vital members of the U3A and the purpose of this guide is to advise you of a few dos and don'ts to which you should adhere; we have tried to keep these to the absolute minimum. Each group functions in the way that suits the topic or interest being pursued. If you are starting a new group, the Groups' Coordinator and the Accommodation Officer will give advice.

The handbook outlines procedures for organising and running your group. You can, of course, always obtain further help from other group leaders. The annual Group Leaders' Meeting, usually held in May/June, is a valuable occasion in this respect. Specialist help, such as handling money, can be obtained from Committee members with the relevant responsibility. Committee members often run groups themselves and will be pleased to share their experience. Beyond Peterborough U3A, there are resources and sources of help to be found on the website and through the publications of our national organisation, the Third Age Trust.

This handbook is available on our website and you can download parts of it, especially *forms* that you need to use. They appear at the end of the document.

Please check the details of the handbook carefully, and if you have any queries you should contact the Groups' Coordinator or any member of the Committee; their contact details are in the front of *U3A News* and on the website.

Website contact points:

Local www.peterboroughu3a.org.uk

National www.u3a.org.uk

The handbook covers five main areas. These are:

- Setting up a new group
- Publicising your group and communicating with members
- Keeping records
- Running group finances
- Other issues

SETTING UP A NEW GROUP

Although there are a few stages to consider, starting a new group is not as daunting as it may seem. There is plenty of help and support available from established group leaders and committee members, so you need never feel that you are entirely on your own.

First steps

1. Gauge demand - i.e. do a bit of market research.
2. Contact the Groups' Coordinator to discuss the proposal. Contact phone number is inside the front cover of *U3A News*.
3. The Groups' Coordinator will produce an 'Interest sheet', which is advertised and made available at the monthly Town Hall meetings – names etc. will subsequently be handed to you.
4. You produce a note for the *U3A News* indicating that you would like to start up a particular group, giving a brief description and contact details, i.e. e-mail address & telephone number.
5. Contact the Website Coordinator, who will put a note on the website, giving the same details as for no. 4.
6. Attend Activities Day, have a small stand and advertise your group – armed with an interest sheet, you can collect names etc. of prospective members.

Next

Once you have a list of interested people, you contact them to discuss a suitable day and time to hold the meetings. A venue will also have to be discussed and fixed – we have an Accommodation Officer who can help you find affordable venues for your meetings if necessary.

Off You Go!

You are now ready to run and everyone will wish you well. However, group leaders...

- should contact the Treasurer to discuss any payment details, e.g. hire fees etc., for which the group is responsible and the issue of a paying in book for depositing group funds in the bank.
- in hired accommodation are required to produce a register at the start of each term, as well at the beginning of a new group. These registers should show members' names, membership numbers, contact details and amounts of any money paid.
- should check membership cards during the first two or three meetings of **each season** – remember, only fully paid-up members of Peterborough U3A are covered by Third Age Trust Insurance.
- must keep the Groups' Coordinator informed of any changes affecting the group e.g. venues, times, days, etc.

PUBLICITY AND COMMUNICATION

Publicity within the U3A

Groups may be formed at any time during the year, but often start-ups coincide with the beginning of the new membership year, commencing 1st September.

Existing groups have the opportunity to publicise their activities and gain new recruits on the annual **Activities Day**, which usually takes place in August. This is also a good forum in which to launch proposed new groups, as indicated in the previous section; attendance is always high and consists of both members and non-members. The Groups' Coordinator will usually ensure that sign-up sheets are available in a prominent place.

Details of your group and the meeting dates will be published in the supplement accompanying *U3A News*, which is published three times a year in January, April and September. It is your responsibility to inform the Groups' Coordinator of any changes to venue, meeting times etc.

The editor of *U3A News* always welcomes articles about the activities of groups. If you are not confident about writing a short article for inclusion yourself, delegate this to a member of your group – the main tenet of the U3A as an organisation is that we should all help each other, so do take advantage of the variety of skills available within your group.

Communication

Many group leaders keep in touch with their members via e-mail. It is a good idea to establish with each new member their preferred method of contact. Occasionally group leaders may need to get in contact with their members to inform them of last-minute cancellations or opportunities. Members who feel uncomfortable with digital methods of communication may prefer to be contacted by telephone.

You should emphasise the importance of two-way communication with your group. They should inform you if they are unable to attend a meeting. If no contact is made over a period of time, the group leader may like to find out if all is well, or if the member has decided not to continue coming to the group. See the next section, *Keeping Records*, for guidance on maintaining such information.

Informing the wider world

The Peterborough U3A website allows group leaders to promote their activities not only to members but also to the world at large, as all descriptive information is in the public domain. The Website Coordinator will give you access to a page on which you are free to give details of the activity, mention any specific requirements, offer information about speakers or visits, and you can also post photographs of your members in action. This section also allows you to publicise your meeting dates.

U3As in other parts of the country may wish to exchange ideas and experience, too, so this form of publicity is a **good thing**, even if you do not wish to be bombarded with applications from new members wishing to join your familiar group. Remember, you will be a valuable contact if another member wishes to set up a further group offering your activity. If you would prefer to delegate this aspect of publicity to another member of your group, you are welcome to do so – the Website Coordinator will then set that member up with the necessary access.

KEEPING RECORDS

Good record keeping is integral to the running of a successful group. We are none of us immortal, so if for any reason you are unable to continue to run your group, either in the short term or permanently, it will make the transition to a new group leader much easier if you keep the necessary information up-to-date and accessible.

What information concerns the group leader?

It is good practice to keep the contact details for all members of your group.

It is **essential** to check membership cards every year – the colour changes annually, so you can quickly recognise if a subscription has not been renewed. As you check, please ensure that the emergency contact number has been filled in on the reverse of the card. You should make a note of this information yourself, as well, as it is highly likely that members will not have their membership card with them when the contact number is needed.

Please note that only members with *current* subscriptions are covered by the insurance offered by the national organisation, the Third Age Trust.

Remind your members that they should inform you of any changes to their details – these changes should also be given to the Membership Secretary, or members can amend them for themselves on the website.

A Registration and Payment record sheet is supplied at the end of this manual. You can use this as a template, or create your own.

Further information on record keeping with regard to money is given in the next section.

MONEY MATTERS

EXPENSES

There may be a number of reasons that lead to the need for you to collect money, and the procedures for handling it will vary, depending on the amount and purpose of the collection. We are a registered charity and have to handle money in a transparent and accountable way.

Small Change payments

Many groups collect regular weekly payments from members to cover, for example, refreshments or photocopying. Please make sure that the money you collect balances with your costs, so that you do not build up a surplus. General advice is that you should not keep more than £50 for such expenditure.

Collecting Cash for Events

If you are planning an event for the members of your group, you should protect yourself and avoid collecting large quantities of cash that have to be carried on your person or kept in your home. In all instances, please keep a record of who has paid, when they paid and how much, and record similar details for your expenditure relating to the money collected. You do not need to send this information to the Treasurer, provided the money is clearly identified as U3A funds and you can show the record to your group members.

Money held in your own home and in transit is covered by the U3A insurance policy up to £1,000, but the exclusions may invalidate a claim. You are therefore advised to keep the amount you hold to the minimum. Whenever possible, please collect payments by cheque rather than in cash.

Banking Money Collected

Larger collections should normally be banked. If your group meets in paid accommodation, you will probably already have made arrangements with the Treasurer, so have access to the U3A bank account (see below, Accommodation).

If you are collecting for a **single event**, you may pass the cash/cheques to the Treasurer, who will credit the money to your group. Cheques that you collect should be made payable to **Peterborough U3A**. When payment for the event is due, you should send a written request to the Treasurer for a cheque.

If you collect for a series of **regular events**, the Treasurer will issue you with a bank deposit book if you do not already have one, so that you can pay all the money directly into the bank. The Treasurer will be able to identify 'your' money from the numbers printed on the paying-in slip when the next bank statement is received – it is therefore important that you use the slip(s) with which you have been issued, and do not just pick one up at the bank. As with single events, when payment for the event is due, request a cheque to cover the payment from the Treasurer.

If you intend to collect money for the **purchase of equipment**, do please contact the Committee first to see if we can help with that purchase. Remember that any money collected for the pursuit of a U3A activity, including purchase of equipment,

ultimately belongs to the U3A as whole. Paying-in procedures will be the same as previously outlined.

Using Credit/Debit Cards

Use of personal credit/debit cards is not recommended and this method should only be used if there is no other way, e.g. for entry to an exhibition where cheques are not accepted. If you do need to use a card, please claim your reimbursement from the Treasurer immediately after the event. If you have already collected the money from group members, it should have been banked in accordance with the payment procedures mentioned in the previous sections.

Separate Bank Accounts for Expenses

The ruling from the national organisation, the Third Age Trust, is that in **NO** circumstances should there be any U3A accounts over which the Committee does not have personal control. The Committee has total responsibility for ensuring safe custody of members' money and those trustees are the only people with legal accountability. Group leaders should therefore always and only use the central Peterborough U3A bank account.

Alternative Facilities for Banking Money

If group leaders do not have easy access to banking facilities, it may be difficult for them to deal directly with the U3A account. There is a helpful solution to this problem. The **Post Office** accepts deposits for several major banks, provided payment is in a bank-issued deposit envelope. This means that you **can** follow the standard procedures. The Treasurer will supply you with the necessary envelopes on request.

ACCOMMODATION COSTS

This section is for group leaders whose groups meet in paid accommodation

The cost of accommodation is to be shared among the members in each group, based on the cost for each term and the estimated number of members enrolled in the group for that term. Any surplus/deficit will be carried forward to the following term, when the cost can be recalculated to reflect the difference accumulated.

Members wishing to participate in any activity should pay the cost for each term no later than the second/third meeting of the activity. If the group prefers, payment can be made for the whole year.

Invoices for accommodation costs should be sent directly to the Treasurer, who is responsible for them. If your accommodation has terms and conditions, please ensure you keep a copy and pass one to the Treasurer so that he/she pays the correct amount when an invoice is received. It is important that the institution providing your accommodation understands that invoices will be submitted to the Treasurer and that payment will be made from central U3A funds. Frequency of invoicing may be organised by arrangement with the institution concerned.

Due to conditions imposed by the banking system and circumstances beyond the Committee's control, there is a schedule for the payment of invoices. All invoices need to be **received** by the first Wednesday in each month for payment to be made in that month. A cheque in settlement will be posted by the second Thursday in each month, or where payment is made using online banking, this will be made on the second Friday in each month. Invoices received after the first Wednesday will not be processed for payment until the following month. Under current arrangements, invoices are sent to the Peterborough U3A PO Box and then forwarded to the Treasurer. Please be aware that there will therefore be a delay of 3-4 days between the date of posting and delivery to the Treasurer.

For U3A purposes, terms comprise:

Autumn	1 September to 31 December
Spring	1 January to 30 April
Summer	1 May to 31 August

Groups in paid accommodation will receive each June/July two copies of the calendar for the next academic year to enable the dates of the meetings to be entered. One copy should be sent to the Treasurer at the end of July, the group leader should retain the other for reference. This will enable the Treasurer to check the accommodation invoices for accuracy before payment.

N.B. If the dates on the calendar you have submitted change, **please notify the Treasurer**, and, of course, the person or organisation hiring the room.

What else does a group leader in paid accommodation have to do?

It is the responsibility of the group leader to:

- ensure the cost of the accommodation is recovered from the members
- collect the funds or have the funds collected by a designated group member
- arrange to pay the monies received into the Peterborough U3A bank account.

The group leader may appoint **any** member of the group to deal with the group's financial affairs, but must inform the Treasurer who that person is.

Books for paying monies into the bank, and any replacement, will be issued by the Treasurer. As noted above, the Post Office also has facilities for taking deposits.

You must use the paying-in book issued to the group to pay monies from the group into the bank or Post Office. If you do not do this, it will be impossible to reconcile payments made with your group's expenses. The serial numbers on the paying-in slips are unique to your group and the Treasurer knows which books have been issued to which groups.

You should keep a record of the names and membership numbers of each member in your group and ensure that you have an indication that they have paid.

Points to Note with regard to Accommodation Payments

Members will receive no refund for sessions not attended. Please make sure group members are all aware of this when you collect their payment.

Members **rejoining** a course partway through the term will be charged the term cost irrespective of the number of sessions left in the term.

Someone joining the group for the **first time** partway through the term will pay proportionately for that term.

Where an activity is **cancelled by the group leader**, or for any other reason, a **refund** will be made to members for the number of weeks for which the activity was not held and for which no charge is made for the room hire. The refund will normally be in the form of a credit to the members for the next term's accommodation costs.

N.B. If you need assistance with **any** of the above guidelines, please get in touch and discuss the issue with the Treasurer, who is a human being and always willing to help!

OTHER ISSUES

Accidents

If an accident occurs, however minor, during a meeting or on a visit, please complete an accident form and get it signed as appropriate. On completion of the form, keep a copy and send the original to the Secretary. You will find the accident form at the end of this handbook.

Accidental Loss of Money or Equipment

The Third Age Trust has insurance policies that cover limited sums of money and equipment owned by the U3A. We strongly advise that you respect the guidance offered earlier in this handbook in this regard. If a claim arises, please contact the Treasurer for assistance.

Death of a Member

Should a member of your group pass away, please let the Membership Secretary know. It adds to the distress of relatives if communications such as *U3A News* continue to arrive addressed to the deceased member.

Giving up the Role of Group Leader

There will be a time when you wish, or are obliged, to relinquish your role as group leader. When this occurs, it will be essential for you to dispose of the personal details that you currently hold on the members of your group. Paper records should be shredded, and those held on computer should be deleted. The provisions of the Data Protection Act 1998 (rev. 2017) render this compulsory, and the Peterborough U3A Committee relies on your integrity to comply. If you have any queries about this, please contact the member of the Committee serving as Data Protection Officer (details in *U3A News* and on the website).

Loan of Equipment

Peterborough U3A owns various items of equipment which may be borrowed by group leaders on request. The current list of items is to be found on the website. If you wish to borrow an item, you should contact either the Equipment Officer or the Groups' Coordinator, who will be pleased to assist. Their contact details can be found in the current edition of *U3A News* and on the website.

Procedure For Settling Any Disputes

It is to be hoped that in such an informal organisation, there will be very few instances of needing to consider procedures for any disputes between group leaders and members, but these guidelines have been developed for any such eventuality. In the event of a group leader having a member causing serious difficulties within their group the following steps should be taken.

1. In order that the member is made aware of a difficulty the group leader must discuss the areas of concern with the individual. At this time the member should also be given the opportunity to respond. The group leader should at this point indicate the behaviour that is unacceptable and request an immediate improvement while taking account of the member's point of view. If desired, a

Committee member may be present at this interview.

2. Should the unacceptable behaviour continue, the group leader will then, if they have not already done so, discuss the difficulty with the Groups' Coordinator to see whether a solution can be found without the need for further intervention.
3. If the problem remains and the group leader wishes to exclude the member, the Committee should be informed of this decision. They will also require the facts as to why this step became necessary.
4. The member has the right to appeal to the Committee.
5. Two members of the Committee, including the Chairman, will hear both sides of the dispute, attempt to arbitrate and, if necessary, make a decision on the outcome.
6. In the case of theft or other criminal offences there is an automatic right to exclude the offender and report the offence. The Committee must be informed immediately. It is recognised that where a group meets in a member's home that member has a final decision on whether anyone may attend or not, (providing the reason is not solely based on race, religion, political affiliation, sex, age, or sexual orientation). If they should feel it necessary to bar someone then they should inform the Groups' Coordinator immediately.

Waiting Lists

If your activity is full, you **must** please contact the Groups' Coordinator and also ensure that you take the details of any members who wish to join your group. These members can either join your group later if a place becomes available, or a new group with a new leader can be formed to meet the demand. It is important to help members by following this process; please do not just tell them that your group is full.

APPENDICES

These appendices contain:

- Some information on the Third Age Trust
- Details of the insurance cover provided by the Third Age Trust
- Frequently asked questions relating to Third Age Trust insurance
- A simple year planner on which you can put the proposed meeting dates of your activity
- A registration form for recording group members and payments they have made
- An accident report form
- Peterborough U3A Data Protection Policy
- Peterborough U3A Email Guidelines

The Third Age Trust

The Third Age Trust is the national representative body for U3As in the UK.

It is both a limited company and a registered charity. It underpins the work of local U3As by providing educational and administrative support to their management committees and to individual members and assists in the development of new U3As across the UK. It is managed by a National Executive Committee, which consists of a Chairman, 3 other Officers and 12 representatives from the government regions in the UK. The Third Age Trust is funded mainly by annual subscriptions paid by member U3As on a per capita basis, with the occasional grant for specific projects. It has 7 full time and 7 part time staff and is located in Bromley.

The Relationship Between U3As and The Third Age Trust

U3As are independently managed charitable associations with their own constitutions. Membership of The Third Age Trust is a requirement in order to use the U3A name and logo both of which are protected but once registered, providing the aims and guiding principles of the organisation are adhered to, local U3As are self-governing.

Vision & Mission Statement

Our Vision

Our Vision is to make lifelong learning, through the experience of U3A, a reality for all third agers.

Our Mission

Our Mission declares our purpose as an organisation and serves as the standard against which we weigh our actions and decisions. It is to:

- Facilitate the growth of the U3A movement.
- Provide support for management and learning in U3As.
- Raise the profile of the U3A movement.
- Promote the benefits of learning in later life through self-help learning.

The Principles of the U3A Movement

The U3A movement is non-religious and non-political and has three main principles:

The Third Age Principle

- Membership of a U3A is open to all in their third age, which is defined not by a particular age but by a period in life in which full time employment has ceased.
- Members promote the values of lifelong learning and the positive attributes of belonging to a U3A.
- Members should do all they can to ensure that people wanting to join a U3A can do so.

The Self-help Learning Principle

- Members form interest groups covering as wide a range of topics and activities as they desire; by the members, for the members.
- No qualifications are sought or offered. Learning is for its own sake, with enjoyment being the prime motive, not qualifications or awards.
- There is no distinction between the learners and the teachers; they are all U3A members.

The Mutual Aid Principle

- Each U3A is a mutual aid organisation, operationally independent but a member of The Third Age Trust, which requires adherence to the guiding principles of the U3A movement.
- No payments are made to members for services rendered to any U3A.
- Each U3A is self-funded with membership subscriptions and costs kept as low as possible.
- Outside financial assistance should only be sought if it does not imperil the integrity of the U3A movement.

OVERVIEW OF THE INSURANCE POLICIES PROVIDED BY THE THIRD AGE TRUST

PUBLIC & 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.

Principal exclusions

- The use of motor vehicles in circumstances which require compulsory insurance under the Road Traffic Act.
- Any craft with an engine designed to travel in or through water, air or space.
- Loss or damage to property in the control of the insured.
- Extreme sports.

<i>Limits</i> Public Liability	£5,000,000 for any one incident.
Products Liability	£5,000,000 all insured events in any one period.
Professional Indemnity	£100,000.

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.

Principal exclusions

- Fraud and dishonesty.
- Loss from unattended vehicles.
- Shortages or errors.
- Loss resulting from the use of a key or combination code from premises outside normal hours.

Limit £1,000.

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.

Principal exclusions

- Unexplained loss.
- No signs of forced entry.

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.

Principal exclusions

- As above.

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.

Principal exclusions

- Circumstances which you should have known about.
- Dishonesty and fraud.
- An insured person who has gained personal profit to which they were not entitled.

Limit £500,000 any one U3A in aggregate in a year and £3,000,000 in aggregate for all U3A claims in a year.

Excess £250.

TOUR OPERATORS' LIABILITY INSURANCE

CATLIN POLICY NUMBER TOL499004

This policy has been taken out to provide cover for a group convenor who wishes to organise a short study trip which involves overnight accommodation.

It 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.

Principal exclusions

- The use of vehicles which require compulsory motor insurance under the Road Traffic Act.
- Any craft with an engine designed to travel in or through water, air or space.

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.

Principal exclusions

- Fines or penalties.
- Compensation ordered or awarded by a court.
- Deliberate act or omission.
- Where injury or loss of or damage to property has occurred.

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.

Principal exclusions

- Any claim arising from insolvency or bankruptcy of the insured or any tour operator or supplier of services.
- Dishonesty, fraudulent act or mission.
- Any claim or expenses resulting from the use of any mechanically propelled vehicle, aircraft or watercraft.

Excess £250 (all sections).

NB. This insurance is to cover a group leader/coordinator 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.

FREQUENTLY ASKED QUESTIONS PUBLIC & PRODUCTS LIABILITY INSURANCE

All 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

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 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. Public liability does not cover pure accidents where no legal liability has been established.

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.

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.

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.

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

Yes.

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

The U3A must take responsibility for covering the excess. The same applies to other policies.

PROPERTY/EQUIPMENT

Is U3A owned property covered for loss or damage?

It is, up to a maximum of £25,000.

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.

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. It should be remembered that household insurance policies often provide cover for the policyholder's property outside the home.

VENUES/ACCOMMODATION

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.

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. Injury or damage due to a defect in the property is the legal responsibility of the house owner/occupier and cover is provided under householder insurance.

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.

Is there any home contents insurance provided?

Each U3A has up to £25,000 cover per claim for damage to any home contents belonging to a U3A member hosting a group.

SAFETY/ACCIDENTS

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.

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 before you set up such an activity.

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.

What do we do in the event of an accident?

An incident report form, extra copies of which are available for download from members' area of the national website (www.u3a.org.uk) should be filled in by the group leader and then retained on file by the committee in case of a future claim for damages, which can be up to 3 years later.

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. The National Office has a pocket first aid guide written by St John Ambulance which is available for purchase at a nominal cost and an information sheet covering amongst other things how to identify certain conditions. In addition there are some excellent mobile phone apps available e.g. British Red Cross, St John Ambulance and the British Heart Foundation CPR app.

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

The relevant legislation is The Health and Safety at Work Act 1974 which does not apply to voluntary organisations. Best advice – use your common sense.

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 once again the best judge.

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

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

Yes But 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.

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.

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

The policy provided 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

If somebody wants to try U3A out 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. It is up to each U3A to decide what its policy is and stick to it.

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.

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.

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 as it is not acceptable for insurance reasons for the responsibility for care to be left to

fellow members unless there is a specific arrangement in place with an individual member who may well be a friend.

PAID SPEAKERS/EMPLOYEES

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.

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.

ACTIVITIES

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

No. Cover now extends to Europe.

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

No they do not, but the U3A committee should assure itself that the potential leader is sufficiently experienced before it allows the group to start.

What is the situation with what are commonly described as extreme sports such as abseiling, hang gliding, white water rafting etc.?

The company which is organising these activities for you should provide you with liability insurance as part of the fee. If you are in any doubt about this or have any concerns at all, call the National Office for advice before you sign up to do it.

What sort of waterborne activities are allowed under our insurance?

Sailing, rowing and canoeing are permissible on UK inland waterways only and providing all appropriate safety procedures are adhered to e.g. capsize drills. You will not be covered in any craft with an engine or in any coastal water e.g. harbours, estuaries.

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

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. In the case of AGMs, you must have the number of people present and it can be useful to have the names, but it is for you to decide.

SPECIAL EVENTS

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 in good time.

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.

PETERBOROUGH U3A GROUP LEADERS' YEAR SCHEDULE

YEAR:

GROUP:

ACTIVITY LOCATION:

ACTIVITY TIME AND DURATION:

AUTUMN DATES (1ST SEPTEMBER – 31ST DECEMBER)

SPRING DATES (1ST JANUARY – 30TH APRIL)

SUMMER DATES (1ST MAY – 31ST AUGUST)

ACCIDENT REPORT FORM - PETERBOROUGH U3A

Name of injured party/address/telephone number:	
Name/address/telephone number of others involved:	
Date/Time of Accident:	Location:
Nature of Accident/Circumstances:	
Injury Details/Property Damage:	
Name/address/telephone number of person causing injury/damage	
Witnessed by: Address: Telephone number:	
Action Taken:	
Was any specialised assistance required at the scene? If so, give details.	

Name of Group Leader Telephone Number

Signed (injured party) Signed (group leader)

Date

PETERBOROUGH U3A DATA PROTECTION POLICY

Peterborough U3A needs to keep certain information on its members to carry out its day-to-day operations, to meet its objectives and to comply with legal obligations.

The organisation is committed to ensuring any personal data will be dealt with in line with the Data Protection Act 1998 (rev.2017). To comply with the law, personal information will be collected and used fairly, stored safely and not disclosed to any other person unlawfully.

The aim of this policy is to ensure that everyone handling personal data is fully aware of the requirements and acts in accordance with data protection procedures. This document also highlights key data protection procedures within the organisation.

This policy covers committee members who need to use the data stored. In line with the Data Protection Act 1998 principles, Peterborough U3A will ensure that personal data will:

- Be obtained fairly and lawfully and shall not be processed unless certain conditions are met
- Be obtained for a specific and lawful purpose
- Be adequate, relevant but not excessive
- Be accurate and kept up to date
- Not be held longer than necessary
- Be processed in accordance with the rights of data subjects
- Be subject to appropriate security measures
- Not to be transferred outside the European Economic Area (EEA)

The definition of 'Processing' is obtaining, using, holding, amending, disclosing, destroying and deleting personal data. This includes some paper based personal data as well as that kept on computer.

The Personal Data Guardianship Code suggests five key principles of good data governance on which best practice is based. The organisation will seek to abide by this code in relation to all the personal data it processes, i.e.

- **Accountability:** those handling personal data follow publicised data principles to help gain public trust and safeguard personal data.
- **Visibility:** Data subjects should have access to the information about themselves that an organisation holds. This includes the right to have incorrect personal data corrected and to know who has had access to this data.
- **Consent:** The collection and use of personal data must be fair and lawful and in accordance with the DPA's eight data protection principles. Personal data should only be used for the purposes agreed by the data subject. If personal data is to be shared with a third party or used for another purpose, the data subject's consent should be explicitly obtained.

- **Access:** Everyone should have the right to know the roles and groups of people within an organisation who have access to their personal data and who has used this data.

Stewardship: Those collecting personal data have a duty of care to protect this data throughout the data life span.

Peterborough U3A processes the following personal information: name, address, contact details, record of subscription payments, gift aid declaration.

Personal information is kept in a secure database on the website, which has restricted access.

Groups of people within the organisation who will process personal information are: the website co-ordinator, membership secretary, other committee members and group leaders

The name of the Data Controller within our organisation is Hilary Lewis.

Under the Data Protection Guardianship Code, overall responsibility for personal data in a not for profit organisation rests with the governing body. In the case of Peterborough U3A this is the Committee, who are its Trustees.

The governing body delegates tasks to the Data Controller. The Data Controller is responsible for:

- understanding and communicating obligations under the Act
- identifying potential problem areas or risks
- producing clear and effective procedures

All members who process personal information must ensure they not only understand but also act in line with this policy and the data protection principles.

Breach of this policy will result disciplinary procedures.

To meet our responsibilities the Committee will:

- Ensure any personal data is collected in a fair and lawful way;
- Explain why it is needed at the start;
- Ensure that only the minimum amount of information needed is collected and used;
- Ensure the information used is up to date and accurate;
- Review the length of time information is held;
- Ensure it is kept safely;
- Ensure the rights people have in relation to their personal data can be exercised

We will ensure that:

- Any disclosure of personal data will be in line with our procedures.

Queries about handling personal information will be dealt with swiftly and politely.

Training and awareness-raising about the Data Protection Act and how it is followed in this organisation will be in the form of verbal guidance when relevant to the member's role.

Before personal information is collected, we will consider the need to store only the minimum of data needed for the organisation's operation.

We will inform people whose information is gathered about the use of their data for internal purposes only

We will take the following measures to ensure that personal information kept is accurate: request for information to be checked and confirmed on an annual basis at renewal of membership.

Personal sensitive information will not be used apart from the exact purpose for which permission was given.

The organisation will take steps to ensure that personal data is kept secure at all times against unauthorised or unlawful loss or disclosure. The following measures will be taken: different levels of access to ensure that only those with the authority to do so may edit the information; others may have read-only access.

Any unauthorised disclosure of personal data to a third party by any member may result in disciplinary action.

Anyone whose personal information we process has the right to know:

- What information we hold and process on them
- How to gain access to this information
- How to keep it up to date
- What we are doing to comply with the Act.

They also have the right to prevent processing of their personal data in some circumstances and the right to correct, rectify, block or erase information regarded as wrong.

Individuals have a right under the Act to access certain personal data being kept about them on computer and certain files. Any person wishing to exercise this right should log on to the website and select the My Details tab.

Queries about handling personal information will be dealt with swiftly and politely.

This policy will be reviewed annually to ensure it remains up to date and compliant with the law.

EMAIL GUIDELINES

Email is a good method of communicating quickly with other members of the U3A. It is particularly useful for group leaders if there is, for example, a sudden need to cancel a meeting. We must all, however, take care to protect the privacy of member data, including email addresses. This guidance may act as a reminder, but Peterborough U3A cannot give an absolute guarantee that members' email addresses will not be visible to other members in communications. However, there should be recognition that trust is important if the tool is to be used effectively.

The purpose of these guidelines is to clarify the use of the **To**, **CC** and **BCC** functions in an email message.

1. All addresses written in the **To** box will be visible to all other recipients if multiple addresses are inserted. This is the standard function used to obtain a response from those addresses, or to ask those members to comply with a request.
2. It may be useful for someone else to be included in email correspondence for information purposes. The **CC** box is used for that person's address. The member with whom you are in direct correspondence will know that the email has been copied to any address given in the **CC** box. The **CC** recipient may, of course, respond if he/she wishes, but is likely not to be directly involved in the issue under discussion.
3. The **BCC** tool is used for the same purposes as those described in paragraph 2 above. The difference is that any address inserted here will *not* be visible to other recipients of the email. This allows that member to remain anonymous as far as the other recipients are concerned, but includes them in what might be important information. If you send the email to yourself and put *all* mailing addresses in the **BCC** box, any recipient will see only your address.
4. If the circulation list is large, use of the **To** and **CC** functions will lead to a very bulky header section in the email, as all the included addresses will be shown. This is avoided if the **BCC** function is used, which will allow for a more compact message.

Some members may have more than one email address that you know. Please be careful to use only the address that has been specified for U3A correspondence. Any individual can set up a separate email address for this, so their day-to-day one will not be compromised by an inadvertent lapse.

One final note for group leaders... If you have set up a group circulation list, do monitor those who leave your group at a later date and remove their addresses - and don't forget to add the addresses of those who join subsequently.

N.B. *Any email address given to Peterborough U3A by its members will be used for internal U3A communications only. Membership records are kept on a remote, secure server, not on a member's computer, and neither email addresses nor other personal data will ever be given to a third party, including other U3A members, without the permission of the member concerned.*