

## Notice To Members 19 December 2021

### U3A Nepean Blue Mountains Insurance Policies

I need to correct some misunderstandings that you may have about our insurance policies. Having recently read the very lengthy documents several times from end to end, and conferred with our insurance broker, I can now say with confidence that (a) the paperwork is really boring, and (b) members are NOT covered whilst travelling to and from classes.

This is not new, even though it may be contrary to what may have been suggested to you in the past.

We have four types of insurance:

#### **Contents Insurance**

Our offices are owned and insured by Penrith CC, so whilst we don't need building insurance, we do insure its contents, and the personal property of volunteers and tutors whilst they are engaged in U3A duties.

#### **Protector/Association Liability**

This is to protect Committee members and tutors from damage to others inadvertently caused by their actions, and to protect the organisation in cases of internal fraud etc.

#### **Personal Accident**

This is where I squash the urban myth. The wording of our policy is as follows:

*Covering volunteers, work experience, work for the dole & Centre Link mutual obligation, people carrying out activities on behalf & at the direction of the Insured including direct travel to & from the voluntary activity for accidental injury or death*

*"Covering volunteers"* = committee members, office volunteers, and tutors.

*"people carrying out activities on behalf & at the direction of the Insured"* = ordinary members or others while they are doing something as requested by a committee member, e.g. setting up an Art Show, or going to the bank (the latter would include travel to/from the bank).

#### **Liability Insurance**

This covers injury and property damage caused to anyone due negligence or failure by our organisation, e.g. if you sit on one of our chairs, and it collapses, we would be liable and covered by this insurance. If a tile slipped off the School of Arts roof and hurt you, you'd have to seek compensation from Penrith Council, as they own the roof.

#### **So what is NOT covered?**

- Anybody travelling to/from classes or to/from our office.
- Any ordinary member who trips over his/her own feet. Table tennis players and walkers in particular should take note. If two players collide, or someone falls during

play, unless there is some U3A equipment failure they are NOT insured. Tree roots and low branches are a natural hazard in the bush, so if you trip on a root or hit your head on a branch, our insurance is not relevant. If you trip on a faulty pathway or fall off a collapsing park bench, claim off the council or parks dept, not U3A.

So take care folks, there are many instances where you are responsible for your own safety.

*David Davis*

*President*

*U3A Nepean Blue Mountains Inc.*