

Guidance relating to Insurance, Accessibility and Safety

Upon the receipt from The Third Age Trust of Advice Sheets 1, 2 and of the paper 'Overview of the Insurance Policies', Blackwater U3A Committee reviewed the documents and have created the following guideline.

1. Accessibility for Disabled Members:

Advice Sheet 1 states: *'that the liability insurance provided to all member U3As by Third Age Trust covers the attendance of a companion/carer for those members who could not manage to participate in their chosen U3A activities without help.'*

U3As must take reasonable steps to ensure access for the disabled member to his/her choice of interest groups/events.

Support Strategies

Interest group awareness

- Co-ordinator to be aware of the limitations of his group's members and is to 'make allowances' eg. Slow the pace, allocate more time, seat the member in the most 'accessible' area, meet at a different location, perhaps the disabled member's home
- When on outings co-ordinator to check that the disabled member can keep up, see, hear - not be left behind.
- Should it be considered that the member requires extra support to attend, the co-ordinator is to raise awareness of the benefits and u3a's acceptability of a companion/carer
- For outside visits co-ordinator to enquire availability of mobility scooters/wheelchairs. This information to be passed on to members who are required to make own arrangements.
- Provide a map/directions for new members if destination unknown

Monthly Meeting awareness

- ensure better circulation of air in the main hall by opening the high windows
- make available a jug of cold water + plastic beakers at rear of the hall during 'speaker session'
- committee members to be aware of members who appear 'isolated', seated alone, little interaction with others, may not sign up for events due to difficulty in accessing the 'interest' tables, may choose to avoid the crowded signing up rooms, may not take refreshments.
- committee to consider designating a person who is easily identifiable to ensure disabled members are provided with appropriate seating eg end of row for those with mobility problems. - nearer to the front for those with eyesight problems – the hearing loop is in place. NB. Speak to disabled member to ascertain his needs
- Consider wheelchair access to meeting areas – around signing-in tables, during the main address, also consider where to store wheelchair
- **Committee Members, Coordinators, Group Leaders to be informed of the names of those Bu3a members who hold current First Aid certificates**

- **Overall access to WMCC and its facilities are good and we can tick all Third Age Trust's criteria**

Advice Sheet 2

FIRST AID

- The emergency services must be called immediately in the event of a member having an accident or becoming seriously ill, regardless if there is a member present with a current first aid qualification.
- The co-ordinator or organiser must have the Postcode of the location or the accurate Ordnance Survey Grid Reference – WMCC is CM9 6YH

The group debated the scenario of an accident occurring during an event, meeting or activity when a member eg 'bangs his head' – appears to be 'not his usual self' but insists that he is 'okay'. This may create a dilemma. At the Committee meeting held on 20th February it was agreed that:

- the emergency services will be called
- the decision to call the emergency services would be made by a medically qualified U3A member, if in attendance.
- The injured person's emergency contact person will be informed of the situation

We also discussed what to do if a member **shows signs of suffering a stroke** – the emergency services to be called immediately. Action will be determined on the advice of the emergency services.

Additional Action:

- Committee to advise Co-ordinators to check that their group members' Emergency Contact Numbers are listed correctly in our records.
- To check that all co-ordinators/leaders carry current Emergency Accident Forms to each event/meeting

Overview of the Insurance Policies provided by the Third Age Trust for U3As

answer section covers issues that could be raised by BU3A and gave comprehensive responses.

The following points are pertinent to Blackwater U3A

- An optional property insurance premium is made each December to cover the loss or damage of BU3A's equipment
- The current premium paid is sufficient to cover the BU3A's store of equipment (2012)
- In addition, the Third Age Trust confirm that the optional premium provides cover for the equipment when used outside of WMCC by a U3A member for a non U3A group.

2.

NB. 'Overview of the Insurance Policies' is available on Blackwateru3a.co.uk

Social Events and Travel

Blackwater U3A Committee reviewed the Third Age Trust's Advice Sheet: 8 and have used the information to produce the following guidelines:

Social Events and Travel:

Advice Sheet 8 – There are three types of activities: Social Events, Study Group Travel, Holiday

- Following committee approval the organiser is responsible for making bookings, arranging transport and accommodation or in the case of a holiday arranging the travel package with the travel agent.
- all financial arrangements are overseen by the main committee with the Treasurer as first point of contact
- Contracts must be signed by a Trustee on behalf of the named U3A
- The U3A provides no money cover insurance so care must be taken when making any prepayment
- Social Event – once arrangements are decided upon the organiser and Treasurer agree a 'sales' price, usually to include a small mark-up as a contingency.
- Study Group Travel – an organiser arranging such trips could be considered under the Group Package Travel Regulations to be the tour operator and therefore liable for damages/accidents that might occur. To safeguard group organisers, the Third Age Trust arranges insurance to protect the organiser should anything untoward happens.
- Holidays – the only safe way to organise these is through a travel agency/company so that the organiser is fully covered by their liability insurance. Monies should be paid directly to the travel company.
- Insurance – follow basic procedures so that the U3A liability insurance will cover social events and study group travel in UK and Europe with third party liability and member to member cover. Extending the invitation to other U3As is acceptable.
- **It must be clearly understood that U3A liability insurance does not include personal accident/injury or travel insurance which are the personal responsibility of each U3A member to take out.**
- **Free Trips** – a free trip/ticket may be offered for every 20 places booked. The main committee must agree in advance how these free places are to be used.
BU3A 's practice: the 'free' ticket is sold as a 'normal' ticket and the monies paid into the group's account to help accrue a reserve to help finance any losses or outlays
- **Cancellations** – the main committee to decide what its policy is if a trip is cancelled by an attendee, especially when the share of transport costs is not recoverable.
BU3A's practice: a replacement is actively sought , but the first attendee is responsible for the payment of any monetary losses.