

PN7

U3A activity - damages and breakages

1. Activity groups of Exmouth and District U3A and other meetings of the U3A shall normally be responsible for their own running costs. Unless otherwise agreed in advance with the executive committee, group organisers shall take appropriate steps to ensure that group activity is self-financing.
2. Members attending meetings shall take all reasonable care of premises, property and equipment used by them.
3. Members attending meetings in domestic settings shall report damages and/or breakages arising in the course of such activity to the relevant householder and shall accept responsibility for any uninsured loss.
4. Members hiring premises for activities shall report damages and/or breakages arising in the course of such activity to the relevant provider of the premises and shall accept responsibility for any uninsured loss.
5. Groups hiring premises shall establish a clear understanding with the provider, before the period of hire begins, of how liability for damages and/or breakages would be assessed and how any dispute about liability would be resolved. Group organisers shall make themselves aware of the terms of relevant insurance maintained by the provider.
6. All instances of damages and/or breakages occurring in the course of U3A activity that cannot be resolved amicably and directly between a member or group organiser and the relevant householder or relevant provider shall be reported to the committee as soon as practicable. The committee shall then review the circumstances and decide on appropriate action.
7. Members hosting U3A meetings may rely on the U3A's nationally arranged home contents insurance (where the excess applicable to any claim is £100), and members may rely on the U3A's public and products liability insurance in other settings (where the excess applicable to any claim is £250).
8. Where a member faces evident hardship arising from liabilities incurred, or in the event of exceptional circumstances, the committee may, at its discretion, advance monies or arrange payments from the U3A funds on such terms as it may decide. Any such decisions of the committee relating to payments shall be final, without prejudice, and shall not be interpreted as establishing a precedent.
9. For the purposes of this policy note, 'damages and/or breakages' excludes fair wear and tear.
10. Responsibilities of groups for the care and safeguarding of equipment owned by the U3A is covered in separate guidance set out in Policy Note PN8.