



**TO WHOM IT MAY CONCERN**

Dear Sirs

The Third Age Trust & The Universities of The Third Age

Please note we are Insurance Brokers to the above and in that capacity can confirm the following insurance cover has been arranged on their behalf:

**Public & Products Liability**

**Insurer:** Aviva Insurance Limited

**Policy Number:** 24988677CCI

**Period of Insurance:** 1<sup>st</sup> January 2018 to 31<sup>st</sup> December 2018

**Insured:** The officers and trustees for the time being of the Third Age Trust who serve on the National Executive Committee  
and  
The officers and trustees and members (and personal carers) for the time being of U3As which are affiliated to The Third Age Trust  
and  
The officers and trustees for the time being of networks and regional associations who are themselves members of affiliated U3As

**Indemnity Limits:** Public Liability £5,000,000 any one event  
Products Liability £5,000,000 all insured events in any one period.

**Excess:** £250.00 third party property damage.

**Public & Products Excess Layer**

**Insurer:** ACE European Group Ltd

**Policy Number:** UKCASO 09446113

**Period of Insurance:** 1<sup>st</sup> January 2018 to 31<sup>st</sup> December 2018

**Insured:** The officers and trustees for the time being of the Third Age Trust who serve on the National Executive Committee  
and  
The officers and trustees and members (and personal carers) for the time being of U3As which are affiliated to The Third Age Trust  
and  
The officers and trustees for the time being of networks and regional associations who are themselves members of affiliated U3As

**Indemnity Limits:** £5,000,000 in excess of £5,000,000

**Excess:** Not applicable



**Charity Trustees Management Liability**

**Insurer:** Aviva Insurance Limited  
**Policy Number:** 24988861CCI  
**Period of Insurance:** 1<sup>st</sup> January 2018 to 31<sup>st</sup> December 2018  
**Insured:** Any individual U3A affiliated to the Third Age Trust and its directors, officers or trustees.  
**Indemnity Limits:** £500,000 any one group in the aggregate and £3,000,000 in the aggregate for all Groups in any one period.  
**Excess:** £250.00

**Assets**

**Insurer:** Aviva Insurance Limited  
**Policy Number:** 24988677CCI  
**Period of Insurance:** 1<sup>st</sup> January 2018 to 31<sup>st</sup> December 2018  
**Insured:** Any individual U3A affiliated to the Third Age Trust  
**Cover** "All Risks"  
**Limit:** £25,000  
**Excess:** £100.00  
**Condition:** Whilst at any premises other than the home of any member the equipment must be kept in a locked cupboard or room when the premises are not in use by the U3A

**Home Contents**

**Insurer:** Aviva Insurance Limited  
**Policy Number:** 24988677CCI  
**Period of Insurance:** 1<sup>st</sup> January 2018 to 31<sup>st</sup> December 2018  
**Insured:** Damage to the property of any member whilst their home is being used to host a U3A event  
**Cover** "All Risks"  
**Limit:** £25,000  
**Excess:** £100.00