Gallagher

Insurance | Risk Management | Consulting

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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:	100663285CCI	
Period of Insurance:	1st January 2020 to 31st December 2020	
Insured:	The officers and trustees for the time being of the Third Age Trust who serve on the National Executive Committee and The Third Age Trust and The officers and trustees and members (and personal carers) for the time being of U3As and all 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 and U3A networks and associations	
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:	American International Group UK Limited
Policy Number:	0021901044
Period of Insurance:	1st January 2020 to 31st December 2020
Insured:	The officers and trustees for the time being of the Third Age Trust who serve on the National Executive Committee and The Third Age Trust and The officers and trustees and members (and personal carers) for the time being of U3As and all 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 and U3A networks and associations

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority.
Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland, Company Number: SC108909

Indemnity Limits:	£15,000,000 in excess of £5,000,000
Excess:	Not applicable

Cyber

Insurer:	Aviva Insurance Limited
Policy Number:	100663285CCI
Period of Insurance:	1st January 2020 to 31st December 2020
Insured:	Any individual U3A affiliated to the Third Age Trust and the Third Age Trust
Indemnity Limits:	£250,000 in any one period of insurance
Excess:	£1,000

Charity Trustees Management Liability

Insurer:	Aviva Insurance Limited
Policy Number:	24988861CCI
Period of Insurance:	1st January 2020 to 31st December 2020
Insured:	Any individual U3A affiliated to the Third Age Trust and its directors, officers & 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:	Nil increasing to £1,000 for Charity Liability Claims

Equipment

Insurer:	Aviva Insurance Limited
Policy Number:	100663285CCI
Period of Insurance:	1st January 2020 to 31st December 2020
Insured:	Any individual U3A affiliated to the Third Age Trust. Includes items on loan to the U3A
Cover	"All Risks"
Limit:	£25,000
Excess:	£150.00
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:	100663285CCI
Period of Insurance:	1st January 2020 to 31st December 2020
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:	£150.00

This statement of cover extract has been prepared purely as confirmation of the insurance in force at the date of this letter which is subject to the terms and conditions of the insurance policy(ies). We accept no responsibility for any inadvertent or negligent act, error or omission on our part in preparing the statement or for any loss, damage or expense incurred by the recipient arising from reliance on the information given. We remain solely the agent of our Client and owe no legal duty or otherwise to any third party.

Should the insurance cover be cancelled assigned or changed in any way during the period of insurance neither we nor insurers accept any obligation to notify any recipient.

Cover is subject to the Insurers standard policy terms and conditions and if you require any additional information, please contact the National Office.

Yours faithfully

Antony Carlile ACII
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