



Goodridge Court
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TO WHOM IT MAY CONCERN

16th December 2015

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: 1st January 2016 to 31st December 2016

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.
Professional Indemnity £100,000 inner policy limit

Excess: £250.00 third party property damage & professional indemnity

Public & Products Excess Layer

Insurer: ACE European Group Ltd

Policy Number: UKCASO 09446113

Period of Insurance: 1st January 2016 to 31st December 2016

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 any one event for public and all events in any one period for products.

Charity Trustees Management Liability

Insurer: Aviva Insurance Limited
Policy Number: 24988861CCI
Period of Insurance: 1st January 2016 to 31st December 2016
Insured: Any individual U3A affiliated to the Third Age Trust and its directors, officers or trustees
Indemnity Limits: £500,000 any one group and in the aggregate in any one year and £3,000,000 in the aggregate for all groups in any one year
Excess: £250.00

Assets

Insurer: Aviva Insurance Limited
Policy Number: 24988677CCI
Period of Insurance: 1st January 2016 to 31st December 2016
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: 1st January 2016 to 31st December 2016
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



Arthur J. Gallagher

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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