



www.matlockareau3a.org.uk

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Introduction from the Chair

Thank you for your work as a Matlock Area u3a coordinator. Without you and your fellow coordinators there would be no Mau3a as you are vital to the existence of the groups, themselves the backbone of the organisation.

Within this folder you should find some of the information you need as a coordinator. Some of it you may need to refer to regularly, but most sections are there for reference purposes if and when you need guidance. All of the information included is available on the website, www.matlockareau3a.org.uk which may give a more updated version of these documents. Should you have a query not covered in this folder, don't hesitate to contact the Groups Liaison Officer who should be your first point of contact.

Mau3a operates within the umbrella of the **National u3a**. They provide support, insurance, and the necessary legal framework for our operations. They also offer many resources and guidance both for the committee and for all members and groups. There should be a national advisor for your group. www.u3a.org.uk

Through the National u3a we subscribe to a data management tool called **Beacon**. All of our members personal data is held on the system securely. As coordinator you can be given access to your group, and can use this both to manage your emails and your finances. If you wish to do this contact the beacon administrator or groups liaison.

We hope this folder will provide a useful resource for you as you carry out your role as coordinator. Once again, thank you very much for your hard work and enthusiasm.

MAu3a Management Committee- a brief overview.

The MAu3a committee is responsible for the smooth running of the groups. It meets formally 3-4 times a year and is elected from members at the Annual general meeting. Positions are normally held for 3 years. There are 4 officers, Chair, Vice Chair, Treasurer and Business Secretary. Other functions are covered by both ordinary members of the committee and other volunteers and include Groups Liaison, Membership, Website and Beacon Management.

Our level of income and charity status mean that all committee members are trustees, registered with the Charity Commission, to whom a report is submitted each year.

Posts and responsibilities are sometimes shared between more than one committee member to share the workload. This 'sharing' principle also applies to groups, indeed underpins the whole u3a movement, and coordinators can deputise another member to look after a particular area of the group such as finance



MEMBER CODE OF CONDUCT

Purpose

The Member Code of Conduct clarifies the standard of behaviour expected from each Matlock Area u3a member.

Scope

Relevant to all Matlock Area u3a members.

Member Code of Conduct

- Members are expected to know, follow and promote the Principles of the u3a Movement at every opportunity.
- Members must always act in the best interests of Matlock Area u3a and the u3a Movement, strive to uphold its reputation and never do anything which could bring their own, another u3a or the u3a Movement into disrepute or expose it to undue risk.
- Members are expected to use Matlock Area’s u3a’s resources responsibly and only to further its stated charitable objects/purposes.
- Members are expected to reflect the current organisational policy of Matlock Area u3a, regardless of whether it conflicts with their personal views.
- Members are expected to abide by Matlock Area u3a’s procedures and practices
- Members are expected to treat each other with dignity and respect at all times. This includes not acting in a way that would be deemed discriminatory or offensive.

Related Documentation

- Complaints Procedure
- Disciplinary Procedure

● Version History

| Version | Date | Author | Change summary | Approved | Review |
|---------|------------|------------|---------------------------------|----------|--------|
| 1 | April 2024 | Liz Walker | Used template from national u3a | | |



Group Convenors/Leaders Handbook

Category: Interest Groups

Purpose

To provide advice and support to interest Group Convenors/Leaders. This handbook can be used as a template to share with Group Convenors/Leaders, and you may wish to add additional information relevant to your u3a.

Scope

The handbook is based on common practice – please remember that each u3a is operationally independent and specific details should be checked with your Groups Coordinator and/or your committee.

The title ‘Group Convenor/Leader’ is used throughout this document, however, members who help to set up and run interest groups are known by many names. You might be a Group, Facilitator, Manager or Organiser.

For some of the web links in this document which direct you to the u3a website you may need to set up a log in to access these. This is available to all members.

Introduction to interest groups

Thank you for agreeing to organise an interest group. We are sure you will find it very rewarding, however, it might seem a bit daunting initially. This handbook is intended to provide advice and support with this.

Interest groups are central to u3as, and each group will develop its own structure. However, it is important that your group follows the u3a ethos of shared, participative and self-help learning. The result will not only be an increase in knowledge, but a supportive and friendly atmosphere which enables everyone to participate.

u3a principles

The u3a ethos is based on three principles:

The Third Age Principle:

- Membership of a u3a is open to all in their third age.
- Members promote the values of lifelong learning and the positive attributes of belonging to a u3a.
- Members should do all they can to ensure that people wanting to join a u3a can do so.

The Self-Help Learning principle:

- Members form interest groups covering as wide a range of topics and activities as they desire.
- Learning is by the members, for the members.
- No qualifications are sought or offered. Learning is for its own sake, with enjoyment being the prime motive, not qualifications or awards.
- There is no distinction between the learners and the teachers. They are all u3a members.

The Mutual Aid principle:

- Each u3a is a mutual aid organisation, operationally independent but a member of the Third Age Trust, which requires adherence to the u3a movement.
- No payments are made to members for services to any u3a.
- Each u3a is self-funded with membership subscriptions kept as low as possible.
- Outside financial assistance should only be sought if it does not imperil the integrity of the u3a.

The first steps to forming a new group

You may be taking over from an existing Group Convenor/Leader or starting a new group. If you are starting a new group, these are the recommended steps to undertake:

- Agree the development of your group with the Groups Coordinator/u3a committee.
- Liaise with the Groups Coordinator/Treasurer regarding the financing of the group and how this needs to be reported.
- Consider what interest there might be in the subject perhaps by speaking to other members at a monthly meeting or asking for feedback in a newsletter.
- Consider what the aims of the group are – what are you hoping to learn/achieve/share by offering the group?
- Is there an existing [Subject Adviser](#) who can support with ideas for the development of the group? There is a list of all Subject Advisers on the [u3a website](#). An alternative could be to contact neighbouring u3as to see if they have a similar subject group and talk to the Group Convenor/Leader. It may also be possible for you to sit in on a group meeting.
- Generate interest by promoting your group using as many different methods as possible. This could include developing publicity in the form of a flyer, poster, promotion via existing groups, via your u3a newsletter, sharing at a monthly meeting and talking to members in groups that you attend. The more methods you use, the more successful you are likely to be.
- You should consider whether there are any risks that might occur as a result of the group's activities. Download the relevant [risk assessment checklist\(s\)](#) to



help you identify any and talk to the Groups Coordinator who will advise you on risk assessment procedures. If you're unsure or want further advice to speak with your committee or contact the [u3a Office](#)

- Identify what you want to achieve from your first meeting.
- Organise an initial meeting and invite those who have expressed an interest to attend.

The first group meeting

Recommended steps to take at the first meeting:

- Introduce yourself and the purpose of the group as you see it.
- Ask about the skills and experience within the group.
- Agree the tasks that need doing to run the group and who is willing to support these – for example, who is willing to help with developing the programme or keeping the register.
- Agree, if relevant, the level that the group will be aimed at – beginners, improvers, advanced.
- Agree how the group will work – discussion, instruction, presentation etc.
- Agree when and where the group will run.
- Identify any accessibility needs that group members may have. Refer to the Equality, Diversity and Inclusion information on the [national u3a website](#) for advice and guidance.
- Agree the costs for running the group and what members will pay. If it is to be funded by your committee agree a budget with them.
- Discuss how group members will communicate with each other bearing in mind data protection guidance (e.g. always using the BCC function on emails to avoid sharing addresses between all members) and always seek permission and agreement.
- Agree some ground rules e.g.
 - Be punctual
 - Listen to each other
 - Allow others to speak
 - Let someone know if you are unable to come
 - Agree to disagree amicably and be respectful to other group members
 - Every contribution matters
 - Have patience with and encourage those who are slower to learn

After your first meeting it is a good idea to feedback what was agreed to your Groups Coordinator to finalise arrangements.

Participative learning and learning styles

The value of the u3a style of learning is that everyone can contribute and by doing so will gain a feeling of self-worth and integration. We all learn in different ways and variation in content, method and style can make the learning experience more vibrant and appealing to your group. Most will use a combination of the following:

- **Visual:** using pictures, diagrams, images and spatial understanding.
- **Verbal:** using words – both spoken and written.
- **Auditory:** using sounds, rhythm, music, spoken presentations.
- **Physical/kinaesthetic:** using hands, body, senses and acting things out.
- **Logical/Mathematical:** using logic, systems, sequences, data, statistics.
- **Social:** learning as part of a group, sharing experiences and explaining your understanding to others.
- **Solitary:** studying on your own.

These are some suggestions of how to make your group engaging and exciting by mixing the methods and opportunities for learning:

- **A visiting speaker:** A one-off visiting paid speaker, non-paid tutor or someone from another interest group or u3a.
- **Group member presentations:** A short presentation by a member of the group or a member leading the meeting on a specific topic.
- **Discussion groups:** Some activities will lead to discussion e.g. 'What the papers say', 'Which way does water go down the plug hole – and why?'
- **Project based:** A project chosen by the members. Each person (or pair) decide an area of research which they bring to the group. This can be a good way to learn new technology.
- **Practical work:** This might lean towards specific subjects such as science, craft, photography, creative writing, storytelling.
- **Drama:** Create a short sketch and provide some entertainment for your monthly meeting.
- **Themes:** Have an event or presentation linked to a specific topic.
- **Liaise with a school or community group:** E.g. local history presentation, art exhibition, debate.
- **Research Projects:** These are opportunities to work on short term projects with other u3as or outside organisations. They usually involve some type of research and have a definite outcome.
- **Study days and workshops:** Plan one for your own members or as part of a local network. e.g., family history day, language day, story-telling workshop, debate, quiz, music.
- **Online learning:** e.g., MOOCS (Massive Open Online Courses), some are free on Future Learn.



- **Regional Summer Schools:** Speak to your Regional Team for information about any plans they may have. Many of these are open to any member, not just members within the corresponding region.

Help and support

Resources

- **Subject Advisers** are Trust Volunteers with specialist knowledge in a wide range of topics. Their contact details are available on the [u3a website](#) and in the Third Age Matters magazine. Subject Advisers can provide advice on both the setting up of a group of their subject area and the sustainability of ones already in existence, which may benefit from new ideas or a different approach.
- [u3a Subject networks](#) provide a platform for u3a members to connect and come together around their interests.
- u3a subject surgeries are an opportunity to share resources and ideas, as well as access help setting up a group within your u3a, all members are welcome. These are set up on a case-by-case basis throughout the year and can be found on the u3a website under [Learning events](#).
- [National u3a learning programmes](#) showcase a wide range of learning activities online for members to get involved in.
- [Networks, regions and neighbouring u3as](#) allow you to draw on experience from within the movement. To stay up to date with everything Networks-related, sign up to our [News for Network Mailings](#).
- [u3a website](#), in particular the support for u3as section
- [u3a friends newsletter](#) is a monthly e-newsletter, which can be subscribed to by members and non-u3a members on the [u3a website](#).
- [The Trustee of your Region or Nation](#) will provide an overview of the region/nation.
- [The u3a office](#) can be contacted by any member if you have questions, need advice or have concerns. Email: u3a.office@u3a.org.uk or telephone: 020 8466 6139
- **External organisations** such as museums, libraries, schools, universities.

Third Age Trust Workshops

The u3a office and Trust Volunteer Trainers run online workshops to support all members, including 'Interest Group Matters' which covers the information in this handbook and more. The workshops also provide an opportunity to meet other u3a members from across the country. More information about other workshop topics, how to book or request a workshop for your u3a, can be found on the [u3a workshops page](#).

Sharing information

It can be good to share information about your interest group which can be done in several ways:

- On your u3a website
- By setting up a Facebook group or page
- Using your u3a's social media accounts
- In your u3a's newsletter

Policies and procedures

Your committee and/or Groups Coordinator will advise you of the u3a insurance arrangements as well as policies and procedures that you need to be aware of. These will include matters concerning:

- Finance (your u3a may use Beacon to manage finances)
- Data protection (your u3a may use Beacon to store all member information)
- Safeguarding
- Equality, diversity and inclusion
- Accessibility
- Complaints
- Incident reporting

There is also more information about all these areas on the [Support for u3as](#) section of the u3a website.

Copyright

A CLA licence allows some materials within limits for educational use within groups. A licence can be purchased from the Trust for £60 a year. The Trust also provides a PPL (Phonographic Performance) PRS licence to cover the playing of music and an MPLC licence to cover the showing of films. These are included in the fee that u3as pay to the Trust. There are limitations to each of these licences and if you are going to be using copyright material in any form, for example, printed, audio or pictures, please check the [support for u3as section of the u3a website](#) for further details.

Problem solving

Sometimes issues can arise within a group that disrupt the smooth running and can spoil the enjoyment for everyone. Don't leave a problem too long before trying to resolve it. Talk to your Groups Coordinator or committee if you are unsure how to resolve the problem or just want someone to explore options with. You can also contact the [u3a Office](#) if you want to talk something through or check the information you have.

Issues between group members

Where there is potential for friction it is advisable to begin by bringing it into the open. Either you or another person could try to facilitate a discussion either with the

members concerned or with the whole group, but it is important that the facilitator remains neutral and non-judgemental. If you cannot reach a resolution informally speak to your Groups Coordinator or a member of your committee. If a situation does not resolve and becomes acrimonious your committee may need to implement their disciplinary policy. The u3a office can be contacted for advice if necessary.

Other issues you may encounter:

- If a member's behaviour is frequently disturbing other members of the group and you feel comfortable dealing with the issue in the first instance, then you can do so. Alternatively, you can seek additional support from your Groups Coordinator.
- If there is a very serious problem in a session, it may be necessary to ask a member to leave for the remainder of the session. If this occurs please contact the Groups Coordinator as soon as possible after the end of the session.
- If a member who is not able to cope independently comes to a meeting without a 'carer', inform the Groups Coordinator as soon as possible to discuss how best to resolve this situation.

Accidents and incidents

If an emergency incident happens during a group, you should call the emergency services as soon as possible. Report all accidents and incidents to your committee as soon as possible and complete an incident form. An [Incident Report form template](#) is available on the u3a website. It is important to have an accurate record in case of future problems relating to the incident. For example, if damage is caused to property by a member of the group, take full details, as it may be the subject of an insurance claim. The Third Age Trust provides insurance for group activities, and although personal accident insurance cover is not provided by the Third Age Trust, the insurance does cover all u3a members. Further details (including excess levels) can be found on the [u3a website](#).

For some groups you may consider it necessary to ask members to hold or provide emergency contact details. To request contact details, you need to complete a [legitimate interest assessment form](#) available from the u3a website.

Log book

This section of the handbook is for you to develop in whatever way you feel would be most helpful. It could include:

- Statement of the group's aims
- Key contacts
- Registers
- Venue, timing, costs
- Accounts where relevant



- Materials and support available
- Local information

Related documentation

These documents can be accessed on the [Support for u3as webpage](#)

- Interest Groups Matter
- Growth Matters
- Finance Matters and Finance FAQs
- Risk assessment templates
- Equality, Diversity and Inclusion sample policy
- Data Protection Policy template
- Accessibility sample policy (England, Scotland and Wales)
- Insurance FAQs

(You will need to set up a log in to access these pages if you haven't already done so).

Support, Advice and Information

All members can also contact the u3a office for information and advice by calling 020 8466 6139 or emailing: u3a.office@u3a.org.uk.

| u3a | Handbook for Group Coordinators (The Third Age Trust) | | |
|----------------|--|-----------------------|--------------------|
| Version | Description of Changes | Date of change | Review date |
| 1.0 | Original document | 2021 | |
| 2.0 | Updated information and links | 07/02/2023 | 07/02/2024 |
| 3.0 | Updated information and links and edited for clarity | 28/10/2024 | 28/10/2026 |

POLICIES PRECIS

Aims

The following policies are available on the Matlock Area u3a (MAu3a) web site to all members and Group Coordinators and the person leading an Interest Group (Group) activity if this is not the Group Coordinator (the Group Leader). Below is a brief outline of the scope of the policies and key features MAu3a members (members) should note.

The policies should be read alongside our [Member Code of Conduct](#), [Complaints Procedure](#) and [Disciplinary Procedure](#).

Data Protection and Privacy Policy

- The only people able to access data covered by this policy should be those who need to communicate with, or provide a service to members.
- Data should not otherwise be shared, either informally or outside MAu3a. Member information should be refreshed periodically to ensure accuracy via the membership renewal process or when policy is changed. Group Coordinators should delete the data they hold when they leave the role.
- In order to protect members' data all members communicating with other members should be aware of the need to protect that data by using Beacon, a 'WhatsApp' group or by blind copying emails.
- Photographs are classified as personal data and should not be shared without permission of the person/s featured in the photograph.

Health and Safety Policy

- MAu3a aims to provide and maintain safe and healthy conditions and environments for all members including during the meeting of MAu3a Groups, monthly meetings and at events.
- The MAu3a Management Committee (the Committee) is committed to exercise its duty of care for all members including those with disabilities by trying to ensure that the activities of the various Groups and of individual members are conducted in a safe and responsible manner, with all risks identified as far as is possible and subsequently minimised by your compliance with the Health and Safety Policy. There is no requirement to have qualified first aiders.

An assessment of risk should be conducted by Group Coordinators and Group Leaders depending on the nature of the Group's activity. Model risk assessments are available on the national u3a website and help and guidance can be given by the Chair of the MAu3a (the Chair) or by the Groups' Liaison Officer.

Welfare Policy

The welfare policy adds extra guidance on supporting members with disabilities and illness.

Given the age profile of members instances of illness and death are inevitable.

MAu3a will show concern and care for members who are ill and for their families in case of death.

Safeguarding Policy

- Safeguarding includes incidents between members, concerns regarding abuse or neglect that a member may be experiencing outside of the MAu3a, health related issues or previous or pending criminal convictions.
- The Committee has a duty of care to its members but does not hold any statutory authority. Matters of concern will be reported to the relevant safeguarding authorities.
- MAu3a's approach to safeguarding will include members who exhibit health concerns that could put themselves or others at risk, convictions (previous or pending) that include offences of a sexual or violent nature, inappropriate behaviour exhibited by a member including sexual advances, bullying, aggression or violent behaviour, harassment and/or discrimination. This can include behaviour exhibited face to face as well as electronic communications or via social media platforms.

In following the safeguarding procedure MAu3a will strive to uphold the principles that those involved in safeguarding issues are entitled to:

- privacy
- be treated with dignity and respect
- lead an independent life and to be enabled to do so
- choose how they live their lives
- the protection of the law
- have their human and civil rights upheld regardless of ethnic origin, gender, sexuality, impairment or disability, age, religious or cultural background.

Equality, Diversity and Inclusion Policy

- MAu3a recognise that some people are particularly likely to experience discrimination and harassment and is committed to making sure that the MAu3a is as inclusive and welcoming as possible.
- MAu3a will strive to ensure that members do not experience discrimination on the basis of their protected characteristics. This will include ensuring equal access to Groups and behaviour between members. The Equality Act highlights that organisations need to consider what 'reasonable adjustments' can be made in order to accommodate those who may have particular needs. The

Committee will review the reasonable adjustments needed for all members and for individual members with particular needs on an ongoing and on an individual case basis.

- MAu3a will ensure that all new members are aware of our policies and procedures in relation to equality, diversity, inclusion and accessibility as well as the **Member Code of Conduct**.

Finance Policy

This policy is essentially aimed at the Committee members (the Trustees) who are jointly responsible for:

- Safeguarding the assets of the u3a.
- Identifying and managing the risk of loss, waste, theft and fraud.
- Ensuring financial reporting is robust and of sufficient quality.
- Keeping financial records in accordance with best practice and relevant legislation (eg the Charities Act, Companies Acts etc).
- Preparing Annual Accounts in accordance with the MAu3a Constitution and relevant legislation.
- Ensuring that the accounts show a true and fair view of the financial state of affairs of the MAu3a.

Complaints Procedure

The Complaints procedure includes how complaints from members or complaints from an external organisation or external individual/s are dealt with. Depending on the nature and source of the complaint, the Chair will make a decision as to how best to approach reaching a resolution.

Disciplinary Procedure

The Disciplinary procedure sets out how the MAu3a will approach problems related to a breach or suspected breach of the Code of Conduct by a member or a Trustee.



INSURANCE OVERVIEW

Category: Insurance

1 Purpose

This document details the insurance policies available to u3as.

2. Scope

Relevant to all u3as.

3. Public and products liability

3.1 Aviva Insurance Limited - policy number 100663285CCI

This policy indemnifies:

- 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

against all sums you could become legally liable to pay as a result of:

- Accidental injury to or death of any person.
- Accidental loss or damage to material property not belonging to you, which arises or is caused in connection with the 'business' of u3as.

3.1.1 Principal exclusions

- The use of motor vehicles in circumstances which require compulsory insurance under the Road Traffic Act.
- Aircraft, aerial device or hovercraft.
- Watercraft exceeding 8m in length.
- Loss or damage to property in the control of the insured.
- Extreme sports and high hazardous activities.



3.1.2 Limits

- Public liability - £5,000,000 for any one incident.
- Products liability - £5,000,000 all insured events in any one period.

3.1.3 Excess

£500 per claim of third party property damage.

3.2 Public and products liability excess layer

American International Group UK Limited - POLICY NUMBER 0021901044

3.2.1 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

3.2.2 Indemnity limits

£15,000,000 in excess of £5,000,000.

3.2.3 Excess

Not applicable.

4. Cyber cover

4.1 Aviva Insurance Limited – policy number 100663285CCI

This policy covers any individual u3a affiliated to the Third Age Trust and the Third Age Trust.

4.1.1 Cyber data loss

- Data security breach.
- Virus, hacking, denial of service attack.
- Extortion.
- Business interruption.

4.1.2 Cyber crime

- Telecommunications services (limit £25,000).

- External cyber crime (limit £25,000).

4.1.3 Cyber liability

- Network security liability.
- Data privacy and confidentiality liability.
- Payment card industry liability.
- Multimedia liability.

4.1.4 Indemnity limits

£250,000 in total during any one period of insurance, unless stated above.

4.1.5 Excess

£1,000.

Please note the cover is subject to certain processes and procedures being in force.

5. Tour operators' liability insurance

5.1 XL Catlin Insurance Company UK Limited - policy number TOL499004

This policy has been taken out to provide cover for any individual u3a affiliated to the Third Age Trust, who organise a short study trip which involves overnight accommodation and who may be deemed a tour operator.

5.1.1. Public and products liability

This provides indemnity against the legal liability for accidental injury to third parties or loss or damage to their material property arising in connection with the product/event.

5.1.1.1. Limit

£2,000,000 for any one event.

5.1.1.2. Principal exclusions

- The use of vehicles which require compulsory motor insurance under the Road Traffic Act.
- Any craft with an engine designed to travel in or through water, air or space.

5.1.2. Professional indemnity

This provides indemnity to the insured for the legal liability for damages and claimants' costs and expenses in respect of claims arising for breach of professional duty by reason of neglect, error or omission occurring or committed in good faith when acting as a tour operator.



5.1.2.1. Professional Indemnity Limits

£1,000,000 in any one claim.

5.1.2.2. Principal exclusions

- Any claim arising from insolvency or bankruptcy of the insured or any tour operator or supplier of services.
- Dishonesty, fraudulent act or mission.
- Any claim or expenses resulting from the use of any mechanically propelled vehicle, aircraft or watercraft.

5.1.3. Excess

£250 (all sections).

Please note that u3as should not admit liability or fault on the part of themselves or other members (particularly in the event of member vs member claims), even where they believe that this is the case. The insurers reserve the right to make this determination and would have the right to refuse cover if liability/fault had been admitted.

6. Charity Trustees Management Liability

6.1 Aviva Insurance Limited – policy number 100673377MLI

This cover provides:

- Indemnity for the legal liability of any individual u3a affiliated to the Third Age Trust and its directors, officers & trustees.

6.1.1. Principal exclusions

- Circumstances which you should have known about and were not disclosed to insurers.
- Dishonesty and fraud.
- An insured person who has gained personal profit to which they were not entitled.

6.1.2. Indemnity limits

£500,000 any one group in the aggregate and £3,000,000 in the aggregate for all groups in any one period.

6.1.3. Excess

Nil increasing to £5,000 for Charity Liability Claims.



7. All risks equipment insurance

7.1 Aviva Insurance Limited – policy number 100663285CCI

This policy provides cover for any individual u3a affiliated to the Third Age Trust against loss or damage to property owned by a u3a, excluding wear and tear depreciation and gradual deterioration, wherever it is held and in transit, providing due diligence is observed and reasonable precautions are taken to ensure it is stored securely. This includes items on loan to the u3a.

7.1.1. Principal exclusions

- Unexplained loss.
- No signs of forced entry.

7.1.2 Limit

£25,000.

7.1.3 Excess

£250.

7.1.4 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.

8. All risks home contents cover

8.1. Aviva Insurance Limited – policy number 100663285CCI

This covers damage to the property of any u3a member whilst their home is being used to host a u3a event.

8.1.1. Principal exclusions

- Unexplained loss.
- No signs of forced entry.

8.1.2. Limit

£25,000.

8.1.3. Excess

£250.



9. Money Cover

9.1. Aviva Insurance Limited – policy number 100663285CCI

This policy covers u3a cash held in members’ homes, hired premises and in transit (including in transit to the bank).

9.1.1. Principal exclusions

- Fraud and dishonesty.
- Loss from unattended vehicles.
- Shortages or errors.
- Loss resulting from the use of a key or combination code from premises outside normal hours.

9.1.2. Limit

£1,000.

9.1.3 Excess

£0.

| u3a Insurance Overview | | The Third Age Trust | |
|------------------------|---|---------------------|-------------|
| Version | Description of changes | Date of change | Review date |
| 1.0 | Original overview | 18/11/2021 | 12/09/2022 |
| 1.1 | Reformatted, typos, removal of obsolete reference codes | 12/09/2022 | 12/09/2023 |

MAU3A Incident Report Form

Please note that this form is to be filled in by a member of the committee, a coordinator, or the property owner and should be retained on file by the MAU3A chairman in case of a claim and for a period of three years even if a claim appears unlikely.

A. YOUR DETAILS

| | | | |
|----------------------|--|----------------|--|
| Name | | Tel. | |
| email | | Address | |
| MAu3aPosition | | | |

B. INCIDENT DETAILS

| | | | |
|--|--|-------------------------|--|
| Date of Incident | | Time of Incident | |
| Where did the Incident occur? | | | |
| Please state the reason for the injured person or damaged property being there | | | |
| | | | |
| Please describe the circumstances of the Incident <i>Attach a sketch or photograph(s) if appropriate</i> | | | |
| | | | |

**C. PARTICULARS OF PERSON(S) INVOLVED IN THE INCIDENT
(continue on a blank page if necessary)**

| | | | | | |
|--|--|-----------------|--|-----------------|--|
| Name | | Email | | | |
| Address | | Postcode | | Tel. No. | |
| Was he/she a member of MAU3A on the date of the incident? | | | | | |
| | | | | | |

Sections D and E are to be completed for any incident involving injury.

D. PARTICULARS OF THE INJURED PERSON(S) (continue on a blank page if necessary)

| | | | | | |
|--|--|-----------------|--|-----------------|--|
| Name | | Email | | | |
| Address | | Postcode | | Tel. No. | |
| Was he/she a member of MAU3A on the date of the incident? | | | | | |
| | | | | | |

E. DETAILS OF INJURY

| | | | | |
|-------------------------------------|--|------------------------------|--|----------------------------------|
| Describe the injury/injuries | | | | |
| | | | | |
| Immediate action taken: | | | | |
| Treatment at scene | | Admission to hospital | | Ongoing medical treatment |
| | | | | |

| |
|--|
| |
|--|

The remaining sections are to be completed for all incidents

G. NAME AND CONTACT DETAILS OF ANY WITNESSES TO THE INCIDENT

| | |
|--|--|
| | |
| | |
| | |
| | |

H. DECLARATION

I/We declare that to the best of my/our knowledge and belief all the foregoing particulars are true and correct in all respects.

| Signed | Dated |
|---------------|--------------|
| | |
| | |
| | |
| | |



Incident report form

Category: Form

Please note that this form is to be filled in by a member of the committee, a group convenor, or the property owner and should be retained on file by the U3A committee in case of a claim and for a period of three years even if a claim appears unlikely.

1. Your details

| | |
|------------------|--|
| U3A | |
| Name | |
| Position | |
| Email | |
| Telephone | |
| Address | |
| Postcode | |

2. Incident details

| | |
|---|--|
| Date of incident | |
| Time of incident | |
| Where did the incident occur? | |
| Please state the reason for the injured person or damaged property being there | |
| | |
| Please describe the circumstances of the incident <i>Attach a sketch or photograph(s) if possible</i> | |
| | |



3. Particulars of person(s) involved in the incident (continue on a blank page if necessary)

| | |
|--|-----------|
| Name | Email |
| Address | |
| Postcode | Telephone |
| Was he/she a member of your U3A on the date of the incident? | |
| Name | Email |
| Address | |
| Postcode | Telephone |
| Was he/she a member of your U3A on the date of the incident? | |

Sections 4 and 5 are to be completed for any incident involving injury.

4. Particulars of the injured person(s)

(continue on a blank page if necessary)

| | |
|--|-----------|
| Name | Email |
| Address | |
| Postcode | Telephone |
| Was he/she a member of your U3A on the date of the incident? | |
| Name | Email |
| Address | |
| Postcode | Telephone |
| Was he/she a member of your U3A on the date of the incident? | |



5. Details of injury

| |
|------------------------------|
| Describe the injury/injuries |
| Immediate action taken |
| Treatment at the scene |
| Admission to hospital |
| Ongoing medical treatment |

Section 6 is to be completed for any incident involving damage to property

6. Details of damaged property

| | |
|---|-----------|
| Describe damage caused | |
| Estimated cost of repair or replacement | |
| Name of owner of damaged property | |
| Email | Telephone |
| Address | |
| Postcode | |

The remaining sections are to be completed for all incidents



7. Name and contact details of any witnesses to the incident

| |
|--|
| |
| |
| |
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| |
| |

8. Declaration

| | |
|--|-------|
| I/We declare that to the best of my/our knowledge and belief all the foregoing particulars are true and correct in all respects. | |
| Signed | Dated |
| | |

| | | |
|------------|---|---------------------|
| u3a | Doc u3a KMS-FRM-001– Role description – Incident Report Form | The Third Age Trust |
| Version | Description of changes | Date |
| 2.0 | Updated formatting | 23/11/2021 |
| | | |



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|--|--|--|
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| | | |



www.matlockareau3a.org.uk

Useful Contacts

Groups Liaison Officer For when you would like some help or advice then please do contact the Groups Liaison Officer.

Email address is groupsec@matlockareau3a.org.uk

Advertising on “What’s On” Most members receive by email information advertising events and new groups. This is your chance to promote your group.

Email address is editor@matlockareau3a.org.uk

Putting information on the website The website describes the main features of your group, your name and how to contact you as the coordinator.

Email address is webteam@matlockareau3a.org.uk

Annual Report Submitting information for the annual Report. This can summarise what has happened to your group over the year and is submitted annually usually by end December.

Email address is publicity@matlockareau3a.org.uk

Using Beacon Online System As well as providing a secure database for membership and finance purposes Beacon offers advantages for communicating with group members. It ensures that anyone on their mailing list is a bona fide member. Also, it means that when one coordinator wants to hand over to a new one, the e-mailing list is preserved and immediately available to the new co-ordinator.

Beacon administrator: Email address is beaconadmin@matlockareau3a.org.uk

Equipment To check availability and information on MAU3A equipment please contact equipment@matlockareau3a.org.uk

Treasurer For six monthly accounts contact treasurer

Email address is treasurer@matlockareau3a.org.uk

HANDLING MONEY

Each group is normally self-funding.

Tea, biscuits etc. No paperwork is required.

For small purchases/expenses the coordinator can collect from members. They may wish to use a petty cash form for their records. Example attached.

Meet in a member's house? Records are not usually required.

Meeting in a small, hired room used for about a dozen people.

Coordinator usually pays for room hire by cash, cheque or by bank transfer from their own (or other members) account.

Coordinator documents the subs received from members and payment details for room hire either using a petty cash form, or by using the Beacon ledger system. Using Beacon avoids the use of paper and is the preferred system.

Either way a balance sheet should be sent to the Treasurer twice a year, at the end of July and end of January. This fits in with the MAU3A's financial year from 1st February to 31 January.

Significant Expenses

The Treasurer administers the MAU3A Bank Account for coordinators.

This should be used for more expensive venues e.g, the Football Club, St Elphins and the Whitworth Centre but can also be used for smaller amounts if the coordinator wishes.

This should also be used for large purchases such tickets, hire of coaches etc.

The coordinator, or deputy, collects money to cover the anticipated costs from participants.

Coordinator deposits the money into the MAU3A group account, and the treasurer notified by email.

Invoices should be sent to the Treasurer who will pay the invoices for the event and retain records for audit purposes. The coordinator will be duly notified.

This system can also be used for expenses not assigned to a particular group.

Capital Expenditure

Normally the coordinator collects money from its members for a specific piece of equipment.

The coordinator or deputy deposits this into the MAU3A Group Account and the Treasurer notified.

When the Treasurer receives an invoice, he pays for the purchase and the coordinator notified.

Sometimes the purchase is paid for directly by the coordinator. They then submit an appropriate receipt/invoice as proof of purchase to the Treasurer. The Treasurer then reimburses the coordinator.

Financial Support

Occasionally a group may seek financial support for a relatively expensive piece of essential equipment.

In this case, a request and rationale for the purchase should be submitted to the Management Committee via a committee member. If the request is approved, it is paid from 'mau3a central funds' (i.e. the Group Bank Account).

The coordinator or deputy will usually place the order and the Treasurer pay the subsequent invoice and the amount recorded.

Please contact the Treasurer if you need further information.

MAu3a Equipment Available to Coordinators for Loan

We have a stock of equipment which is mainly stored in a cupboard in St Elphins. Our equipment Officer (who lives there) can be reached on equipment@matlockareau3a.org.uk If he is unavailable the chair can access the equipment on chair@matlockareau3a.org.uk

Process to arrange the booking of Matlock Area U3A Equipment,

If the equipment is available, it must be “booked” via the Equipment Officer by email (equipment@matlockareau3a.org.uk)

The e-mail request must contain:

- Details of Equipment required.
- Date and time that the equipment will be collected.
- Date and time that the equipment will be returned.
- Location where the equipment will be used.
- Name of group and contact details of prime user.

Upon receipt of booking request the equipment officer will acknowledge & confirm by email the availability & instructions for collection, normally from Reception at St Elphins House.

The main equipment available is:

- **Presentation Kit** . In a wheeled trolley for ease of transport with screen if needed
- **Webcam Kit (Black Carry Case)**
- **Microphone. Wearable voice amplifier.**
- **Projector Sound Booster Kit (Black Carry Case)**
- **Laptop**

Other equipment is available for loan . If we do not have what you require an application for purchase can be made

It is acceptable for Coordinators to book equipment for more than one meeting, such as “the first Monday of each month”, for a defined length of time.

If the equipment required has already been booked then the potential user should contact the original booker to see if an amicable solution can be reached. It is the responsibility of the final equipment user to notify the equipment officer of any changes to an already published booking.

If an amicable solution cannot be reached then the original booking has precedence

Venues for room hire (Costs and contacts subject to change)

| Location | Capacity | Cost | Parking | Contact | Other |
|---|--------------------|---|----------------------------|--|---|
| Cromford | | | | | |
| The Boat Inn | | Negotiable/Free | | 01629 258083 David and Lorraine Mountford?? | PH |
| Greyhound Hotel, | Max 10 | ?? | | 01629 823172?? | ??? |
| Darley Dale | | | | | |
| The Studio, St Elphin's Park, Darley Dale | 30 | £25 for 2hr. Minimum 2 hours | Parking limited | stelphinsclub@audleyretirement.co.uk | Coffee extra |
| Methodist Church Hall, Darley Dale | 60 plus | Price £12.50 per hour | Parking | 01629 734010 Gill Clifton Booking online | Use of Kitchen |
| St Helen's Church Hall, Church Rd, Churchtown, Darley Dale | Approx. 20 | ?? | Parking on road. | Enquire online 01629 734257 | Tables and chairs. |
| The Whitworth Centre, Darley Dale: Gallery Lady Whitworth Library | 20+ 20-40 12 | Gallery £19 per hr Library is £15 per hour | Good parking | enquiries@thewhitworthcentre.co.uk www.thewhitworthcentre.co.uk | Book online as a Community |
| Matlock | | | | | |
| The ARC Leisure centre, community room | >24 | £7 per hour (£14 for morning) | Free parking currently | Eileen Grey 07946 653025 01629 581322 | |
| The Imperial Rooms 1 Main Hall 2 Smaller room | 30 Max 12 max | ?? | Pay CP but free after 3pm. | tel 01629 583042 bookings@matlock.gov.uk | More information online Matlock Town Council. |
| All Saints Church, Smedley Street | Gp to decide! | £9 per hour | Limited parking | Jean Parkin 07999716867 | |
| Matlock Town Football Club | Up to 150 | ?? | Free parking | info@matlocktownfc.co.uk | |
| Cornerstones bookshop, Dale Road | 20 | ?? | Park in Sainsburys? | 01629 584296 info@cornerstonebooks.co.uk | |
| Derbyshire Record office, New Street, Matlock | 20? | £25 per hour | Small Car park | 01629 538347 | |

| | | | | | |
|--|-----------------|--|--------------------------------|---|--|
| Duke of Wellington, 115 Wellington St, DE4 3GX | | Negotiable | Good car park | 01629 582299 | PH. |
| Ostellos Cafe | | Pay for drinks | Public parking | ?? | Noisy? |
| The Remarkable Hare, Dale Rd | | Negotiable | Public parking | Simon? | PH |
| Red Lion Matlock Green, DE4 3BT | | Negotiable | | 01629 584888 | PH |
| Starkholmes | | | | | |
| Village Hall, Starkholmes | | £12 per hour | Small car park | Clare Clements, 07751851943 svhbookings@gmail.com | Has toilets inc disabled |
| St Giles' Barn, Starkholmes | | ?? | Some parking, limited on road | Joan Pybus 01629 584208 jpybus88@hotmail.com | Contact rector 01629 582199? |
| Tansley | | | | | |
| Tansley Village Hall | Max 30 upstairs | £15 upstairs £28 main hall for 2hrs | Main hall and small upper hall | Chris Knightly 01629 584296 or secretary@tansleyvillagehall.org.uk | Stairs very steep. |
| Scout and Guide HQ, Matlock Green | 50 | ??? use of kitchen | Parking for about 15 cars | Margery Evans 01629 583296?? | ???? |
| Turners Art Studio Lumsdale | 18 | £25 half day and £50 full day | Ample parking | www.turnersart.co.uk/contact-us/ | Has tables and chairs. And toilets. Not open evenings or weekends. |
| Tavern PH | | | | | ?? PH |
| Whatstandwell | | | | | |
| Family Tree, Derby Rd, DE4 5HG | 15-25 | ?? | | 01773 425915 info@thefamilytreederbyshire.co.uk | Cafe |



Risk Assessment FAQs

1. Why do I need to complete a risk assessment?

Risk Assessments are associated with the Health and Safety at Work Act 1974. While this does not apply to u3as as members are not at work, the insurance company expect u3as to take reasonable precautions through risk assessment checklists, and they use these as a basis of any claims made. If a member were injured, our insurance provider would ask for the completed risk assessment to be able to prove how the risk was identified. All groups should complete risk assessments to protect themselves. This is covered in our Insurance FAQs.

For most activities, a checklist is sufficient. The more hazardous the activity, the more comprehensive the risk assessment checklist should be. The Trust has provided model risk assessment checklists for different kinds of low risk activities which u3as can adapt to their particular situations.

2. How often do I need to complete a risk assessment?

Best practice is to complete the appropriate risk assessment checklist at the beginning of each u3a activity, if there are any changes. However, we recognise this may not always be possible. At the very minimum, you should be completing or updating the appropriate risk assessment checklist in the following circumstances:

Home – based risk assessment checklist:

- Before the activity takes place in a member's home for the first time.
- If the activity moves to another member's home.
- If the member's home changes in a significant way that would impact the u3a activity taking place or other member's access (e.g., the addition of outdoor steps, building work).
- If any additional hazards or considerations have been identified since completing the last checklist (e.g., a new pet).

Venue – based risk assessment checklist:

- Before the activity takes place in the venue for the first time.
- If the activity takes place in a new venue.
- If the venue changes in a significant way that would impact the u3a activity, accessibility, or member safety (e.g., building work, a newly blocked off exit).
- If any additional hazards have been identified since completing the last checklist (e.g., new equipment.)

Online – based risk assessment checklist:

- Before each online activity with a new group and/or new host.

Day trip risk assessment checklist

- Before every day trip.





Holiday travel risk assessment checklist

- Before every holiday.

Outdoor sporting activity risk assessment checklist

- Before the activity takes place for the first time.
- If the venue or sporting area changes.
- if the group leader changes.
- if there are new members.
- if there are additional hazards that are identified since the last risk assessment checklist was completed.

Walk leader risk assessment checklist

- Before the activity takes place for the first time.
- If the route is different or new.
- If the group leader changes.
- If new members join the group.
- If additional hazards are identified since the last risk assessment was completed.

Personal member risk assessment

- If the member considers themselves to be vulnerable or requires adjustments to be made so they can participate in u3a activities.
- If a member considers their needs to have changed since completing the last personal member risk assessment.
- If a member wants to consider the risk to themselves for taking part in any u3a activity or event.

3. How long do we need to store each risk assessment checklist?

You should store each risk assessment for up to three years as this is the timeframe in which a claim can be made.

4. Do I need the day trip or holiday travel risk assessment checklist?

If your trip is over 24 hours and/or includes an overnight stay, then you should use the holiday travel risk assessment.

| u3a | Risk Assessment FAQs | | The Third Age Trust |
|---------|------------------------|----------------|---------------------|
| Version | Description of changes | Date of change | Review date |
| 1.0 | Original FAQs | 12.09.2022 | 12.09.2023 |





VENUE-BASED RISK ASSESSMENT CHECKLIST

| | |
|---|--------------|
| u3a Name: | Date: |
| Name of person completing risk assessment checklist: | |
| Interest Group: | |
| Description of Activity: | |

This checklist is to help in the planning for a venue-based activity, such as a community hall. This isn't an exhaustive list, so think carefully about any specific risks you may encounter. It is likely that you will need to add to this risk assessment checklist. This form can (and should) be altered to suit specific activity requirements.

Where you identify a particular risk you should note the actions you will take to reduce it. It's important to carry out a risk assessment before the activity takes place, and you can always add to this during the activity.

| | Risk Assessment Checklist | Yes | No | N/A | If no, what actions will you take to mitigate this risk? |
|------------|---|-----|----|-----|--|
| General | Is the area where the u3a activity is taking place in well lit and away from any hazards? | | | | |
| | Are floor surfaces in good condition to prevent slips, trips, and falls? | | | | |
| | Are all walkways kept clear and free from obstruction? | | | | |
| | Are there enough seats for all members in attendance? | | | | |
| | Has a register of members in attendance been taken for fire safety reasons? | | | | |
| Electrical | Have you made sure there are no trailing leads or cables? | | | | |





| | | | | | |
|--------------------|--|--|--|--|--|
| | Is the use of socket adapters (e.g., extension leads) per socket kept to an absolute minimum to prevent overloading? | | | | |
| | Have all cables been inspected to ensure they are intact and safe for use? | | | | |
| | If the venue requires PAT testing, has equipment been PAT tested? | | | | |
| Fire Safety | | | | | |
| | Are all fire exit and escape routes, fire alarm points and fire-fighting equipment clearly visible, unobstructed and appropriately indicated? | | | | |
| | Have members been informed of safety procedures, including where to congregate in the event of a fire alarm? | | | | |
| | Is there a working smoke alarm? | | | | |
| | Is there a working carbon monoxide alarm? | | | | |
| | Are all smoke and fire stop doors kept closed when not in use, and never wedged open (except doors on magnetic catches linked to the fire alarm system)? | | | | |
| | Are appropriate procedures in place to assist disabled members who may be present during a fire evacuation? | | | | |
| Equipment | | | | | |
| | Do you have a lockable and secure area to store u3a equipment, if applicable? | | | | |
| Wellbeing | | | | | |
| | Are refreshments available to members? (e.g., water, tea) | | | | |
| | Is there a first aid box that is checked regularly and has been stocked? | | | | |





| Other identified risks: | What will you do to mitigate these risks? |
|-------------------------|---|
| | |
| | |
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|------------|--|----------------|---------------------|
| u3a | Venue Based Risk Assessment Checklist | | The Third Age Trust |
| Version | Description of changes | Date of change | Review date |
| 1.0 | Original Checklist | 12.09.2022 | 12.09.2023 |



General Risk Assessment Checklist

| | |
|---|--|
| U3A Name Matlock Area | |
| Interest Groups National u3a have stipulated that a risk assessment check is undertaken before commencing any u3a activity. This template is to help coordinators write a risk assessment check list whether their activity meets. <ul style="list-style-type: none"> • outdoors, • meeting in a hired room • indoors in a members' home | |
| Location This risk assessment is for the Matlock Area ----- Group meeting Details of location ----- | |
| Nature and Description of Activity To ensure that this Group meeting can be undertaken safely. Details of meeting/meetings ----- <i>Different requirements for groups involving sport, walking or other exercises are likely to be required.</i> | |

| | |
|--|---------------|
| Part 1 Coordinator/ Organiser Checklist <ul style="list-style-type: none"> • The Group Coordinator will have visited or be aware of the premises and is satisfied with its arrangements. • The Coordinator should check for potential safety hazards such as steps and any access or other potential hazards. This is especially important if meeting outdoors in a member's garden. • The coordinator will have considered the needs of any members of the group with disabilities such as hard of hearing. • For extra vulnerable members the coordinator will have considered the need for any additional precautions to reduce spreading germs. • If using a hired room, the Coordinator will need to check with the Caretaker; <ul style="list-style-type: none"> ○ General Health and Safety issues including the procedure in case of fire or accidents. ○ Responsibilities for the cleaning of the premises, including the toilets, if available. ○ Responsibilities for opening and closing of doors and windows at beginning and end of meeting. | Yes ✓) |
|--|---------------|

| | |
|--|--|
| <ul style="list-style-type: none"> • The coordinator should agree with members of the group on how to provide any refreshments and any sharing of costs. • The risk assessment check must be circulated to all the members of the group and the committee via the Groups Liaison Officer. • The Group Coordinator's telephone number is ----- | |
|--|--|

| Part 2: Risks specific to the Meeting/activity | Yes (✓) |
|--|----------------|
| <p>Consider:</p> <ul style="list-style-type: none"> • Travel to and from the venue • Keeping contact. What to do in an emergency. Illness of member. In case of emergency contact details. • Electrical safety and equipment use, wires and tripping potential. • Fire exits and procedure to be told at start of meeting • Any health and safety issues <p>Coordinator's check list</p> <ul style="list-style-type: none"> • Coordinator keeps attendance record. • At the end of the session the coordinator arranges for any cleaning or closing of windows as agreed. | |

| Part 3: Post activity | Yes (✓) |
|---|----------------|
| <ul style="list-style-type: none"> • If necessary complete any accident/incident forms and return to the chair. • Keep accounts of any petty cash received. | |

| |
|--|
| <p>Part 4:</p> <p>Date of assessment COMPLETE Coordinator's Name COMPLETE</p> |
|--|

