

Social Events and Travel			
Date of Implementation	21 st July 2023	Date of Review:	July 2026
Committee Approval?	Yes	AGM Approval?	No

Policy Description

This policy provides for best practice and aims to make members aware of who is covered by U3A insurance and to ensure that neither participating members nor the organisers are putting themselves at risk.

Policy Link / Scope

There are three types of activities considered here

1. Day trips: travel only, open to all members of the U3A - covered by U3A insurance
2. Study Group overnight trips: travel and accommodation, open to study group members only – covered by U3A insurance
3. Holidays: open to all members of the U3A – no U3A insurance

Details

THE ORGANISATION

All activities whether organised by an individual or a small sub-committee should be approved in advance by the main U3A Committee and where there are any contracts or agreements they must be signed by a trustee on the committee on behalf and in the name of the U3A. In addition, all the financial arrangements must be overseen by the treasurer on behalf of the committee.

Such activities, once the main committee has given its approval, are usually planned by an organiser or a small committee, ideally with a trustee as a member. This can involve making the bookings, arranging transport and accommodation or in the case of a holiday, arranging the package with the travel agent/tour company. When organising day events or overnight trips, care should be taken in making any prepayments, as there is no insurance provided to protect the organiser should the supplier go out of business.

DAY TRIPS

The organiser will arrange a trip and agree with the treasurer all the payment arrangements. The organiser and treasurer will agree a “sales” price usually including a small mark-up as a contingency. The prospective attendees will usually book directly with the organiser by cheque not cash but in some cases the payment may go directly to the treasurer. All cheques should be made out to the U3A and to the U3A social account specifically if one exists, not to the organiser. The organiser should not pay for a venue or coach by means of a personal debit/credit card or personal cheque. In order to ensure that all monies are handled correctly, all payments must be made with the full involvement of the committee, with cheques being signed by two trustees.

STUDY GROUP TRIPS

The organiser in this case will be the group convenor/s with the process similar to that detailed above for day trips, except that accommodation will be required and included in the price. In order to protect the person arranging such trips, the Trust has arranged Tour Operator Liability insurance. This insurance only applies to the organisation of study group trips, not holidays.

NB. All monies paid in advance for study group travel should pass through the main U3A account as this is part of our core activity.

HOLIDAYS

As far as U3A holidays are concerned, the only safe way to organise them is through a travel agency/tour company so that the organisers are fully covered by their liability insurance. A decision to organise a holiday ourselves could leave us personally liable in the event of a claim for any damage or accident that might occur as we would have no insurance to protect us. In addition, where possible payments should be made on an individual basis, directly to the company and not to the U3A. Apart from the fact that we then do not have to deal with a lot of cheques, it does mean that there is a direct contract between the individual and the travel company rather than with the U3A as an entity, and should there be a problem resulting in a potential claim, it will be dealt with more quickly. There is, however, no reason why the organiser should not collect cheques and then either send them in one batch or deliver them to the travel agency/tour company.

INSURANCE

As long as the basic procedures outlined above are followed, then the liability insurance provided by the Third Age Trust will cover our day events and our study group overnight trips in the UK and Europe, both with respect to third party liability, our group organiser and member to member cover. If the organiser wishes to extend an invitation to members of other U3As that is fine.

It is also acceptable to have a non-member attend a day event **with committee permission**, providing it is not a regular occurrence for that person to do so.

It must be clearly understood, however, that the U3A Tour Operator Liability insurance does not include personal accident/injury or travel insurance, both of which are the personal responsibility of each U3A member to take out.

In the case of a holiday, the Trust does **not** provide any insurance cover so personal travel insurance is essential. If the committee is agreeable there is no reason why partners and friends of members should not be included.

OTHER MATTERS

Financial reporting – Social Events

Income and expenditure associated with social events does not have to be included in the information we provide to the Charity Commission in England and Wales. It is safe and usual to define any event which is open to all members and not specifically part of an interest group activity as social. The most important thing is that we are consistent. Whilst the Charity Commission does not need the information on social events, our members are entitled to have a full report, therefore it is recommended that the income less expenditure is shown in the accounts as net income. It is important to build up a contingency fund so that

we can cope should an individual event make a small loss, as social events cannot be either subsidised or supported from membership subscriptions.

Free Trips

It is a recognised practice that Tour Operators offer a free trip for, say every 20 members booked but it is up to the U3A committee to decide how these freebies are dealt with, not the group organiser. It is strongly recommended that a policy of sharing them all out by applying a discount to all travellers whilst retaining the discretion to reflect service from the organiser which is above and beyond what is normally expected. If, however, the organiser is a trustee, a free place should not be offered as trustees must not receive any personal benefit whilst in the role. In view of the above, it is incumbent on the U3A committee to ensure that any travel operations are run in a properly regulated manner and members are aware what our policy is.

Cancellations

If a potential attendee cancels with sufficient time, it may be possible to refund some of the cost although most likely not the deposit. It is up to the committee to give guidance to the organiser in this situation.

Use of Debit/Credit Cards

We do not expect or allow members to use their personal credit or debit cards to make payments on behalf of Carlisle & District U3A.

Chairman Signature

Date:

Secretary Signature

Date
