

Farnham u3a Trip –Guidelines

Introduction to The Trip Guidelines

It is important when providing guidance for trips not to lose sight of the objective – to enjoy a visit no matter the destination or subject.

The purpose of this document is to provide guidelines, create awareness of the issues to be considered and suggestions when arranging trips.

Financial management including refunding payment

Group trips broadly come into four categories.

1. Evening trips to specific events, largely but not exclusively evening performances or entertainments in theatres, concert halls, matinee performances, etc.
2. Day trips, which as the name suggests are all-day trips to visit specific locations.
3. Overseas visits. These are rare in Farnham u3a but do take place.
4. Visits to places where no money changes hands.

Category 1

It is anticipated that groups will manage the organisation and collection of financial contributions themselves. Typically, this would include buying tickets, meals, transport etc. Once the overall costs are established, they are divided between the attendees and then paid into the Farnham u3a Groups Account managed by the Farnham u3a Treasurer. This is separate from the Farnham u3a General Account. To allow for the extended time it may take to collect member contributions and the possible early submission of suppliers' invoices Farnham u3a allocates a credit balance on the account.

It should be noted that this money is not used anywhere else and is ring-fenced for a particular group trip to enable it to be refunded if necessary.

Any invoices submitted by suppliers will be paid by the Treasurer once it has been approved by the Group Leader.

Refunds – the refund policy should be set by the trip organisers and will vary depending upon the nature of the trip. Members joining an excursion must be made aware of the refund policy for a particular trip. If a member pulls out, the Group Leader should decide if a refund is appropriate or not. If a refund is required, this will be processed by the Treasurer upon approval by the Group Leader.

Note. It might be wise to make attendees aware of the limitations of the u3a liability for this type of trip. **Insurance Coverage** paragraph below addresses the issue.

Category 2

Day trips organised via a Group Leader but managed by a third-party travel company. If payment is made directly to a company, the contract is between a member and that company. The Terms and Conditions will be those of the company, as will the refund policy.

Category 3

These are rare in Farnham u3a. They are likely to be managed by a third-party but should be described to Groups Coordination to ensure that Farnham u3a is clear on its financial and insurance liability. Refund policy will almost certainly be defined by the company organising the trip.

Category 4

Although no money changes hands many of the organisational obligations will apply e.g. emergency contact details. Group Leaders should also be clear on the implications of sharing vehicles.

Members should be made aware of the section **Using your own car for a trip** under **Insurance Coverage**

Risk Assessment

Taking responsibility for organising and leading a trip is an important element of what makes Farnham u3a successful. Members leading and organising a trip should feel confident that a well-planned trip will be covered by the Third Age Trust Public Liability insurance policy.

Details of what is covered can be found below in the section on **Insurance Coverage**.

For more information on health and safety obligations please **see the section on Health and Safety below**.

Conducting a Risk Assessment is essential to highlight any potential problems that might arise on a trip. See separate Risk Assessment Form to help clarify what minimum action is required. In summary:

- a. Is the Chair or relevant Committee member aware of the trip, its itinerary and attendees contact details?
- b. Have all attendees been provided with the itinerary and details of travel arrangements? Have all attending members provided emergency contact details and are these stored securely and easily accessible? *
- c. Have all attendees been provided with emergency procedures including and beyond medical emergencies, such as a member being lost?
- d. Is a first aid kit required for the trip?
- e. Will specific clothing or equipment be required for a safe visit? Have all members been made aware of this?
- f. Members should be reminded of any personal equipment and medication that they may require during the trip.

Members should be encouraged to conduct a realistic assessment of their own potential risks attending a trip. Significant vulnerabilities should be highlighted to the trip leaders. Typically, these would be a lack of mobility, diabetes, and if appropriate the role of a carer.

In the event of a notifiable incident occurring an Incident Report Form should be completed. These are available online on the National u3a website and our own website [Information for Group Leaders and Contacts | Farnham u3a](#) They should be retained for three years after the incident.

Health and Safety

- a. A voluntary organisation is not required to have or implement a Health and Safety policy. (The Health and Safety at Work Act 1974).
- b. We do, however, have a duty of care towards members. It is therefore important that before a day trip the party leader should assess health and safety requirements. There is a checklist on the TAT website to help with this process [u3a - Advice and Guidance](#). It is not meant to be an onerous task or one requiring expertise but an indication that thought has been given to apparent risks.
- c. The checklist will be proof that should an incident occur we have evidence of planning for potential risks.

Insurance Considerations

Farnham u3a benefits from the insurance policies in force with the Third Age Trust (TAT), our central organisation. The points listed below cover the key insurance implications of a trip. Be aware that they are not a comprehensive guide to the policies held by TAT. The points identified apply on the basis that any attendee is a fully paid-up member of Farnham u3a. Further information is available on the TAT website or by contacting them directly [u3a - Contact](#).

Insurance Coverage

- a. We have comprehensive coverage for Public Liability. In other words, if there is an incident and Farnham u3a is deemed at fault, we will be compensated for any liability we incur as a direct result of the claim.
- b. Group Leaders are covered under these policies. They are protected personally should a claim arise against them.
- c. In the event of an incident, the Group or trip leader should not admit liability or fault on behalf of themselves or Farnham u3a. This will be determined by the insurers, and they may refuse a claim on the basis that liability had been admitted.
- d. Should any claim be made, inform TAT straightaway [u3a - Contact](#).

Non-members

- e. TAT insurance does not generally cover non-members. However, TAT insurers do accept that there may be grey areas particularly where non-members attend “Taster” sessions. It is unlikely that such a session would be a day trip, but the status of any attendee must be clear before a non-member participates in any event or trip.
- f. *“Temporary membership” is rarely used in Farnham u3a and is covered by our constitution.* The use of temporary membership must be reasonable and not used to “fill” coaches or ensure a requisite number of members attend a particular event.
- g. Members of the public are “third parties” to our insurance and any claims made by a third party will be dealt with under our existing policies.

Personal possessions

- h. The loss of personal possessions on a trip may not be covered by our insurance unless its loss can be shown to be through Farnham u3a negligence.

Accidents whilst undertaking strenuous or demanding activities

- i. There is no cover for personal accident under the TAT policy.
- j. Bear in mind that Public Liability insurance is not private accident insurance but is designed to protect Farnham u3a against claims that arise through negligence not personal accident.

Using your own car for a trip

- k. There is no automatic coverage for any member using their own car. Drivers should check with their own insurer to ensure they are covered to transport members on trips.
- l. Any payment towards the cost of fuel should be an informal arrangement.

Injuries that occur whilst using members vehicles, coaches or minibuses

- m. The Public Liability Insurance does not cover any accident arising from driving or for example, getting in or out of a vehicle. That would be covered under the insurance of the driver or company concerned. If, however, an accident occurs that is unrelated to the vehicle and is the result of actions by a member of Farnham u3a then the Public Liability Insurance would apply.

Damage to parked vehicles whilst on a u3a trip

- n. In most instances, the owner's motor insurance would cover such damage. If the damage can be proved to be the result of negligence by Farnham u3a then the owner may have a claim.

Are prospective members covered if they are attending "taster" sessions in the form of trip

- o. A prospective member will be covered so long as the "taster" session policy is clear. A non-member should not be allowed to continue as such after a defined number of taster sessions. In Farnham u3a this is three sessions. Monitoring this attendance is therefore important.
- p. If a non-member brings a guest or spouse, to a taster session or trip they will not be covered unless it has been explicitly stated that they are also prospective members.

First Aid

- q. We are not required to have first aiders on trips.
- r. If a member administers first aid and it goes wrong the member will be covered by our Public Liability insurance.

Catering

- s. If Farnham u3a provides catering for a trip and there is an incident our Public Liability insurance will cover it.

Emergency Contact Details

The ability to quickly contact a member's nominated emergency contact could be essential in the event of an incident. We no longer issue membership cards where in the past emergency contact details were located. However, not everyone completed the information and locating the details in the event of an incident was challenging. This has led to change in approach for day trips.

- a. All members proposing to go on a trip will be required to provide emergency contact details to the organisers. These should be updated should they change.
- b. Members are requested to ensure that their emergency contact details are held on Beacon. This will not however provide a practical solution for the rapid availability of the information should the worst happen.
- c. A member will not be permitted to join a trip if the organisers do not have emergency contact details for them.
- d. The organisers will determine the most appropriate method of recording these details in a form that permits rapid access. This might be as a separate field on the register of attendees
- e. An assumption is made that the emergency contacts themselves will have no objection to the retention of their information for the use in future trips. As noted above we encourage all members to ensure that their emergency contact information is available on Beacon and maintained.

*Based upon existing TAT GDPR Guidance Legitimate Interest Assessment Sample and TAT Risk Assessment Checklist.

Issued February 2025