



Insurance | Risk Management | Consulting

## TO WHOM IT MAY CONCERN

22 December 2025

Dear Sirs

We are the Risk and Insurance Managers for the client below and have pleasure in confirming details of their insurance arrangements as follows:-

### **Insured Details:**

Name(s) **The Third Age Trust & U3A's**

### **Public & Products Liability**

**Insurer:** Aviva Insurance Limited

**Policy Number:** 100663285CCI

**Period of Insurance:** 1<sup>st</sup> January 2026 to 31<sup>st</sup> December 2026

**Insured:** The Third Age Trust and its directors, officers and trustees  
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:** £500.00 third party property damage.

### **Public & Products Excess Layer**

**Insurer:** American International Group UK Limited

**Policy Number:** 0021901044

**Period of Insurance:** 1<sup>st</sup> January 2026 to 31<sup>st</sup> December 2026

**Insured:** The Third Age Trust and its directors, officers and trustees  
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:** £15,000,000 in excess of £5,000,000

**Excess:** Not applicable

### **Cyber**

**Insurer:** Aviva Insurance Limited

**Policy Number:** 100663285CCI

**Period of Insurance:** 1<sup>st</sup> January 2026 to 31<sup>st</sup> December 2026

**Insured:** Any individual U3A affiliated to the Third Age Trust, U3A networks and regional associations and the Third Age Trust.

**Indemnity Limits:** £250,000 in any one period of insurance

**Excess:** £1,000

### **Tour Operators Liability**

**Insurer:** AXAXL Insurance Company UK Limited

**Policy Number:** TOL 499004

**Period of Insurance:** 1<sup>st</sup> January 2026 to 31<sup>st</sup> December 2026

**Insured:** Any individual U3A affiliated to the Third Age Trust

<b>Indemnity Limits:</b>	Professional Indemnity	£1,000,000
	Public Liability	£2,000,000
	Products Liability	£2,000,000
	Legal Defence Costs	£ 100,000
	Emergency Legal Assistance	£ 5,000

<b>Excess:</b>	Professional Indemnity	£250 per passenger and up to £1250 whilst acting as a tour operator
	Public/Products Liability	£250 each and every occurrence
	Legal Defence Costs	NIL
	Emergency Legal Assistance	£250 per passenger

### **Charity Trustees Management Liability**

**Insurer:** Aviva Insurance Limited

**Policy Number:** 100673377MLI

**Period of Insurance:** 1<sup>st</sup> January 2026 to 31<sup>st</sup> December 2026

**Insured:** Any individual U3A affiliated to the Third Age Trust and its directors, officers & trustees. U3A networks and regional associations.

**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 £5,000 for Charity Liability Claims

### **Equipment**

<b>Insurer:</b>	Aviva Insurance Limited
<b>Policy Number:</b>	100663285CCI
<b>Period of Insurance:</b>	1 <sup>st</sup> January 2026 to 31 <sup>st</sup> December 2026
<b>Insured:</b>	Any individual U3A affiliated to the Third Age Trust. Includes items on loan to the U3A. U3A networks and regional associations.
<b>Cover</b>	"All Risks"
<b>Limit:</b>	£25,000
<b>Excess:</b>	£250.00
<b>Condition:</b>	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**

<b>Insurer:</b>	Aviva Insurance Limited
<b>Policy Number:</b>	100663285CCI
<b>Period of Insurance:</b>	1 <sup>st</sup> January 2026 to 31 <sup>st</sup> December 2026
<b>Insured:</b>	Damage to the property of any member whilst their home is being used to host a U3A event
<b>Cover</b>	"All Risks"
<b>Limit:</b>	£25,000
<b>Excess:</b>	£250.00

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.