

## **Guidance from u3a Trust**

### **If a u3a member needs to bring a carer/companion when attending u3a activities/events, is this permissible under our insurance cover?**

Yes it is, providing the carer/companion does not attend any u3a activities as an individual and committee approval has been given. If the carer attending is doing so purely in the capacity of a carer and not taking part in the activity they will be covered as they are considered an 'extension' of the member. If the 'carer' is providing support and also taking part in the u3a activity as an individual then they will need to be a member. Should a member not be able to participate independently in u3a activities a carer/companion is essential as it is not acceptable for insurance reasons for the responsibility for care to be left to fellow members unless there is a specific arrangement in place with an individual member who may well be a friend.

If a member requires a professional carer, then they will be covered by their own insurance and not by u3a. The u3a is not liable for any incidents that occur as the result of a professional carer's actions, they should report this to their employers.