Gallagher

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:	1st January 2026 to 31st 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:	1st January 2026 to 31st 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

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority.
Registered Office: Spectrum Building, 55, Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

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:	1st January 2026 to 31st 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:	1st January 2026 to 31st December 2026	
Insured:	Any individual U3A affiliated to the Third Age Trust	
Indemnity Limits:	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
Excess:	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:	1st January 2026 to 31st 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

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Equipment

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

Home Contents

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

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