

DATA RE U.3.A. INSURANCE CLARIFICATION

ALL U.3.A S HAVE TWO KINDS OF INSURANCE COVER

1 VOLUNTEER INSURANCE.

Provides accident cover for members who are acting in a volunteering capacity at the time of the incident – but *not* for ordinary members who may also sustain injury
Thus you would be covered if you were preparing to instruct supervise or lead a course or activity. Preparing / serving refreshments, preparing a venue, copying folding printed materials, booking venues or banking money or any other activity that is evidently on behalf of Latrobe Valley U.3.A

YOU WOULD NOT BE COVERED IF YOU WERE SIMPLY ATTENDING A CLASS OR OUTING

- 2 PUBLIC LIABILITY INSURANCE** Covers all members – but to claim successfully would involve proving that Latrobe Valley U.3.A. was at fault
That is the reason for the disclaimer preceding the course lists
Members are expected to take responsibility for them selves and consider carefully wether to participate or act upon advice or instruction given in classes or activities
[copied from U 3. A. CITY OF Melbourne News Letter]

INSURANCE COVER WHILST ATTENDING U.3.A. ACTIVITIES.

CLARIFICATION OF INSURANCE COVER

Members are responsible for the costs of their own accidents. *If U.3.A. is deemed liable for the accident then U.3.A.'s Public Liability Policy would respond*

Volunteers acting under the direction of the committee are covered to the extent that they are doing work at the direction of the committee

Accidents involving vehicles are covered by *T.A.C. Legislation* [provided that the vehicle in question is registered]

[copied from U.3. A. Bairnsdale News Letter]
