



# THE UNIVERSITY OF THE THIRD AGE IN DUMFRIES

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Charity No.SC021683

## **Social Events and Travel Policy**

The information provided below recommends best practice and aims to make you aware when you are covered by U3A insurance and to ensure that neither participating members nor the organisers are putting themselves at risk when organising or taking part in U3A Dumfries social events or travel.

There are three types of activities that are considered here:

1. Day Trips: travel only, open to all members of U3A Dumfries – covered by U3A insurance
2. Study Group overnight trips: travel and accommodation, open to study group members only – covered by U3A insurance
3. Holidays: open to Travel Group members/all members of the U3A – no U3A insurance

## **Organisation**

All activities whether organised by an individual or a small sub-committee should be approved in advance by U3A Dumfries Committee and where there are any contracts or agreements they must be signed by the Social Events and Travel Co-ordinator (or in his/her absence, by the Chairman or Treasurer) on behalf of U3A Dumfries. In addition, all the financial arrangements must be overseen by the Social Events and Travel Co-ordinator working in conjunction with the Treasurer.

Such activities, once the main committee has given its approval, can then be planned by an organiser or a small committee, ideally with a trustee as a member. This can involve making the bookings, arranging transport and accommodation or in the case of a holiday, arranging the package with the travel agents/tour company etc. When organising day events or

overnight trips, care should be taken in making any prepayments, as there is no insurance provided should the supplier go out of business.

### **Day Trips**

The organiser will arrange a trip and agree with the Social Events and Travel Co-ordinator (who will liaise with the Treasurer) all the payment arrangements. The organiser will agree a 'sales' price, usually including a small mark-up as a contingency. The prospective attendees will usually book directly with the organiser by cheque (not cash) or by Internet Banking or by Faster Payment by visiting a bank. All cheques should be made out to U3A Dumfries Travel Account, not to the organiser. The organiser should not pay for a venue or coach by means of a personal debit/credit card or personal cheque. In order to ensure that all monies are handled correctly, all payments must be made with the full knowledge of the committee, with cheques being signed by two trustees.

Where groups travel regularly (eg Garden Groups, Walking Groups) a copy of the programme for each session should be sent to the Social Events and Travel Co-ordinator to be retained on file for reference should an emergency arise. Similarly, should a group be arranging a one-off trip, the Social Events and Travel Co-ordinator should be notified that the trip is taking place.

### **Study Group Trips**

The organiser in this case will be the group convenor/leader, with the process similar to that detailed above for day trips, except that accommodation may be required and included in the price. In order to protect the person arranging such trips, the Third Age Trust has arranged Tour Operator Liability insurance. This insurance only applies to the organisation of study group trips, not holidays.

All monies paid in advance for study group travel should pass through the U3A Dumfries Travel Account.

It is advisable to obtain emergency contact details for each traveller, especially when travelling abroad, and a copy sent to the Social Events and Travel Co-ordinator to be retained on file. A template form is available from the Social Events and Travel Co-ordinator.

### **Holidays**

These should be organised in conjunction with the Social Events and Travel Co-ordinator, ideally through a travel agent, and *approved by U3A Dumfries Committee*. A decision to organise a holiday without this approval could leave a member personally liable in the event of a claim for any damage or accident that might occur. It is recommended that, where possible, payments are made on an individual basis directly to the travel company and not to the U3A as there is then a direct contract between the individual and the travel company rather than with U3A Dumfries and should there be a problem resulting in a potential claim,

it will be dealt with more quickly. There is, however, no reason why the organiser should not collect cheques and then send them to the travel company in one batch.

It is advisable to obtain emergency contact details for each traveller, especially when travelling abroad, and a copy sent to the Social Events and Travel Co-ordinator to be retained on file. A template form is available from the Social Events and Travel Co-ordinator.

### **Insurance**

As long as the basic procedures outlined above are followed, then the liability insurance provided by Third Age Trust will cover day events and study group overnight trips in the UK and Europe, both with respect to third party liability, the group organiser and member to member cover. An invitation to members of other U3As is also covered in this way.

It is also acceptable to have a non-member attend a day event – with committee permission – providing it is not a regular occurrence for that person to do so.

It must be clearly understood however that personal accident/injury or travel insurance is not provided, both of which are the personal responsibility of each U3A member to take out.

In the case of a holiday, Third Age Trust does not provide insurance cover, so personal travel insurance is essential. If the committee is agreeable, there is no reason why partners and friends of members should not be included.

### **Other Matters**

#### **Financial Reporting – Social Events**

As a registered charity in Scotland U3A Dumfries have to include and report on all U3A accounts and activities and members are also entitled to a full report. Therefore it is the responsibility of the event organiser to provide the Social Events and Travel Co-ordinator with an income less expenditure account for each event so that it may be shown in the annual accounts. Social events cannot be subsidised or supported from membership subscriptions.

#### **Free Trips**

It is a recognised practice that Tour Operators offer a free trip for say every 20 members booked. However, it is the policy of U3A Dumfries that such free places should be shared out applying a discount to all travellers. However, the committee retains the discretion to reflect service from the organiser which is above and beyond what would normally be expected.

If, however, the organiser is a trustee, a free place cannot be offered as trustees must not receive any personal benefit whilst holding office.

If in doubt, an organiser should seek advice from the Social Events and Travel Co-ordinator.

### **Cancellations**

If a potential attendee cancels with sufficient time, it may be possible to refund some of the cost, although not normally a deposit. Organisers should clarify the cancellation policy for each individual event prior to booking and payment by members.

### **Use of Debit/Credit Cards**

Organisers/members should not use their personal credit or debit cards to make payments on behalf of U3A Dumfries. The Social Events and Travel Co-ordinator and Treasurer hold debit cards for use with the U3A Dumfries Travel Account and will be happy to discuss how they can support organisers of individual events.

U3A Dumfries Committee  
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