

Farnham u3a Guidelines on Trips, including Cancellations & Refunds

Introduction

This document sets out guidelines and issues to be considered when arranging trips under the auspices of Farnham u3a. The aim is to help reduce the risk of things going wrong, and to provide information on what to do if something does happen during, or related to, a trip. We want to ensure that trips run smoothly and are enjoyable for everyone involved, including the Trip Organiser/s. The term 'Trip Organiser' is used in this document to describe someone within Farnham u3a who organises and plans a trip for other members: this could be a Group Leader or another member. This document, which sets out guidelines and advice, should be read together with the Policy on Refunds for Paid-for Activities.

Types of trips

'Trips' organised under the auspices of Farnham u3a can take a number of different forms, including those where:

1. An external travel company is used to organise the whole of the trip (eg a day trip provided by Candy Tours). In these cases, each individual member pays the travel company directly and is covered by their terms and conditions.
2. The Trip Organiser arranges transport and/or tickets directly on behalf of members (eg for a group theatre or concert trip plus a coach).
3. Members arrange their own transport and pay any entry fees themselves (eg where members travel in their own cars to a garden and meet at the entrance).

These guidelines are not specifically intended to cover regular rides or walks organised by groups such as Cycling or Ramblers.

Planning a trip

Whilst most trips will go ahead without any issues, it's important to think in advance about what would happen if something doesn't go to plan, for example:

- If a member has an accident or is taken ill during the trip
- If a trip, or part of a trip, is cancelled – particularly if members have paid for it
- If someone who has signed up for a trip changes their mind, or isn't able to attend.

If you are organising a trip, please ensure that you read the guidance below, and either share the guidance or a summary of it with members to ensure they are aware of the key points around:

- Handling payments for trips
- Refunds in the event of cancellation
- Health and safety, including risk assessments and our policy around carers
- What the u3a insurance does and does not cover.

Handling payments for trips

It is anticipated that groups will manage the organisation and collection of financial contributions themselves for trips. Typically, this might include buying tickets, meals, transport etc. The Trip Organiser/s are expected to maintain appropriate records and account for the details of payments.

Once the overall costs for a trip are established, they should be divided equally between the attendees and each member who wishes to come on the trip should make a payment in advance. It is important to make members aware of the position on cancellations and refunds before they decide whether to come on the trip. It would not be normal practice to ask members to pay extra in order to build up a contingency fund, but over time some groups may build up a small surplus, which they can then agree how to allocate.

If you are organising a trip which involves payments from members, please talk to the Farnham u3a Treasurer in advance to discuss the financial arrangements, and to confirm how members will make their payments. Payments for trips organised under the auspices of Farnham u3a should be made into one of the accounts managed by the Treasurer (not into personal bank accounts). Currently, we have three different models that are used by groups organising trips.

1. Individual members pay directly into the Farnham u3a Groups Account by BACS, using the group name as the reference.
2. Cheques can be collected from members by the Trip Organiser who then pays them into the Groups Account using the group name as the reference. The Treasurer can supply a paying-in book.
3. If a group organises a lot of trips, the Farnham u3a Treasurer may set up a separate bank account for that group, which is managed in the same way as the Groups Account.

It is important to note that for all three models, the Treasurer manages the overall totals, while the Trip Organiser handles correspondence with individual members, answers any queries from them, and maintains records for individuals.

The Groups Account is managed by the Farnham u3a Treasurer, and is separate from the Farnham u3a General Account used for membership fees. Where this account is used:

- The Trip Organiser tells the Treasurer how much money they expect to be paid in for the trip, and the Treasurer keeps track of the total paid in, providing the Trip Organiser with a redacted bank statement as a record of individual group members' payments. The correct reference does need to be used by members so that payments can be correctly identified. The money paid in by members will be ring-fenced for the specific trip and will not be used for any other purposes.
- The Treasurer will pay out expenses when requested as authorised by the Trip Organiser. Outgoing payments will be made by BACS, so the Treasurer will need bank details (ie the name on the account, account number, sort code and amount). Invoices from suppliers will need to be checked and approved by the Trip Organiser before they can be paid. If they wish, Trip Organisers may agree with the Treasurer that they will make payments to suppliers themselves and then claim back the expense.

Refunds in the event of cancellation

Please read our Policy on Refunds for Paid-For Activities which can be found on the website under About Us / Policies and Procedures. The policy states that if an individual member cancels once they have paid for a trip, they will only get a refund if their place is re-sold to another member. If the Trip Organiser wishes to make an exception to this, any refund (whether full or partial) would normally need to be paid out of any surplus group funds, with the prior consent of the Treasurer.

If a trip is cancelled by a third party (eg by a travel company or theatre), the refund policy will be as set out in their terms and conditions, so it's important that Trip Organisers should encourage everyone going on the trip to read the terms and conditions. Be aware that if one part of a trip is cancelled by a third party (eg if the coach company cancels), it may not be possible to get a refund on other parts of the trip (such as theatre or concert tickets) if these were booked separately.

Please note the section below on what the u3a insurance does and does not cover in relation to trips. You should not assume that the u3a insurance will cover u3a organisers cancelling a trip, for example in the event of Trip Organisers not being available.

Avoiding the risk of having to cancel a trip

Trip Organisers have provided the following suggestions to help avoid the risk of having to cancel a trip:

- Make sure you use reputable travel companies. (If you speak to other groups, they may be able to share suggestions to help you find suitable suppliers.)
- Take sensible steps to avoid the risk of trips being disrupted by extreme weather: for example, using air-conditioned coaches and air-conditioned venues in the summer.
- Arrange enough back-up volunteers who can help on the day, to ensure the trip can still go ahead even if the main Trip Organiser should be unwell or unavailable for any other reason.

Cancelling or not going on a trip because of a weather warning

If there is a severe weather warning in place, the travel company and/or theatre may decide to cancel, in which case their terms and conditions around refunds will apply. If, however, third parties like the travel company or theatre decide to go ahead as normal during a weather warning, and the Trip Organiser decides to cancel the trip because of safety concerns relating to the weather, it is unlikely that any refunds would be payable to members either under the u3a insurance policy, or from any other source. The same would apply if an individual member decides not to go on a trip which is going ahead during a weather warning, or if individual members of the public decide not to attend a theatre or concert because of the weather. Trip Organisers are advised to make this clear to members when arranging trips, and where possible to get input from participants before deciding to cancel a trip based on concerns about the weather.

Health and Safety, and Risk Assessments

As a voluntary organisation, Farnham u3a is not* required to have or implement a Health and Safety policy (The Health and Safety at Work Act 1974). We do, however, have a duty of care towards members. It is therefore important to think through health and safety requirements as part of planning a trip. There is a checklist on the national Third Age Trust (TAT) website, our central organisation, to help with this process: [Day trip risk assessment checklist](#). This is not meant to be an onerous task or one requiring expertise. However, the Trip Organiser should carry out a Risk Assessment to identify potential problems that might arise, and take sensible steps to reduce the risk. In particular, Trip Organisers should check the following points as recommended by TAT:

- The Trip Organiser should have the contact details for a member of the Committee with them on the trip to use in the (unlikely) event of a serious accident. Group Leaders for the groups organising trips will be provided each year with a laminated card containing the phone numbers of Committee members, showing the order in which they should be called and for use only for this purpose.
- All participants should be provided with the itinerary and details of travel arrangements.
- The names and contact details of all the members attending should be collected and stored securely.
- Participants should only be allowed on the trip once they have supplied the details of a person/next of kin who can be contacted in an emergency. This should be stored securely? (See the section on emergency contact details below)
- All participants should be made aware of the emergency procedures, such as what to do if someone becomes lost.
- The Trip Organiser should consider if a first aid kit required for the trip, and if so it should be it fully stocked and regularly checked? (Note that we are not* required to have First Aiders on trips.)
- Members should be reminded to pack appropriate clothing/footwear for specific activities on the trip if appropriate (e.g., swimming, walking).
- Members should be reminded to bring any items they may need (such as medication) for the trip.

In addition, the Trip Organiser should:

- Provide members with enough information to enable them to conduct a realistic assessment of their own potential risks in attending a trip, including details of any strenuous or demanding activities, steep climbs or long walks etc.
- Ask members to highlight any significant vulnerabilities to the Trip Organiser in advance of the trip, such as a lack of mobility, medical conditions such as diabetes or serious allergies, or a need to be accompanied by a Carer on the trip. Please see our Carers Policy which is on the Farnham u3a website under About Us / Policies and Procedures.

What to do if there is an incident

If a serious accident occurs, once the emergency services have been alerted, please phone a member of the Committee using the details provided (see above) so that they can support and act as a contact point.

If an incident has happened on a trip involving u3a members (whether it results in injury or damage to property or not), once everyone is safe, please complete an [Incident Report Form](#) which you can download from the national u3a website. Note that this is a national form which uses the term 'Group Convenor' to refer to Trip Organisers, Group Leaders and Group Contacts. Once the form has been completed, please send it to the Groups Team on groups@farnhamu3a.org.uk, including details of any witnesses who saw what happened.

Emergency Contact Details

Being able to contact a member's nominated emergency contact quickly could be essential in the event of an incident. We no longer issue membership cards containing emergency contact details. Not everyone completed the information and locating the details in the event of an incident was challenging. All members of Farnham u3a have been asked to log emergency contact details on Beacon to ensure that a relative or friend can be notified in the event of an emergency. This will not however provide a practical solution for the Trip Organiser to access those details quickly should the worst happen, so when organising a trip, our policy is that:

- All members proposing to go on a trip should be required to provide emergency contact details directly to the Trip Organiser, and to update these details should they change.
- A member will not be permitted to join a trip if the organisers do not have emergency contact details for them.
- The Trip Organiser should determine the most appropriate method of recording these details in a form that permits rapid access. This might be as a separate column on the register of attendees.
- The Trip Organiser will dispose of the emergency contact details in a suitably secure way after the event, unless they have prior consent from the individuals involved to retain the information for use in future trips.

Insurance Considerations

Farnham u3a benefits from the national insurance policies in force with the Third Age Trust (TAT), our central organisation. The points listed below cover the key insurance implications of a trip. Be aware that they are not a comprehensive guide to the policies held by TAT. The points below apply on the basis that attendees are fully paid-up members of Farnham u3a.

Insurance Coverage

We have comprehensive Public Liability coverage under the national TAT insurance policy. In other words, if there is an incident and Farnham u3a is deemed at fault, we will be compensated for any liability we incur as a direct result of the claim. Public Liability insurance is not private

accident insurance or cancellation insurance, but is designed to protect Farnham u3a against claims that arise through negligence. The cover note for the current TAT insurance is available on the Farnham u3a website under 'Leading a Group', and further information is available on the [TAT website](#) or by contacting them directly info@u3a.org.uk.

Group Leaders and Trip Organisers are covered under these policies. They are protected personally should a claim arise against them. In the event of an incident, the Group Leader or Trip Organiser should not admit liability or fault on behalf of themselves or Farnham u3a. This will be determined by the insurers, and they may refuse a claim on the basis that liability had been admitted. Should any claim be made, inform the Chair or another Committee member straight away so that TAT can be contacted.

Non-members

TAT insurance does not generally cover non-members. However, TAT insurers do accept that there may be grey areas particularly where non-members attend 'taster' sessions. The status of any attendee who isn't a member must be clearly set out in writing (eg in an email) before they are allowed to participate in any trip. The following points should also be noted:

- A prospective member attending the trip as a taster will be covered so long as the taster session policy has been made clear and is being monitored. Our general policy on taster sessions in Farnham u3a is that prospective members can attend one session of a specific group as a taster, at the discretion of the Group Leader. A non-member should not be allowed to continue attending trips beyond what is set out in the policy.
- If a non-member brings a guest or spouse to a taster session or trip, they will not be covered unless it has been explicitly stated that they are also prospective members.
- Our Carers Policy sets out the position regarding carers joining trips. This can be found on the Farnham u3a website under About Us / Policies and Procedures.
- The concept of "temporary membership" is rarely used in Farnham u3a and is covered by our constitution. Any use of temporary membership must be reasonable and not used to fill coaches or to ensure a requisite number of members attend a particular event.
- Members of other u3as are covered under the national TAT policy in the same way as members of Farnham u3a.
- Members of the public are treated as third parties under the TAT Public Liability Insurance.

Personal possessions

The loss of personal possessions on a trip may not be covered by our insurance unless the loss can be shown to be through Farnham u3a negligence.

Accidents whilst undertaking strenuous or demanding activities

There is no cover for personal accident under the TAT Public Liability Insurance. Public Liability insurance is not private accident insurance but is designed to protect Farnham u3a against claims that arise through negligence not personal accident.

Using your own car for a trip

There is no automatic coverage for any member using their own car under the TAT Public Liability Insurance. Drivers should check with their own insurer to ensure they are covered to transport members on trips. Any payment towards the cost of fuel should be an informal arrangement.

Injuries that occur whilst using members' vehicles, coaches or minibuses

The Public Liability Insurance does not cover any accident arising from driving or for example, getting in or out of a vehicle. That would be covered under the insurance of the driver or company concerned. If, however, an accident occurs that is unrelated to the vehicle and is the result of actions by a member of Farnham u3a then the Public Liability Insurance would apply.

Damage to parked vehicles whilst on a u3a trip

In most instances, the owner's motor insurance would cover such damage. If the damage can be proved to be the result of negligence by Farnham u3a then the owner may have a claim.

First Aid

We are not* required to have first aiders on trips. If a member administers first aid and it goes wrong, the member may be covered by our Public Liability insurance.

Catering

Our Public Liability insurance extends to liability relating to catering provided by Farnham u3a for trips.

**Based upon existing TAT GDPR Guidance Legitimate Interest Assessment Sample and TAT Risk Assessment Checklist.*

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