

Code of Good Practice for Interest Groups

The following recommended good practice should be followed in the following cases:

1. **Day Trips:** travel only, open to all members of the u3a – 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 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 the Executive Committee or delegated officer and where there are any contracts or agreements they must be signed by a trustee on the committee on behalf and in the name of the u3a.

All the financial arrangements must be overseen by the Treasurer on behalf of the committee.

Such activities, once the main committee or delegated officer has given its approval, are usually planned by an organiser or a small committee, ideally with a trustee as a member.

When organising day events or overnight trips, care should be taken in making any prepayments, as there is no insurance provided to protect you should the supplier go out of business.

Day Trips

The organiser will arrange a trip and agree with the Treasurer all the payment arrangements. The organiser and Treasurer 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 but in some cases the payment may go directly to the Treasurer. All cheques should be made out to the u3a and to the u3a social account specifically if one exists, 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 involvement of the committee or delegated officer, with cheques being signed by two trustees.

Study Group Trips

The organiser in this case will be the group convenor/s with the process similar to that detailed above for day trips, except that accommodation will be required and included in the price.

In order to protect the person arranging such trips, the Trust has arranged Tour Operator Liability insurance. This insurance only applies to the organisation of study group trips, not holidays.

NB. All monies paid in advance for study group travel should pass through the main u3a account, as this is part of your core activity.

Holidays

As far as u3a holidays are concerned, the only safe way to organise them is through a travel agency/tour company so that you are fully covered by their liability insurance.

A decision to organise a holiday yourselves could leave you personally liable in the event of a claim for any damage or accident that might occur as you would have no insurance to protect you.

In addition, it is recommended that where possible payments are made on an individual basis, directly to the company and not to the u3a. Apart from the fact that you then do not have to deal with a lot of cheques, it does mean that there is a direct contract between the individual and the travel company rather than with the u3a as an entity, 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 either send them in one batch or deliver them.

Insurance

As long as the basic procedures outlined above are followed, then the liability insurance we provide will cover your day events and your study group overnight trips in the UK and Europe, both with respect to third party liability, your group organiser and member-to-member cover. If you wish to extend an invitation to members of other u3a's that is fine.

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 it does not include personal accident/injury or travel insurance, both of which are the personal responsibility of each u3a member to take out.

In the case of a holiday, the Trust does not provide any 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.

Free Trips

It is a recognised practice that Tour Operators offer a free trip for, say every 20 members booked but it is up to the u3a committee to decide how these freebies are dealt with, not the group organiser.

It is our policy to share them all out by applying a discount to all travellers whilst the executive committee retain the discretion to reflect service from the organiser which is above and beyond what you would normally expect. If, however, the organiser is a trustee, a free place should not be offered, as trustees must not receive any personal benefit whilst in the role.

Cancellations

If a potential attendee cancels with sufficient time, the organiser will try to re-allocate the place to another person at the full cost. Were this is possible, the organizer may be able to refund some of the cost although most likely not the deposit. Refunds will not be given in any other case without the consent of the executive committee and then only in exceptional circumstances

Use of Debit/Credit Cards

It is not recommended practice to expect or allow members to use their personal credit or debit cards to make payments on behalf of their u3a.

Financial Reporting – Social Events

Income and expenditure associated with social events does not have to be included in the information you provide to the Charity Commission in England and Wales. It is safe and usual to define any event which is open to all members and not specifically part of an interest group activity as social.

The most important thing is that you are consistent. Whilst the Charity Commission does not need the information on social events, your members are entitled to have a full report, therefore it is recommended that the income less expenditure is shown in the accounts as net income.

It is important to build up a contingency fund so that you can cope should an individual event make a small loss, as social events cannot be either subsidised or supported from membership subscriptions.

Adopted by the Executive Committee 19/12/2016