



Insurance Broking  
Oval Insurance Broking Limited  
Goodridge Court  
Goodridge Avenue  
Gloucester  
GL2 5EN  
United Kingdom  
Tel: 01452 524415  
Fax: 01452 529883  
[www.theovalgroup.com](http://www.theovalgroup.com)

Dear Sirs

The Third Age Trust & The Universities of The Third Age

Please note we are Insurance Brokers to the above and in that capacity can confirm the following insurance cover has been arranged on their behalf:

**Public & Products Liability**

**Insurer:** Aviva Insurance Limited

**Policy Number:** 24988677CCI

**Period of Insurance:** 1<sup>st</sup> January 2014 to 31<sup>st</sup> December 2014

**Insured:** The officers and trustees for the time being of the Third Age Trust who serve on the National Executive Committee and The officers and trustees and members for the time being of U3A's which are affiliated to the Third Age Trust

**Indemnity Limits:** Public Liability £5,000,000 any one event  
Products Liability £5,000,000 all insured events in any one period.

**Excess:** £250.00 third party property damage.

**Public & Products Excess Layer**

**Insurer:** ACE European Group Ltd

**Policy Number:** UKCASO 09446113

**Period of Insurance:** 1<sup>st</sup> January 2014 to 31<sup>st</sup> December 2014

**Insured:** The officers and trustees for the time being of the Third Age Trust who serve on the National Executive Committee and The officers and trustees and members for the time being of U3A's which are affiliated to the Third Age Trust

**Indemnity Limits:** £5,000,000 in excess of £5,000,000

**Excess:** Not applicable

Oval Insurance Broking Limited  
Registered Office: 9 South Parade,  
Wakefield, WF1 1LR  
Registered in England No. 01195184  
Authorised and regulated by the  
Financial Services Authority

### **Charity Trustees Management Liability**

**Insurer:** Aviva Insurance Limited  
**Policy Number:** 24988861CCI  
**Period of Insurance:** 1<sup>st</sup> January 2014 to 31<sup>st</sup> December 2014  
**Insured:** Any individual U3A affiliated to the Third Age Trust and its directors, officers or trustees.  
**Indemnity Limits:** £250,000 and one group and £2,000,000 in the aggregate for all groups in any one year  
**Excess:** £250.00

### **Assets**

**Insurer:** Aviva Insurance Limited  
**Policy Number:** 24988677CCI  
**Period of Insurance:** 1<sup>st</sup> January 2014 to 31<sup>st</sup> December 2014  
**Insured:** Any individual U3A affiliated to the Third Age Trust  
**Cover** "All Risks"  
**Limit:** £25,000  
**Excess:** £100.00  
**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**

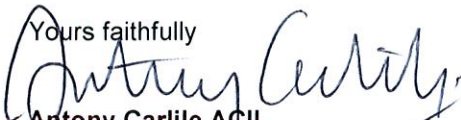
**Insurer:** Aviva Insurance Limited  
**Policy Number:** 24988677CCI  
**Period of Insurance:** 1<sup>st</sup> January 2014 to 31<sup>st</sup> December 2014  
**Insured:** Damage to the property of any member whilst their home is being used to host a U3A event  
**Cover** "All Risks"  
**Limit:** £25,000  
**Excess:** £100.00

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.

Yours faithfully



**Antony Carlile ACII**  
Direct Dial: 01452 782405  
Email: [antony.carlile@theovalgroup.com](mailto:antony.carlile@theovalgroup.com)