London Region of u3as

MINUTES

Meeting Title:	**DELEGATES MEETING**
Date/ Time:	**15th July 2026 2.00-4.30pm**
Venue:	**Online with Zoom**

Welcome & Previous Minutes:	
1.0	Val Girling (VG) (Chair) welcomed everyone to the meeting. Previous minutes -17th January 2026 accepted. No other items arising.
Reports:	
2.0	**LRU3A Reports from the Committee to support this meeting (Appendix 1)** These had been sent to all Chairs and Delegates previous to the meeting and were available on the LRU3A website. Highlights were read out by Committee members. No questions were raised specifically about the issued reports. Chair (Val Girling) provided a status update of her 'Support' visits to various London u3as. Treasurer (John Bent) advised that our real cash position is ~£12,000–£12,500 after deducting ~£2,000 in prepaid walk fees; full accruals accounts due at year-end. Peer Support Groups: Derek Harwood confirmed that the Web Managers one and the Treasurers one were running and meeting online regularly. Val Girling advised that she was prepared to re-start the PSG for Group Coordinators – if there was sufficient interest and support. Communications (Rikki Wallman): Requested all u3as include the LRU3A website link when disseminating event information to their members; She also warned against self-unsubscribing from mailing lists if an 'alias' email address is being used (as still applicable for successor). Council Representatives (Chris & Jenny): New funding secured for training, for four face-to-face 90-minute workshops covering : 1. Contingency & Succession Planning, 2. Growing Membership, 3. Motivating Volunteers & 3. Running Interest Groups — to be arranged via LRU3A within 6 months. Details will be issued later about how to sign up for these. Jane Fisher: reminded all that an EDI policy is a mandatory regulatory requirement; support and guidance is available through LRU3A to set up an EDI Policy and how to implement. Responses to Jane's earlier emails to u3a Chairs still outstanding.
News:	
3.0	**News from the Trust & Networks** Covered by issued reports. Nothing else added. No questions / clarifications arising.

Topic -Kate Cowan - Insurance	
4.0	**Key Outcomes** The meeting featured a detailed presentation by Kate Cowan (Head of Information and Advice, Third Age Trust) covering u3aA insurance arrangements, risk assessments, incident reporting, and trustee liability. Key takeaways include the importance of completing incident report forms for any injury or property damage, the legal status of all committee members as charity trustees, and confirmation that waivers cannot prevent negligence claims. Breakout groups reinforced practical concerns around risk assessment documentation and inclusive participation. The presentation slides will be uploaded to the LRU3A website. **Insurance Key Points** Public liability cover: £20 million total, split across two policies; covers members and third parties. Cover follows the member, not the u3a — a member is insured at any u3a activity, not just their own. Personal carers are covered as an extension of the member, regardless of whether they are professional or informal. Waivers are legally unenforceable against negligence claims under the Unfair Contract Terms Act. Excess liability on any claim rests with the u3a, not the Trust. Cancellation cover is not automatic; must be requested separately (typically ~£200). Money cover up to £1,000 exists but does not appear on the public cover note by insurer request. Equipment cover: Up to £25,000; must be locked away when not in use. Kate's presentation confirmed the loss of personal items e.g. phones, laptops, handbags are not covered by Trust's insurance and neither are incidents involving cars. --- **Risk Assessments & Incident Reporting** Risk assessments do not need to be formal documents — they should be seen as a checklist. They can be note in a notebook. Level of detail should be proportionate to the activity risk. Incident Report forms must be completed for any injury or property damage, regardless of perceived severity, due to the 3-year claims window. The form recently doubled from 4 to 8 pages at insurer request, but includes skip logic for non-applicable questions. When required forms are sent to insurers to pre-attribute value to potential future claims; no contact is made with the injured party unless a claim is filed. Without a completed form, the Trust may be forced to admit liability by default. Member signatures on them are not required. --- **Trustee Liability & Governance** All committee members are legally trustees under charity law, regardless of the title used in the constitution. Any organisation with a charitable object is a charity, whether registered or not — trustee responsibilities apply either way.

	Trustee indemnity insurance covers wrongful acts (admin errors, failure to follow constitution) but excludes dishonesty and reckless disregard. Reckless disregard means consciously ignoring obligations — honest mistakes are covered. --- **Questions** Some u3as had submitted some questions beforehand. 1. Taster sessions: it was up to each u3a to develop their own Taster Policy but generally most u3as allow non-members to attend occasional events; and these are covered by our insurances. Rikki asked about LRU3A organised walks. The general view was non-members should not attend regional network events 2. Children at activities: Must not attend u3a activities due to safeguarding concerns (no DBS checks in place). [Citation] 3. Dogs on walks: Permitted if well-controlled and committee-or group leader approves; dogs are not insured as they are not members.
6.0	**Breakout Rooms Feedback/Plenary**
	Room 1 (John Bent, Barnet): very good interchange in the group, discussed what level of detail to prepare Risk Assessments and how to agree them. For especially long walks, they should be done properly, in detail. Other ones you can satisfy requirements just by simple emails or reports as less risks. If you have a cafe group, do you have to go around every cafe? Or just agree a standard format, checklist, to check on various aspects.
	Room 2 (Caroline Conlon, Newham): our discussion broke down into two points. The first was a particular situation where a new group was in formation. A couple came forward wanting to be part of this 'Danish long tennis' – a sort of walking tennis group - but she had really serious concerns about him participating due to early stage dementia and was worried that he'd hurt himself in taking part. So we talked around those issues. Kate actually came to a good idea, which was maybe having an initial very small taster session, obviously respecting that person's ability to make his own decisions, etc, etc, and then really seeing whether it was going to cause a problem. Then addressing it from there. Gave us thoughts about these situations and how to handle them sensitively, without getting ourselves into difficult situations. The second part of the discussion was really talking about risk assessment forms, where they should be stored, how they should be accessible. One of the ideas was, should we be sharing the risk assessment with every member of the group? Most of us didn't think this was necessary. But agreed if there were particular risk issues with maybe a home steps, etc, that those should be clearly explained to group members. One of the ideas was to make everything accessible, maybe having the Risk Assessments visible online. They would also then be easily picked up at a later date, should group conveners change, etc.

	Room 3 (Jenny Wilson CR & Croydon): Our discussions were very, very similar, particularly with Group 1, and we liked the idea of not calling this a risk assessment anymore, but a checklist. It sounds much more doable. We spent a bit of time talking about how to avoid too much documentation. Formal handbook covering risks and stuff like that can put prospective new group leaders or conveners off. Need to make it seem less onerous, less cumbersome documentation. Making it more accessible to people, because as we all know, getting group leaders is a headache, and if this is causing a blockage, we need to simplify.
	Room 4 (Cariss, Croydon): discussed very similar things to the other groups. Particularly discussed Outdoor activities. We felt would cause some particular issues. But a crossover with individual responsibility to let us know if there was a difficulty in them taking part in something. But then we might be faced with saying to them, we don't think that activity would be suitable for you. Discussed groups that meet in venues such as libraries. Group convener might think it all the library's responsibility and not consider risks at all. It's their building so they've got to take the ultimate responsibility if there's a claim. We want the process to be effective but perhaps a little more light touch and not becoming too obsessive about all these things. Otherwise a threat to encouraging people to start new groups.
	Room 5 (Jim Jenkins – Barnet): In this group we discussed the difficult to get over the 'dislike' of risk assessments, the bureaucracy of them because of spoiling the fun sort of thing. Particularly concerned about risk assessments for day trips. But it was pointed out that if going to an historic house, for example, they would have their own public liability insurance cover. The coach company would probably have their own public liability. So, in some ways, it's a couple of boxes that just need to be ticked. Finally, we had some very good feedback about some claims that had been made, both in terms of the support from the Third Age Trust and from the insurers themselves. It was a relatively quick turnaround and very successful process.
6.0	**AOB:** Nothing arising.
7.0	**Wrap Up** (VG) Val: offer to restart the Group Coordinators Peer Support Group after the AGM. Contact Val to express. Kate: Send presentation slides (with incident report form link added) Derek. All Delegates: request to Delegates to pass the information from today's insurance to their full committees. Suggestion that LRU3A Exec Committee consider for a future Delegates meeting: mandatory vs. light-touch admin requirements. Val reiterated a request for volunteers to fill the vacancies on Exec Committee, and nominate themselves in view of the forthcoming AGM.

7.0 continued	**Next Meeting** AGM: Friday, 16 October (afternoon) — venue as usual (LIFT, Angel); date on circulated agenda was incorrect. **Dates for all Delegates meetings in 2026/27-** (3rd week of the month, 3 monthly, start time 2.00pm): a. Friday 16 October 2026with AGM (Face-to-face) b. Tuesday 12th January 2027 c. April (replaced by Chairs Networking meeting. See below (TBC) d. Thursday 15th July e. Friday 15th October + AGM (TBC) Chairs Networking lunch date: Friday 16th April 2027. Meeting ended 4.10 pm

APPENDIX 2 – ATTENDANCE REGISTER

ATTENDANCE					
		Present		**Apologies**	
	LRU3A Committee & other posts				
	Chair	Val Girling *	1		
	Vice-Chair	Vacant			
	Treasurer	John Bent*	1		
	Communications Coordinator	Rikki Wallman *			
	Secretary			Maria Guest-Naharnowicz *	1
	Events	Rikki Wallman *	1		
		Cariss Smith *	1		
	Guest:	Kate Cowan	1		
	London Region Council Reps	Jenny Wilson * Chris Bulford *	1 1		
	London Region Local Networks:				
	BOB	See Bromley			
	SW London	No rep			
	London U3A Representatives (Chair, Delegate, Other)				
1	Abbey wood & Thamesmead				
2	Barnet	Jim Jenkins (Co-chair) John Bent	1 1		
3	Beckenham				
4	Bexley				
5	Brent				
6	Bromley	Angela Dowling (Sec)	1	Sandy Boden (C),	1
7	Crouch End	Andrew Sich (Chair)	1		
8	Croydon	Cariss Smith (O) Jenny Wilson (C)	1 1		
9	Dulwich & District				
10	Ealing	Derek Atkinson	1		
11	Enfield				
12	Hackney	Ken Davison (C) Liz Southcombe	1 1		
13	Hammersmith & Fulham	Sue Adams(LRD) , Amanda Court (D)	1 1		
14	Hampstead Garden Suburbs (HGS)				
15	Harrow	Oscar Monteiro (C)	1		
16	Havering				
17	Hillingdon	Pauline Rees (C)	1		1
18	Hounslow				
19	Islington	Chris Bulford (Trustee), Derek Harwood (WM)	1 1		

20	Kenton & District	Dick Nathan (C)	1		
21	Kingston				
22	Merton	Linda Thompson Jane Fisher	1 1		
23	Mill Hill				
24	Newham	Caroline Conlon (VC),	1		
25	North London				
26	Northwood & District				
27	Norwood	Judith Foskett (D)	1		
28	Orpington				
29	Palmers Green & Southgate	Ann Rayner (CM) Val Girling, (C) Ann Rayner	1 1 1		
30	Redbridge & District	Carol Miles(D) , Rikki Wallman (LREx)	1 1		
31	Richmond				
32	Sidcup & District				
33	South Hillingdon				
34	Stanmore & District				
35	SE London	Brenda Lobo (Co chair) William Barry (Co chair)	1 1		
36	Sutton Area				
37	Tower Hamlets	Vanda Green (D)	1		
38	U3A in London				
39	Upminster				
40	Waltham Forest				
41	Wandsworth				
42	Wanstead & Woodford	Jan Martin (C) Krystyna Derkacz (CoC)	1 1		
43	Welling			Maria Guest-Naharnowicz (MS)	1
			30		2
TOTALS		Participants online at peak: 30; 37 registered plus speaker= 38; 81% who registered attended; only 3 apologies received. u3as represented on the day: 19 out of 43 (44%). Poor – we have been up to 60% u3as covered by apologies: 2 Attendance slightly lower since last meeting.			

*Duplicates not counted in totals