

## HOLIDAYS POLICY

This policy covers all holidays/events where there is one or more nights away. There are two kinds of holidays -

- 1 organised by a member themselves.
- 2 organised through a professional tour operator.

Important note: As u3a members offer their services free to the movement, the organiser must not receive any pecuniary reward for organising an event. The organiser of an event must not benefit from any discount (e.g. a free place) offered by the organisation providing the event. The value of free places must be shared among all participants to the event.

### **1 ORGANISED BY A MEMBER**

If a member decides to organise such a trip themselves, they need to comply with the following procedures to avoid problems.

#### Procedures

1. Organisers should forward details of the proposed trip to the Treasurer well in advance. The Treasurer should then be kept fully informed of arrangements.
2. If a u3a member organises a package they automatically become a “tour operator” and would then be covered by the tour operator’s liability insurance organised by Third Age Trust. It is important to send details of the package organised to the Treasurer to confirm exactly what is covered by the insurance.
3. Organisers should ensure that participants understand that there is no travel insurance. If the supplier fails any pre-payments will be lost and if the member has to cancel they may not be able to get their money back.
4. Any contract must be signed by a Trustee member of the committee on behalf of and in the name of the u3a. The organiser must not sign the contract themselves as they are not a Trustee of the u3a.
5. Organisers must not collect cash or have payments made into their personal accounts. All payments from members should be made to the u3a account, not to the organiser. Payments to suppliers should be made from the u3a account, not from the organiser by means of their personal accounts. Any payments collected or made by the organiser result in the transaction becoming a personal one, rather than a business one. This will invalidate the u3a liability insurance and could place the organiser at financial risk from a liability claim.
6. Organisers must not make payments to venues or transport companies using their personal bank accounts or credit cards.
7. All payments and money collected must go through the U3A bank account in agreement with the Treasurer, who will be responsible for reporting to the Committee.

### **2 ORGANISED THROUGH A PROFESSIONAL TOUR OPERATOR**

It is recommended that holidays are organised through a professional tour operator. It is recommended that any trips of more than 24 hours duration or including overnight accommodation are also organised through a professional tour operator.

A package tour as described here is an arrangement where the participants pay the tour operator directly so that no money passes through the U3A bank account.

However, there are still procedures to follow.

1. The Third Age Trust has no travel insurance that will give protection for pre-payments if the supplier /tour operator goes out of business.
2. All financial arrangements must be overseen by the Executive committee, usually through the Treasurer.
3. All contracts must be signed by a member of the committee on behalf of and in the name of the u3a.

The only safe way to organise holidays is through a professional tour operator, who has their own liability insurance. Payments should be made direct to the tour operator, not through the u3a.

#### Legislation and guidance relating to the Policy.

**The package travel, package holiday and package tour regulations 1992** apply to packages sold or offered for sale in the United Kingdom

A package is defined as the pre-arranged combination of at least 2 of the following components, when the service covers a period of more than 24 hours or includes overnight accommodation.

- transport
- accommodation
- other tourist services not ancillary to transport or accommodation and accounting for a significant proportion of the package.

**DTI package travel regulations, questions and answer guidance for organisers and retailers, November 2006** clarifies that:

- if the members of a social group have agreed to share the cost of a package they have decided to organise themselves, then the organiser is not classed as selling or offering for sale the package
- if a package is only organised occasionally, then it is not covered by the regulations, even if the organiser is classed as selling or offering for sale the package.

This Holiday Policy replaces the Package Tour Policy 2021.

Stephanie Molyneux

Approved by the Committee 4 June 2024