

Cheltenham u3a

We exist by members, for members and so we learn, laugh and live.

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.

On 1 July 2018 the Package Travel and Linked Travel Arrangements Regulations 2018 (the Regulations) came into force, affecting trips and Linked Travel Arrangements:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/749498/package-travel-regulations-2018.pdf

Trips for members only that are less than 24 hours and do not include an overnight stay are allowed and covered by the normal Trust Insurances. The Trust does not offer Travel Insurance and the responsibility for this is with the individual. Added protection may be added if the trip is booked through a coach company.

Rules that apply for a study group outing or a summer school type of thing, are that the 2018 Regulations do not apply. The participants just need to be u3a members not necessarily members of the study group but must be attending for the purpose stated.

Holidays that are classified as 'Packages' are subject to the 2018 Regulation if the u3a runs more than 10 qualifying per year as this will be considered acting as a tour operator. A qualifying event consists of overnight accommodation plus at least one other element. These can be carriage (transport), accommodation or other included tourist service eg hire of equipment, entrance fees or spa treatment. These must be stated as being inclusive or booked at the same time as the holiday.

All must be for u3a members only and none of the various insurances offered by the trust is a substitute for members own personal travel insurance needed for any trips or holiday

The Trust has additional insurance cover in the event of a u3a being held to be a tour operator.

Where possible it is less problematic if holidays are paid directly by the member to the holiday company or travel agent.

SECTION 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.

SECTION 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.

Procedures

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.

This Holiday Policy replaces the Package Tour Policy 2024.

HOLIDAYS POLICY		
Version	Description of changes	Date
202425	Approved by the Committee 4 June 2024	June 24
2026	Brought to a standard format.	Aug 26