

Procedure for Prevention of, and Handling of, Accidents and Incidents

1 Introduction

The u3a has a responsibility, through its committee and Group Coordinators, for the well being of its members whilst they are involved in u3a activities.

If a u3a member is involved in an accident or incident whilst taking part in an event the “Person in Charge” (coordinator or person in charge of the group or the Host at the Monthly Meeting) must in the first instance tend to the safety and wellbeing of those involved (u3a members and members of the public). This includes calling Emergency Services if appropriate.

The Chairperson of the u3a, and the Group Coordinator must be informed as soon as possible.

2 Insurance

The u3a maintains comprehensive Public Liability Insurance which covers members involved in u3a organised events. There are however some important exceptions, and these are shown below. The list is not exclusive.

- You are not automatically insured when using your own car for a u3a activity, you will need to check this with your own car insurer.
- Members are not insured by the u3a when travelling in a member’s car to a u3a activity. Members are advised to check with the car owner whether they have comprehensive insurance or not.
- Accidents which occur whilst mounting or dismounting a vehicle would not normally be covered. However, on a coach, taxi etc, where one member is injured by the actions of another member in circumstances which have nothing to do with the vehicle, it may be covered by the u3a public liability insurance.
- You are not insured If you are travelling independently, by what ever means, to an agreed meeting point. Once at the meeting point, you are.
- Members may offer lifts to other members without compromising their car insurance policy providing they do not make a charge. However, they may accept a donation towards petrol/diesel and parking costs. Guidance on donations is available in Limebrook u3a’s document “Guidance on Car Sharing”.

3 Risk Assessment

A simple Risk Assessment (RA) needs to be undertaken for all activities, particularly those involving u3a organised travel and entry onto unfamiliar sites. It is the responsibility of Group Coordinators to undertake these RAs. Generally only one RA would be needed for each type of activity. (These are referred to as Generic Risk Assessments) RAs must be conveyed to the members involved in the activity, and copy must be held by the Groups Organiser.

RAs demonstrate to members that Limebrook are considering their wellbeing, and in the event of an serious accident, demonstrate to an Insurance Company that Limebrook has taken steps to reduce the chance of an accident.

IF IN DOUBT, TAKE ADVICE

Risk Assessment is not difficult, and is mainly common sense. Understand these two Definitions:

Hazard: *Something that has the ability to cause harm, injury or illness.*

Risk: *The likelihood of the hazard occurring and the severity of the harm if it does occur.*

Example: *A bottle of Bleach with its cap on is a Hazard, but very little Risk. Once you open the bottle and use the bleach the Risk increases. How much the Risk increases depends on whether there is a spillage which may come into contact with your skin. However the Bleach remains a Hazard.*

To assist, there are Template Assessments available.

Where Interest Groups intend to meet outside of the Maldon area, the Group Coordinator must provide the Chairman with a list of those members attending.

Things to consider when doing a RA are: Access, Slips and Trips, Falls, Fire, Electricity, First Aid, Lighting, Weather, Traffic. This list is not definitive.

4 Accidents and Incidents

It is important that all accidents and incidents are fully reported and documented. This is particularly so where there is a likelihood of the insurance company becoming involved, immediately or in the future. This is the responsibility of the "Person in Charge" at time. The documents required as a minimum are:

- Completed Incident Report Form. If First Aid is given this must be detailed in the report.
- Written statement from the injured/affected person(s)
- Written statement from all witnesses of the event
- Photographs of the incident, injuries and damage to property etc
- Risk Assessment for the event

The procedure for handling all accidents and incidents resulting from a Limebrook activity is the same wherever it takes place, and these are detailed in section 4.1. The exception is any accident or incidents occurring in the West Maldon Community Hall, where additional reporting is required. These are detailed in Section 4.2.

In all cases the person responsible for following the procedure is the "Person in Charge"; the Group Organiser, the Host at the Monthly Meeting, or anyone else in charge.

- 4.1 If an accident occurs the Person in Charge must first attend to any person injured ensuring that appropriate first aid is provided. If necessary the Emergency Services must be called.

Once the situation has stabilised, the Person in Charge must inform the Group Organiser of the incident. The completed Incident Report Form, written statements and supporting documents and photographs must be forwarded to the Group Organiser without delay.

The Group Organiser immediately advises the Chairman of the accident and forwards copies of the Incident Report Form and all associated documents.

The Chairman will contact any injured persons to establish whether any appropriate help is required. Depending on the circumstances of the accident, advises the Insurance Company of a possible claim.

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- 4.2 Accidents which occur in the West Maldon Community Association Hall or on its grounds require additional reporting. The “Person in Charge” must the Associations Accident Book, which is located in the Foyer, sending a copy directly to the u3a Chairman.
- 4.2.1 Where an Interest Group is involved, the “Person in Charge” is the Group Coordinator, and the procedure of management and reporting as shown in para 4.1.
- 4.2.2 At the main Monthly Meeting the “Person in Charge” is the Host. If an accident occurs they must first attend to any person injured insuring that appropriate first aid is provided. If necessary the Emergency Services must be called.

The completed Incident Report Form, written statements and supporting documents and photographs must be forwarded to the Chairman without delay. The Chairman will contact any injured persons to establish whether any appropriate help is required. Depending on the circumstances of the accident, advises the Insurance Company of a possible claim.

- 4.3 The Chairman will pass details to the Secretary who will arrange for the accident to included on the Agenda of the next following u3a Committee Meeting. The committee will review the documents with the intent of determining the cause. All documents, including photographs and relevant committee minutes will be stored electronically for a minimum of three years.

Issue	Details	Date
1	First Issue	25/02/26