

## #5 Topical Tip

### Does NODA Insurance cover the over 80s?

Society members, regardless of age, can still perform and assist with any part of society activity. The society is still covered for all important liabilities.

For example, the NODA Insurance policy provides cover for:

- ★ **Public Liability:** If the person over 80 causes an accident to someone else (or damage to third party property) and the society is accused of negligence as a result.
- ★ **Employer's Liability:** If the person over 80 is injured and accuses the society of negligence.

The only area of cover for which people over 80 are not covered is personal accident cover. For example, the policy will not provide a lump sum payment in the event of death or disablement to someone who is over 80 - unless of course the society is accused of negligence, in which case it would be protected under the liability cover.

In line with the Equality and Human Rights Commission there are exceptions to direct age discrimination, one of which is insurance. Whilst there is no contravention of rights, NODA Insurance continuously strives to provide high levels of cover to NODA members and has successfully negotiated with insurers an increase in the standard age limit from 70 to 80 years of age, under the personal accident section. This age limit is higher than the limits provided by others in the market.

For further details contact **NODA Insurance** on **0845 130 1368**

An alternative telephone number is **01823 250 700**. Calls may be recorded for us in quality management, training and customer support.

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