**Why are members over 90 not covered by Personal Accident insurance?**

Put simply, it is because the insurer feels that there is a greater risk of someone of this age having an accident and causing **themselves** harm. As I have explained above, if the accident is due to negligence or carelessness on the part of the Area or Club the claim would be under **Public Liability** insurance where there is no upper age limit; but if the member causes the accident themselves there would be no claim under the Personal Accident insurance if the member is **over 90.** Age discrimination legislation does not apply in this case as insurers are able to make exclusions on any grounds as, for example, pre-existing health problems on travel insurance.

I hope that this clarifies the situation.

P. M. Bonter

Company Secretary

3rd March 2015