

# Maldon & District u3a

## Serious Incident Policy

### Definition of serious incidents

A serious incident is an adverse event which results in or risks significant: -

- Harm to our members or to those who come in contact with the charity,
- Loss of the charity's money or assets,
- Damage to the charity's property,
- Harm to the charity's work or reputation.

“Significant” should be judged in the context of the scale and particular circumstances of the charity.

### Policy

Group co-ordinators or other members are advised to report any incidents of this sort to the Trustees.

It is the Trustees' responsibility to report any incidents of this sort to the Charity Commission and to satisfy them that they have taken steps to limit the immediate impact of the incident and, where possible, to prevent it happening again. An incident will be reported as soon as reasonably practicable after it happens or after we become aware of it.

The Trustees will follow the Charity Commission's reporting guidance found at [How to report a serious incident in your charity - GOV.UK](#)

The main categories of reportable incidents are: -

Safeguarding

Financial crimes

Links to terrorism or extremism

Other e.g. insolvency, significant data breaches or events which materially affect the charity

Further details of what to report can be found at

[RSI\\_guidance\\_what\\_to\\_do\\_if\\_something\\_goes\\_wrong\\_Examples\\_table\\_deciding\\_what\\_to\\_report\\_091225.docx.odt](#)

### Action

If a serious incident is identified, the following immediate action should be taken:-

- prevent or minimise any further harm, loss or damage
- report it to the Commission as a serious incident
- report it to the police (and/or other relevant agencies) if we suspect a crime has been committed, and to any other regulators the charity is accountable to
- plan what to say to our members, the general public and media.
- review what happened and prevent it from happening again

Adopted: 09 February 2026