

# Travel Insurance Policy Summary of Cover

**Policy No:** P21PATPTP01603  
**Insurer:** Chubb & Axis via Aon Underwriting Managers  
**Period of Insurance:** **29th September 2021 – 28th September 2022**

This summary is intended to outline the main features of the travel cover. It does not detail every aspect of the cover or specify all the limits, conditions and exclusions which apply under the policy. For full details, please refer to CIS for the policy wording.

## 1. Who is covered?

- Any Clergy, (defined as any Priest; Permanent Deacon under 75 and in active ministry; Seminarian; Novice; Postulant or any other Professed Religious) of any insured organisation usually resident in the UK and their accompanying spouse and/or children.
- Any Declared Seminarians and Student Priests of any insured organisation studying in Europe.
- Any Declared Secondees of any insured organisation (excluding the US and Canada).
- Any employee, executive director or trustee of any insured organisation usually resident in the UK and travelling for the purposes of the insured organisation.

Trips to the USA or Canada for all travellers aged up to and including 74 years are limited to 30 days' duration

### Travellers aged 75 Years or Over

No cover is available for Permanent Deacons aged 75 yrs+ (whether in active ministry or not).  
Cover for others aged 75 yrs+ is limited to trips of up to 30 days and there is no cover for the USA or Canada.  
A £150 excess will apply to any claims made by travellers aged 75 yrs+

If you are travelling with companions who are not covered under this policy, they should arrange separate travel insurance. Your insurance will not cover losses suffered by your companions (or your losses if you have paid for your companions' travel), even when cancellation is as a result of your health/an accident involving you. All claims for companions have to be made on their own travel insurance policy.

## 2. Before you Travel

### i. Travel Notification

You can only benefit from travel cover for trips which have been notified to CIS before the date of travel. If you have to cancel your trip, you will only be able to claim for cancellation costs if you notified CIS of your trip prior to the date of cancellation. We therefore recommend you notify us as soon as you book your trip.

### ii. Exclusions

The CIS Scheme Travel policy is for Holiday & Business travel. If travelling for purposes other than Holiday or Business (e.g., for medical treatment/advice), or for trips to higher risk countries or trips involving high risk activities (e.g. heli skiing or bull running), please check the exclusions shown in the policy wording or contact CIS to ensure that cover is in place.

Telephone:  
01296 422030

Email:  
[enquiries@catholicinsuranceservice.co.uk](mailto:enquiries@catholicinsuranceservice.co.uk)

### iii. Pre-existing Conditions

No exclusion exists in relation to pre-existing conditions provided that, in the event of a claim, your treating physician would confirm you were considered fit to travel at the time of booking the trip. Any written confirmation from the medical professional must include the dates and destination of travel. If you are suffering from a serious illness or condition, we recommend obtaining written confirmation from your treating physician that you are fit to travel before departure.

### iv. High Risk and Sanctioned Territories

CIS must be informed prior to making arrangements to travel to any of the following countries:

- High risk territories: Iraq, Afghanistan, Syria and Somalia
- Sanctioned Territories: Iran, Cuba, Sudan, North Korea, and Crimea

### v. Other countries of Civil Unrest

Before travel to any countries of civil unrest you must check the Foreign Commonwealth & Development Office website to ensure that travel to the proposed area is not advised against: <https://www.gov.uk/foreign-travel-advice>  
Documentary evidence which confirms that the advice in respect of your trip has changed since the time of booking will be required if your trip is cancelled due to civil unrest or on the advice of the FCDO.

## 3. What is Covered?

### i. Cancellation, Curtailment and Change of Itinerary

Reimbursement for:

- Loss of deposits in the event of cancellation or curtailment.
- Additional travel & accommodation costs incurred in the event of curtailment or the itinerary of the trip being changed for reasons beyond the control of the Insured/the Insured Person.

NB: cancellation claims are covered up to £5,000 per Insured Person up to £15,000 per family. The policy does not provide cover for the financial failure/omission/neglect of any provider or their agent of transport or accommodation.

### ii. Medical & Emergency Travel Expenses

Cover for Hospital and Medical Expenses necessarily incurred in the event of an Insured Person falling ill or suffering injury while abroad. If required, this includes any additional cost of flying the person home. Cover is conditional on using AonProtect Assistance on +44 (0) 207 173 7797.

### iii. Baggage, Personal Effects and Money

- Cover is provided for baggage of up to £3,500 with no excess applicable.
- Money cover is limited to £500 in respect of UK or foreign currency lost or stolen.

If additional cover is required CIS must be contacted in advance of your trip. Higher limits can be provided but may be subject to payment of a policy excess.

### iv. Personal Accident

Limited cover is provided for compensation for accidental bodily injury to the Insured Person resulting in permanent disablement. The benefit payable for Death & other Capital benefits is up to £25,000. Refer to CIS for full policy wording.

### v. Personal Liability

Cover of up to £5m is provided for damages and claimant's costs and expenses arising from an Insured Person's legal liability for injury to other people (except for other Insured Persons) or damage to their property.

### vi. Legal Expenses

Cover of up to £50,000 is provided for legal expenses incurred by an Insured Person in pursuing a claim for damages against a third party who has caused them death, injury or illness.

## Help & Claims

- In the event of hospital **treatment/admission or repatriation** please contact Aon Protect Worldwide Emergency Assistance Service on +44 (0) 207 173 7797. Failure to do so may invalidate your insurance.
- Should you require any advice or assistance while travelling, contact AON Protect and have your European Health Insurance Card (EHIC) to hand, if relevant.
- To make any other claims or for any queries please contact CIS on 01296 422030.