

Important Changes to your Travel Insurance Policy 2019/20

As a result of a worsening claims experience under the Travel policy and the prohibitive cost of medical treatment in the USA and Canada, the changes explained below have been made to the Travel cover. All these changes will take effect from **29th September 2019**.

New Notification of Travel Requirement

In order to ensure we can continue to secure travel insurance for the clergy (and others) at a competitive and sustainable price, we need to collect data about the travel patterns (e.g. frequency, location and duration of trips) of those insured under the Travel policy. This data is now required as standard by travel insurers in order to provide an insurance quotation.

Consequently, with effect from 29th September 2019, **all insured persons travelling on holiday or diocesan business must notify CIS before travelling** so we can record the following information about their trip:

- Name
Date of Birth
- Diocese
- Status
- Destination(s)
- Start and End date of trip
- Reason for trip
- Details of any family members travelling

This will also enable us to confirm to each traveller that they are covered and to provide any relevant advice. Please inform your insured persons of this new notification requirement. If a traveller does not contact us, they risk not being covered by the diocesan travel insurance policy.

Travellers should contact us directly before each and every trip on 01296 422030 or at enquiries@catholicinsuranceservice.co.uk. We attach a standard form they can use to email us details of their trip. If your diocese already requires individuals to notify you of their trips before they travel, please contact us so we can agree how best to collect this information.

Telephone:
01296 422030
Email:
enquiries@catholicinsuranceservice.co.uk
Website:
www.catholicinsuranceservice.co.uk

Specified Employees

From **29th September 2019**, there will be no holiday cover for specified employees. The cover for employees travelling on business will remain.

Deacons

For deacons to benefit from cover under the Travel policy, they must be in active ministry and aged under 75 years. There will be no Travel cover for deacons aged 75 years or over, even if they are still in active ministry.

Travellers aged 75 years or over

There will be no cover for persons aged 75 years or over travelling on trips of over 30 days' duration from **29th September 2019**. For persons aged 75 years+ travelling for up to 30 days, cover will automatically be provided without any requirement for a health questionnaire or doctor's note, for trips anywhere in the world **excluding the USA and Canada**.

An excess of £150 will be payable in respect of any claims made under the Travel policy by persons aged 75 years or over. Insurers have chosen to apply an excess rather than charging those aged 75 years+ a higher premium for their Travel cover.

The new cover is summarised in the table below:

Age	Destinations Covered	Permitted Duration	Conditions
Under 75 years	Worldwide	Up to 12 months	<ul style="list-style-type: none"> ▪ Notify CIS before travel ▪ Deacons must be in active ministry
75 years or over	Worldwide - excluding USA and Canada	Up to 30 days	<ul style="list-style-type: none"> ▪ Notify CIS before Travel ▪ Excess of £150 per claim ▪ No cover for Deacons

If an insured person aged 75 years+ has already booked a trip of over 30 days' duration and/or a trip to the USA or Canada which will take place after 28th September 2019, please ask them to contact us. Insurers will confirm cover for such trips provided:

- CIS is notified before travel;
- the trip will finish before 28th September 2020;
- a health questionnaire is completed and an additional premium of £100 is paid.

Should you have any queries about these changes to the Travel cover, please contact us.

Telephone:

01296 422030

Email:

enquiries@catholicinsuranceservice.co.uk

Website:

www.catholicinsuranceservice.co.uk

Notification of Travel

With effect from 29th September 2019, all insured persons travelling on holiday or diocesan business must notify CIS before travelling. Please complete the table below and return it to us before travelling: enquiries@catholicinsuranceservice.co.uk

Should you have any queries, please do not hesitate to contact us.

Name	
Date of Birth <i>(travellers aged 75 years or over are not covered for trips of over 30 days or for travel to the US or Canada)</i>	
Insured Organisation <i>(diocese; religious order/congregation etc.)</i>	
Status <i>(i.e. priest; professed religious; deacon in active ministry and under 75 years; seminarian)</i>	
Destination(s)	
Start and end dates of trip	
Reason for trip <i>(i.e. 'business' or holiday)</i>	
Accompanying Wives & Children <i>(clergy wives and children under 18 years of age, or under 25 years of age and in full-time education are covered when travelling with insured clergy)</i>	

Signature:

Date:

Telephone:
01296 422030

Email:
enquiries@catholicinsuranceservice.co.uk

Website:
www.catholicinsuranceservice.co.uk