

# Travel Guidance



## Am I covered by this policy?

The CCIA Scheme Travel policy provides different levels of cover for clergy, seminarians, secondees and others. This Guidance note is intended to assist you to understand the cover provided. For full details of cover please refer to the summary of cover or **contact CCIA on 01296 422030 for assistance.**

## Clergy

A member of the clergy is defined as a: *“Permanent Deacon in active ministry; Priests; Seminarian; Novice; Postulant or any other Professed Religious of any member Diocese, Religious Order or organisation”.*

Clergy are covered under the Travel policy for Business and Personal travel **provided** they are not travelling against medical advice or any advice on the Foreign and Commonwealth Office website. If a member of the clergy is over 75 years and travelling in excess of 30 days insurers must be notified via CCIA well in advance of travel because, in most cases, an additional premium will be payable.

## Non Diocesan Clergy

From renewal 2016/17, the Travel cover will include clergy who are not incardinated into a member Diocese/Order but who have been ministering for a member Diocese/Order for a **continuous period of 12 months** or longer as at 29th September. This includes clergy from overseas. Non Diocesan Clergy who meet this criterion will be covered in the same way as member

Diocesan/Order clergy save that they will not be covered for the duration of any time spent in their home country (they will be covered for journeys to/from their home country).

## Seminarians

Seminarians studying abroad, other than in Rome or Spain, are not covered under the Travel policy.

Seminarians studying in Rome or Spain are covered for Business and Personal travel provided they notify CCIA of the dates and duration of their studies prior to commencement. Once notified, these Seminarians will benefit from full cover for the duration of their studies, including personal trips to other countries (other than their home country) of up to 12 months' duration.

## Secondees

Clergy and employees who are posted abroad for a **fixed term** will have the benefit of full Travel cover including Business and Personal trips **provided** CCIA are informed of the secondment before its commencement. Accompanying spouses or children are not covered. Please note that 'secondments' do not include sabbaticals or leaves of absence (which are regarded as personal trips) or postings of an unlimited duration. For example, a priest may be posted to the Vatican or a Seminary in Rome for five years. This priest, if his secondment is notified to CCIA before its commencement, would be covered under the Travel policy. However, if the priest was posted to Rome indefinitely, he would not be covered.

## Spouses and Children

Clergy spouses and/or children are covered under the Travel policy but only for trips where they are travelling with the insured Clergy member. Please note, a child will only be covered if they are unmarried, dependant and under the age of 18 years of age (or under 25 years of age if in full time education).

## Baggage

Cover is provided in respect of loss or damage to Baggage and Money (belonging to the Diocese and personal money) whilst travelling. As of 29<sup>th</sup> September 2016, the cover limits are as follows:

### Baggage Cover

Excess	NIL
Baggage	£3,000
Money	£500

If higher limits are required for a specific trip, please contact CCIA.