

# Travel Insurance Policy Summary of Cover



Policy No: 19-PAT-0000000671

Insurer: Aon Underwriting Managers

Period of Insurance: 29<sup>th</sup> September 2019 - 28<sup>th</sup> September 2020

## 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 of any insured organisation studying in Italy or Spain.
- Any Declared Secondedes of any insured organisation (excluding the US).
- Any employee, executive director or trustee of any insured organisation usually resident in the UK and travelling on behalf of the insured organisation.

### **Travellers Over 75 Years**

Cover for Priests or Professed Religious over 75 years of age is limited to trips of up to 30 days. There is no cover for trips to the US or Canada. No additional premium is payable, but a £150 excess will apply to any claims made.

No cover is available for Permanent Deacons over 75 years, whether in active ministry or not.

NB. 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 yourself in the event that 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 against their own travel insurance.

## 2. Before you travel

### i. **Travel Notification**

Trips will only benefit from cover under the travel insurance policy if they have been notified to CIS in advance. Please complete and return a Travel Notification Form or contact CIS.

### ii. **Exclusions**

This travel insurance 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.

### 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. **Sanctioned Territories**

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

- Iraq, Afghanistan, Syria and Somalia
- Any countries on the Sanctioned Territory List: (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 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 in the event that a trip is cancelled due to civil unrest or on the advice of the FCO.

### 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: 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.

#### 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

Cover is provided for compensation for accidental bodily injury to the Insured Person.

The benefit payable for Death & other Capital benefits is up to £25,000. Restrictions may apply to certain disablement benefits, 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 death, injury or illness.

## Help & Claims

- In the event of **hospitalisation** 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