

Travel Notification: Why is it important?

The requirement to notify CIS exists first and foremost so that we can check your planned trip is covered by the policy. Without a notification process, you may unknowingly travel to an area not covered by the policy or be in breach of a policy condition or exclusion. Without the notification requirement you would only discover that you were not covered when you submitted a claim.

Each year cover is declined for over 50 trips, either because of late notification, travelling in breach of a policy condition, such as travelling on the 'business' of a third party organisation, or to an area not covered or advised against by the Foreign Office.

In addition to ensuring your trip is covered, CIS can provide guidance to travellers such as a link to the Foreign Office travel advice, and are able to highlight applicable policy limits and conditions that are useful to know prior to travel.

It is important highlight that cover for any trip is not in place until CIS has been notified and you have received written confirmation of cover from us.

You must retain the written confirmation of cover as proof of cover in the event you need to make a claim.

Cancellation cover is also not in place until you have received the written confirmation of cover from CIS. We therefore recommend that you notify us as soon as you book your trip. In the event your booking is cancelled, the confirmation of cover must pre-date the date of any cancellation.

How do I notify CIS of my trip?

We try to make notifying us as simple as possible; you can notify us in the following ways:

- Email enquiries@ catholicinsuranceservice.co.uk
- Telephone* 01296 422030 (during normal office hours; Monday - Friday 9am until 5pm)
- Post Suite 5, Oxford House, Oxford Road, Thame, Oxon, OX9 2AH

*Please note that we do not accept notifications by voicemail.

If you are notifying us by email or post, you will need to complete one of two notification forms, either a holiday/personal trips form or a form for 'business' trips. Travelling to lead or assist in a pilgrimage that has been organised by the diocese/insured organisation is considered a business trip and therefore a business form should be completed. If you are attending a pilgrimage purely as a pilgrim, this would be considered a holiday/personal trip and so the holiday/personal trip form can be used. If you are unsure as to which category your trip falls in to, please contact us to confirm.

The business form must be signed by, or the email to CIS must be copied to, the COO, bishop/religious superior or equivalent of the diocese/insured organisation. This is so that they can confirm the trip is on the 'business' of the diocese/insured organisation and not for another charity or religious order who are not insured under the CIS scheme. The holiday form does not need to be countersigned.

Most confirmations of cover are sent within 3 working days of receiving a notification, but we ask that you give us at least 5 working days' notice. If you are notifying us at short notice, please telephone our office during business hours.

If you are travelling to high-risk countries or sanctioned territories, you will be required to complete a High-Risk Country Questionnaire. These are assessed by insurers who will confirm if cover can be provided. In these cases, we require at least 10 working days' notice, but you should leave yourself time to make alternative arrangements in case cover is declined.

If, for any reason, you are not able to notify us (or do not wish to do so), we recommend alternative travel insurance is sought prior to departing.

Do I have to notify of every trip I take, even in the UK?

Each confirmation of cover is trip specific so you must notify CIS of and receive written confirmation of cover for each trip you take.

If you are travelling within the UK, medical expenses cover does not apply because there is access to the NHS and so you only have to notify us of a UK trip if you require cancellation cover for accommodation or travel costs.

If you have any questions about the travel notification process, or travel cover general, please do not hesitate to contact us. To request a travel notification form, please email us or contact us via our website: catholicinsuranceservice.co.uk