Travel Insurance Summary of Cover

Insurer:	Chubb European Group SE
Chubb Emergency Assistance Telephone Number:	**+44 (0) 207 173 7796**
Period of Insurance:	29th September 2025 – 28th September 2026

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 employee, executive director or trustee of any insured organisation usually resident in the UK and travelling for the purposes of the insured organisation.

Travellers aged under 75 Years

Trips to the USA, Canada or the Caribbean for those under 75 years old are limited to 30 days

Travellers aged 75 Years or Over

Cover is available for Permanent Deacons of any age travelling at the request of an Insured Organisation on a diocesan/parish pilgrimage within Europe. There is no other holiday or business cover for Permanent Deacons aged 75 yrs+ (in ministry or not).

Cover for all other travellers aged 75 yrs+ is limited to trips of up to 30 days and there is no cover for the USA, Canada or the Caribbean.

A £150 excess will apply to any claims made by travellers aged 75 yrs+.

Travelling Companions

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 or an accident involving you. All claims for companions not specifically insured must be made on their own travel insurance policy.

2. Before your Travel

i. Travel Notification

You only benefit from travel cover for trips that have been notified to CIS, and for which CIS has confirmed cover in writing before the date of travel.

We recommend you notify us by telephone or email as soon as you book your trip. If you have to cancel your trip, you will only be able to claim for cancellation costs if you received confirmation of cover for your trip prior to the date of cancellation.

If notifying us by post, you must include your contact details so we can send you a confirmation of cover. Missing information causes delays, which could result in cover not being arranged or not being confirmed in time for your trip.

ii. Exclusions

The CIS Scheme Travel policy is for Holiday and/or Business travel only. Business travellers must be travelling on the business of the insured diocese/organisation. Travel on the business of another organisation is not covered (e.g. travelling as a chaplain on a cruise ship or leading a pilgrimage organised by a third party).

If travelling for purposes other than Holiday or Business (e.g. for medical treatment/advice); travelling to higher risk countries or on trips involving high risk activities (e.g. heli skiing), please contact CIS to check if your trip can be covered.

N.B. Cover is only provided if the whole trip is eligible for cover, the policy cannot cover just part of a trip.

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. 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. Such written confirmation must include the dates and destination of travel.

iv. High Risk and Sanctioned Territories

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

- Afghanistan, Belarus, Burundi, Central African Republic, Congo, Crimea, Cuba, DR of Congo, Ethiopia, Gaza, Guinea-Bissau, Haiti, Hong Kong, Iran, Iraq, Israel, Lebanon, Libya, Mali, Myanmar, Ncaragua, North Korea, Republic of Guinea, Russia, Somalia, South Sudan, Sudan, Syria, Ukraine, Venezuela, West Bank, Yemen and Zimbabwe.

v. Other Countries of Civil Unrest

Before travel to any countries of civil unrest you must check the Foreign Commonwealth & Development Office (FCDO) website to ensure that travel to the proposed area is not advised against: https://www.gov.uk/foreign-travel-advice

If the FCDO are not advising against travel, we recommend you print a copy of the FCDO travel advice at the time of booking the trip. If, by the time of the trip, the FCDO are advising against travel, you would have the evidence required for your insurance claim if you incur cancellation costs.

vi. Global and European Health Insurance Cards (GHIC and EHIC)

Before travelling to Europe, please apply for free for a GHIC on https://services.nhsbsa.nhs.uk/cra/start. If you already have an EHIC, this remains valid until its expiry date, at which point you will need to apply for a new GHIC. This card allows access to medically necessary state-provided healthcare in an EU country at a reduced rate or in some cases free of charge.

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 / £10,000 per family. The policy does not provide cover for the financial failure 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. **Before any medical costs are incurred, you must contact Chubb Emergency Assistance on +44 (0) 207 173 7796.**

iii. Baggage, Personal Effects and Money

- Cover is provided for baggage of up to £3,500 per insured person.
- Money cover is limited to £500 in respect of UK or foreign currency lost or stolen.
- A £100 excess is applicable per baggage and/or money claim.

If additional cover is required CIS must be contacted in advance of your trip.

iv. Personal Accident

Limited cover is provided for compensation for accidental bodily injury to the Insured Person resulting in permanent disablement. 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.

vii. Rental Vehicle Excess

Cover of up to £25,000 is provided to pay an excess or deductible on a Rental Vehicle insurance policy following loss or damage by theft or collision on a journey outside the United Kingdom.

Emergency Telephone Number

If hospital treatment/admission or repatriation is required you must immediately contact Chubb Emergency Assistance Service on +44 (0) 207 173 7796.

All medical treatment must be organised by Chubb Emergency Assistance. If you arrange medical treatment without contacting Chubb, you may invalidate your insurance.

For all other queries, contact CIS on 01296 422030 or enquiries@catholicinsuranceservice.co.uk