



Protecting you and your Pilgrimage in the Jubilee Year

During this Jubilee Year, we anticipate that more dioceses, parishes and charities may organise pilgrimages, to Rome and beyond. To ensure your pilgrimage is insured, and as safe as it can be, please read this guidance before making bookings or advising your travellers.

We recommend this guidance is read in conjunction with our separate guidance note **“Insurance for Medical Professionals assisting on Pilgrimages”**. It is important your medical staff and volunteers are protected and ready to react should they need to.

This guidance is necessarily of a general nature only and the cover described is subject to the terms and conditions of the respective insurance policies. Always contact CIS for advice on specific situations or issues.

Insurance Overview

Some pilgrimages are arranged by CIS insured dioceses and charities directly, and others are run by separate charities. Where a pilgrimage is arranged by a separate charity, please ensure either that the charity has been declared to CIS as a subsidiary or that separate insurance is in place for the charity to cover the pilgrimage. If you wish to double-check the position for your pilgrimage, please contact us.

Whoever is responsible for organising the pilgrimage must ensure comprehensive risk management policies and risk assessments are in place, including for Health & Safety (H&S) and Safeguarding.

Given the risks to those operating as a Travel Agent, and the difficulties of vetting suppliers and accommodation in foreign countries, we recommend that all travel and accommodation bookings for parish pilgrimages are made through a reputable Travel Agent.

If you are not using a Travel Agent and plan to take more than 10 people on pilgrimage you must contact CIS, to confirm the pilgrimage can be covered. The remainder of this guidance assumes that the pilgrimage is insured under the CIS Insurance Scheme. For other situations, (e.g., if a religious order ministering in a parish is arranging a pilgrimage), please contact us for advice.

Travel Cover

✗ **Volunteers and Pilgrims** are not covered under the CIS Scheme Travel Insurance and must make their own travel insurance arrangements to cover them for the usual travel risks including the cost of cancellation, medical expenses, personal possessions and personal accident.

✓ **Clergy and Employees of a CIS insured diocese or charity are eligible for Travel Insurance from the point at which each traveller is declared to CIS and we have confirmed cover.**

Cover for possessions and equipment

✓ Clergy should give special consideration to the value of the possessions they are taking on pilgrimage and ensure that the scheme travel policy limit (£3,500) is sufficient for any vestments and ecclesiastical regalia. If this limit isn't sufficient, please contact us.

✓ The scheme cover provides a further £5,000 for business equipment belonging to the insured diocese, charity or parish which is taken on pilgrimage. Where a higher limit is required, insurers must be contacted to arrange additional cover.

Liability Cover

✓ **The CIS scheme cover will provide an indemnity to CIS insured dioceses and charities, and, subject to conditions and your approval, to individual clergy, employees and volunteers, in the event that a pilgrim or member of the public is injured as a result of the alleged negligence of someone for whose actions you are responsible.**

✓ The Employers' Liability policy will provide an indemnity if a member of clergy, employee or volunteer is injured as a result of the negligence of the pilgrimage or the insured diocese/charity.

For details on liability cover for Nurses and Physicians, please see our separate guidance note "Insurance for Medical Professionals assisting on Pilgrimages".

Personal Accident Cover

✓ Clergy, Employees and Volunteers

Clergy, Employees and Volunteers aged 16-75 are covered by Personal Accident Insurance should they suffer a serious accident whilst engaged in authorised activities on behalf of the pilgrimage. The primary benefit is £20,000 payable in the event of Death, loss of limb(s) and / or eye(s), or a total permanent inability to return to a person's usual Occupation. In addition, there is a weekly benefit for temporary total inability to attend to a person's usual occupation for those who are not retired. If you require further details, please contact us.

× Personal Accident cover does not extend to pilgrims, but such benefits may be payable under the Travel Insurance arranged by individual pilgrims.

Cancellation

Please note that none of the policies in place provide cover for losses which may be incurred by a diocese or parish if a pilgrimage has to be cancelled, or financial losses which occur as a result of the failure of any suppliers.

It is extremely difficult to secure any insurance against the risk of financial loss, so it is important to be clear about the cancellation terms when entering into any contracts with suppliers, (e.g., for transport or accommodation).

If you are not directing your pilgrims to book with a travel agent, ensure you have full booking terms and conditions to limit your liability as far as possible and, where necessary, ensure you comply with The Package Travel and Linked Travel Arrangements Regulations 2018.

If you are concerned about the cancellation risk, please contact us to discuss your needs.

Third Party Pilgrimages

Clergy of CIS insured dioceses or charities leading or providing ministry for another Organisation's pilgrimage are not covered under the CIS insurance policy. This includes travelling on behalf of a Travel Agent, or a Religious Order not insured by the CIS travel policy.

Please contact the Organisation you are travelling on behalf of to ensure you are covered by their travel insurance.

Clergy travelling to provide ministry with the Hosanna House and Children's Pilgrimage Trust (HCPT) are not covered by the CIS travel policy. However, the HCPT have advised us that they arrange travel insurance for all those travelling on a HCPT pilgrimage, including Clergy. Please check this with them when asked to accompany the pilgrimage.

If you have any queries on cover for third party pilgrimages, please contact us.

This bulletin is necessarily of a general nature only. Nothing in this bulletin constitutes legal advice. Always consult suitably qualified professionals for advice about specific situations, legal issues or related matters.