



# Travel Insurance Explained

**In this document, you will find updated information about the changes to our travel insurance policy and FAQs all in one place.**

Our current CISV Travel Insurance Policy was renewed as usual on 1 February 2023. As always, we negotiated to achieve the most comprehensive coverage possible whilst minimising the cost whilst assuring proper coverage for all CISV activities.

Although we anticipated that premiums would increase by 10-15%, and were told by our Broker to expect this, we are happy to announce that premiums will remain the same as last year.

**So, what do I need to know?**



## International Programmes

Covered

Personal Accident	✓
Medical	✓
Travel	✓

### AT A GLANCE: WHAT YOU NEED TO KNOW

No changes from last year.

Depending on the length of programmes there are two rates included in the fees paid to International as per C-10 CISV International Fee Structure.

This covers all three components of the policy: travel, medical and personal accident.

Everyone in the camp needs to be covered by the policy except for local staff (18+ from local country). This does not apply to Leaders of local delegations, who do need to be covered (as included within the programme fees).



# International Events

Covered

Personal Accident	✓
Medical	✓
Travel	✓

## AT A GLANCE: WHAT YOU NEED TO KNOW

### AS SOON AS ONE PERSON CROSSES A BORDER IT BECOMES AN INTERNATIONAL EVENT

If your NA can provide proof that all participants are covered by an insurance policy that covers travel, medical expenses and personal accident, then do you not need to purchase through our insurance policy. We only need evidence that everyone is covered for the event, but do not require proof or details of each person individually. If this option is chosen, it is the responsibility of the NA to ensure each person who requires cover is covered under the same policy.

If your NA cannot prove coverage, you will need to take travel insurance from us which will cover personal accident, medical and travel.

Those aged 18+ from the host country do not need to be covered (as it is assumed local medical and personal accident cover is in place in the local country, and travel insurance for local travel is the responsibility of the individual for 18+, though not mandatory).

### 18+ from other countries and under 18s need to be covered.

Three rates provided: 5 Days or less, 6 – 15 days, and 16-35 Days. We negotiated cheaper rates for 5 days or less. Details on the rates can be found in our FAQs.



# National Programmes

Covered

Personal Accident	✓
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## AT A GLANCE: WHAT YOU NEED TO KNOW

If your NA can provide proof that all participants are covered for personal accidents (e.g. a local insurance policy, local social security system) then you don't need to take any further insurance. We only need evidence that everyone is covered for the event, but do not require proof or details of each person individually. If this option is chosen, it is the responsibility of the NA to ensure each person who requires cover is covered under the same policy.

If NA cannot prove proper personal accident cover they need to be covered under our policy. If you purchase national programme insurance from us, this coverage is the same as last year, at the same rate as last year.

Those aged 18+ do not need to be covered (as it is assumed local medical and personal accident cover is in place in the local country, and travel insurance for local travel is the responsibility of the individual for 18+, though not mandatory).

Three rates provided: 5 Days or less, 6 – 15 days, and 16-35 Days. We negotiated cheaper rates for 5 days or less.

These rates are lower than the International rates as the insurance only covers personal accidents. Details on the rates can be found in our FAQs.

**AT A GLANCE: WHAT YOU NEED TO KNOW**

If your NA can proof evidence that all participants are covered for personal accidents (e.g. a local insurance policy, local social security system) then you don't need to take any further insurance. We only need evidence that all individuals are covered for the event, but do not require proof or details of each person individually. If this option is chosen, it is the responsibility of the NA to ensure each person who requires cover is covered under the same policy.

If NA cannot prove proper personal accident cover they need to be covered under our policy for personal accidents.

Those aged 18+ do not need to be covered (as it is assumed local medical and personal accident cover is in place in the local country, and travel insurance for local travel is the responsibility of the individual for 18+, though not mandatory).

Three rates provided: 5 Days or less, 6 – 15 days, and 16-35 Days. We negotiated cheaper rates for 5 days or less.

These rates are lower than the International rates as the insurance only covers personal accidents.

In reviewing all our options, we have found this policy is still the best and most comprehensive, covering everything we need including a rare level of Covid coverage.

We are still waiting for the policy documents to be sent back from the insurer, they will be linked here, and an announcement sent out in Member News when they are ready.

Insurance documents include:

- N-03a CISV Travel Insurance Policy
- N-03 CISV Travel Insurance Policy Information for 2023
- Insurance Product Information Document
- Claim Form (Valid from 1 February 2023)

Below we have answered some frequently asked questions to help support you and explain these changes. Our FAQs also contain details about premium rates and where to send proof of cover. We will be updating this document regularly with more questions and answers as they come.

# Travel Insurance FAQs

## **Q: Why do we need travel insurance?**

**A:** The policy is a travel and personal accident policy that covers travel issues such as cancelled flights, lost luggage, medical, and personal accidents which could also lead to very expensive medical costs. The insurance ensures these are covered, as well as repatriation costs, and compensation for loss of limb, paralysis and death which is often overlooked.

As an International Charity, we have a duty of care to everyone we work with, especially anyone under the age of 18. Making it mandatory for people to have travel insurance is a way of ensuring we have the best protection for minors and participants in our care. Medical expenses and repatriation can cost hundreds of thousands of pounds and more.

Participating in events and activities can be quite expensive for a lot of people. However, CISV must ensure that such experiences are not tarnished by unforeseen incidents resulting in substantial financial debt due to medical expenses or travel difficulties. The occurrence of accidents, even during seemingly low-risk events, poses a significant threat to CISV's financial stability, reputation as a regulated charity, and overall well-being. It is crucial to note that health insurance policies obtained in one country may not provide coverage in other countries, thereby emphasising the need for caution and proactive measures to mitigate potential risks. Even for National and Local events, it is our responsibility to ensure there is coverage for personal accidents.

## **Q: Insurance is costly, why do I need insurance/is it a waste of money?**

**A:** We know that not everyone will make a claim, but insurance is still essential to offer protection against the unexpected (a fall, accident, cancelled flight, COVID...) and avoid a big cost to you as an individual. It is better to protect against the worst happening at a smaller cost than face a much bigger cost if something goes wrong. It also provides leverage to your NA and hosting NA to properly address any issue, to your personal benefit should an incident have occurred.

## **Q: Why was this decision made without approval from the Members?**

**A:** This was a requirement by our insurer, and we made the decision to uphold our responsibility to ensure that everyone is covered by insurance. We cannot pick and choose who is covered. In former years, this led to our travel insurance getting and paying claims from people that had not paid for coverage which created issues. We remind everybody we must ensure proper health and safety coverage for all our volunteers and participants.

**Q: Many attendees will already have paid for private insurance, what do we do in this instance this year?**

**A: For events covered under our international policy** - Anyone who has pre-purchased insurance prior to 1 February 2023, can send proof of insurance along with the date purchased to the [International inbox](#) and the need to purchase CISV insurance will be waived following a check of the policy.

**For events covered by equivalent insurance** – As mentioned, NAs do also have the option to purchase their own insurance. We have agreed with our Broker that the NA or host will just need to show us proof they have proper coverage for all participants. This proof can be emailed to the [International Inbox](#). Please include the event number if available.

**Q: If as an NA we purchase our own insurance, how much does the insurance need to cover?**

**A:** Please refer to our information tables above which outline the type of cover needed for each event e.g., medical, travel or personal accident cover. We have not currently set a minimum requirement. For now, proof of the level of coverage will be all you need to show.

**Q: Some participants have private insurance that covers their own medical expenses (such as the European sanitary card).**

**A:** Even if an individual has private insurance, we need to adopt an all-or-none approach for each event. Everyone should be covered under the same policy, either from the policy provided by the NA or the CISV International Insurance Policy (see above for exceptions for 2023).

**Q: NA has insurance that covers them, does the hosting NA need to provide proof of each individual or just the overall cover for the event?**

**A:** We need proof of coverage for the overall event. It is the host NAs responsibility to ensure that each individual is covered under the chosen policy.

**Q: If the NA purchases their own, most coverages of insurance are written in the country's language. Do you need an official translation?**

**A:** No, we will not require an official translation, but a short summary outlining the cover would be helpful.

**Q: We collected higher fees from attendees, or have not collected insurance fees, before knowing about this change, what should hosts do?**

**A:** Please ensure you have confirmed the correct amount by the end of the event. If you have any questions regarding this, please reach out to the [Regional Manager](#) or your Event Logistics Supporter.

**Q: Why weren't we told about changes earlier?**

**A:** This came to our attention during conversations with our insurance broker in early January during preparation for negotiating our new policy for 1<sup>st</sup> February. As soon as we were aware of the implications, we communicated our expectations in Member News on 06 January 2023, based on our initial conversations with our broker. We communicated again when additional details became available in the 20 January 2023 issue of Member News. As we move forward, we are putting plans in place to ensure we do not have such a short turnaround in 2024 and allow time for more consultation with members.

**Q: Can this be postponed until 2024 to allow for further discussion?**

**A:** For 2023, the premiums have now been negotiated and signed off, and we cannot postpone these changes. We have taken into account all factors and came to the conclusion that this is the best way forward for the year 2023. We are required to assure that everyone attending our events has proper insurance in place, and in current circumstances, this is our best way forward to be insured. Our main objective was to achieve the best coverage and price to cover the year. In preparation for 2024, we will continue working closely with members and our insurance provider to work out a way that has everyone covered by proper insurance under the best conditions. We will consult with our members moving forward with more information as and when it comes, allowing for further discussion. Now we have foresight on the issues, we can plan ahead.

**Q: Could we have negotiated a better rate with a different insurance provider?**

**A:** We use an insurance broker who sources quotes from multiple providers. We went with the company that was best able to meet our needs at the lowest cost.

Charities traditionally find it very difficult to get good insurance coverage. We have an Insurance Broker who has worked incredibly hard going back and forth with many providers negotiating possible premiums over a period of months. Many of the insurance providers we approached simply would not insure us. Those that said they would insure us needed between £150,000 and £300,000 UP FRONT. The Underwriter has already made several amendments to keep the premium as cheap as possible for us. We are visiting Lloyds of London, a world-leading insurance market, in March to start looking at 2024 requirements.

While we anticipated a 10-15% increase for 2023 we were able to **maintain our premiums at the same level this year**. Before COVID, our provider made a loss on our policy, and it was expected that our premiums would increase, or they would not provide coverage. Angie and Tanya were able to negotiate with the insurer to retain the coverage and maintain premiums by providing reassurances such as Covid vaccine requirement, Covid procedures, and implementation of the RAG Rating. These risk management measures proved successful as compared to the last few years, the percentage of claims, when compared to the total number of claims, was lower in 2022.

**Q: Is there a cost saving now that this is compulsory (increasing participation)?**

**A:** We were expecting a 10-15% increase in our rates due to inflation. As we were able to show the risk management policies we had in place, we were able to reassure our insurer and retain our standard rates. Participation numbers were considered in the negotiation of the insurance package.

**Q: Are we paying more for our Covid coverage? If so, do we really need that still?**

**A:** We do not pay more for Covid coverage, but it is part of the wider policy which has been negotiated with the insurance provider. As we are still getting a significant number of insurance claims related to Covid cases, it would indicate it is still very much needed. Covid cover currently reimburses up to 75% of irrecoverable costs to a maximum of £750 per claim.

**Q: What are the rates/Could we have negotiated a better rate for shorter events?**

**A:** We are happy to share that we were able to do this! Negotiations were ongoing through the month of January and to communicate the information to Members that coverage would be compulsory in 2023 we wanted to share what we could as soon as possible. As of Friday, 27 January, the premiums we have below were finalised, so we now have three rates based on the length of the programme or event. We have outlined the premiums for International and National programmes and events.

Premiums for International Programmes and Events		
5 Days or less	Meetings & Events inc. RTFs, Regional Meetings and JB Events.	£32.00 per person
6-15 Days	Longer events and Youth Meetings.	£42.00 per person
16-35 Days	Village, Step Up, Interchange and Seminar.	£50.00 per person

Premiums for National Programmes and Events		
5 Days or less	Programmes and Events	£23.00 per person
6-15 Days	Programmes and Events	£29.00 per person
16-35 Days	Programmes and Events	£39.00 per person

Premiums for National Programmes and Events apply to any residential events, including but not limited to mini-camps, training, meetings, National Programmes, and JB events.

Coverage includes up to 10 additional travel days. This covers the premium, the insurance tax and the fees associated with providing the insurance.

Because the rate for International Programmes remains the same, C-10 will not need to be adjusted for 2023. Event hosts have been advised of the lower rate to adjust what they are collecting.

**Q: In the same way that some of the office staff, Governing Board, or regional team members who will travel to multiple events have been provided with annual cover, can you make this option available to other key roles with higher amounts of travel?**

**A:** We have identified those who could be expected to travel as representatives of CISV International multiple times throughout the year and will seek to arrange that cover. We will consider increasing this group for 2024.

**Q: Why are the event hosts responsible for collecting the insurance premiums?**

**A:** CISV International can collect the insurance fees for programmes as we collect them as part of the programme fee.

Registration/participation fees for meetings and events are typically collected by the host, through a variety of methods. Therefore, it streamlines the processes if the insurance fees are collected at the same time and CISV International issues one invoice per event.

**Q: Rates on the policy documents look lower, why is that the case?**

**A:** The rates shown do not include taxes. Additionally, as part of the calculation, we needed to ensure we have covered trainers, international staff to camps, Governing Board Members, and IO staff when they attend regional meetings and training, as these costs are covered under the CISV International Travel Insurance Policy, not the individual.



**Q: Why does the insurance premium apply to JB Events now?**

**A:** This policy applies to all events under the CISV name. We cannot pick and choose who is covered. In former years, this led to our travel insurance getting and paying claims from people that had not paid for coverage which created issues. We also remind everybody that it is our obligation to ensure proper health and safety coverage for all our volunteers and participants.

**Q: Is there anything being done to mitigate the costs this will have on JBers, particularly considering that they are mostly students, and this additional premium is more significant than what JB has paid in the past?**

**A:** Yes, this is why we have negotiated the option for NAs to find other options and cheaper ways for everyone to be covered.

**Any other questions?**

If you have any more questions that are not answered in these FAQs, we have outlined where to go for answers:

For questions regarding the cover and claims, please contact [Safety@cisv.org](mailto:Safety@cisv.org)

For questions about collecting payments/payments in general, please contact your Regional Manager: [Lynn.faris@int.cisv.org](mailto:Lynn.faris@int.cisv.org) or your local Member Support Coordinator.

For all other questions please email [International@cisv.org](mailto:International@cisv.org).