

DIOCESE OF CLEVELAND MASTER INSURANCE PROGRAM

FOREIGN TRAVEL COVERAGES AND LIMITATIONS

Protection for the Benefit of:	1 GL	2 CAL	3 FVWC	3a EL	3b MA	3c ER	3d ESPE	4 K&R	5 PPTC	6 TA/I	7 TWR
Diocese	Yes	Yes	Yes	Yes	N/A	N/A	N/A	No	N/A	N/A	N/A
Parish	Yes	Yes	Yes	Yes	N/A	N/A	N/A	No	N/A	N/A	N/A
Institutions / Invitees	Yes	Yes	Yes	Yes	N/A	N/A	N/A	No	N/A	N/A	N/A
Employees	Yes	Yes	N/A	N/A	Yes	Yes	Yes	Yes	No	No	No
Volunteers	Yes	Yes	N/A	N/A	No	No	No	No	No	Yes	No
Participants	No	No	N/A	N/A	No	No	No	No	No	Yes	No

1. General Liability – covers third party foreign liability for Bodily Injury and Property Damage occurring outside the US and Canada.

INSURED: The Diocese, Parishes, Institutions, Invitee Entities, Employees and Volunteers

EXCLUDED: Injury to participants is excluded

2. Contingent Automobile Liability – covers foreign auto liability arising out of Hired, Non-Owned and Rented automobiles occurring outside the US and Canada. This coverage is **excess** of any local compulsory auto liability insurance that must be purchased when renting vehicles.

INSURED: The Diocese, Parishes, Institutions, Invitee Entities, Employees and Volunteers

EXCLUDED: Injury to participants is excluded

3. Foreign Voluntary Workers Compensation – provides Ohio mandated benefits to employees of The Diocese, Parishes, Institutions and Invitee Entities including:

- 3a. Employers’ Liability - on behalf of The Diocese, Parishes, Institutions and Invitee Entities.
- 3b. Medical Assistance & Travel Medical Emergency Services – employees.
- 3c. Evacuation and Repatriation - employees.
- 3d. Emergency Security and Political Evacuation - employees.

4. Kidnap and Ransom – covers employees of The Diocese, Parishes, Institutions and Invitee Entities.

5. Personal Property / Trip Cancellation

NOT COVERED: Can often be purchased through tour operators or on-line.

6. Travel Accident & Illness Coverage for Volunteers and Tour Participants

NOT COVERED: Can often be purchased through tour operators or on-line.

TYPICAL ON-LINE PROVIDERS:

Roam Right – www.roamright.com

Travel Guard – www.travelguard.com

TravelX – www.travelexinsurance.com

7. TRAVEL WAIVERS – signed liability waivers should be obtained from all non-employee tour participants / guardians releasing The Diocese, Parishes, Institutions or Invitee Entities as applicable.