

Diocesan Pilgrimage Insurance

With the pilgrimage season fast approaching, we thought it timely to issue a reminder of the cover in place under the Catholic Insurance Service (CIS) Insurance Scheme for Diocesan Lourdes Pilgrimages. There have been no material changes to the cover in recent years, so this should simply act as an aide memoire. If you are not insured via CIS, you should raise any insurance queries with your insurers or your diocese.

We are aware that some pilgrimages are arranged by diocesan charitable trusts, but that some dioceses have formed separate charities to run their pilgrimages. Where a pilgrimage is arranged by a separate charity, please ensure that appropriate insurance is in place for that charity covering the pilgrimage, as the pilgrimage may not be covered under the diocesan insurance.

Volunteers (excluding Physicians and Nurses acting in their professional capacity)

All pilgrimages will rely upon volunteers and so it is important that the policies in place provide cover for volunteers should they be injured, or cause injury, whilst engaged in their authorised activities.

The diocesan/pilgrimage Public Liability policy will provide an indemnity to the diocese and, at the request of the diocese, to individual volunteers, in the event that a pilgrim or member of the public is injured as a result of the negligence of the diocese or a volunteer. The Employers' Liability policy will provide an indemnity in the event that an employee or volunteer is injured as a result of the negligence of the pilgrimage/diocese. In the usual way, the indemnities provided would be subject to the terms and conditions of the respective policies.

We understand that some pilgrimages may be classing their physicians as volunteers in the belief that their physicians will be covered by the diocese/pilgrimage insurances. It is important to note that this will not provide the diocese/pilgrimage or the individual with an indemnity because insurers will not provide an indemnity to physicians who have acted in their professional capacity (whether on a voluntary basis or otherwise), including, where they have provided medical advice, opinion or diagnosis, or administered or prescribed drugs or treatment.

If, however, any of your volunteers happen to be physicians then they will be covered in the same way as all other volunteers. The policy will also provide an indemnity to the diocese/pilgrimage should the physician provide first aid care in a medical emergency, otherwise known as a 'Good Samaritan' act. However, all other liability arising from the physician acting in their professional capacity whilst volunteering is excluded under the policy (see below).

Nurses and Healthcare Assistants

The Public Liability policy will provide an indemnity to the diocese/pilgrimage in respect of any liability arising out of the negligence of any nursing staff or care assistants employed by or volunteering for the diocese/pilgrimage.

The personal liability of nurses should be covered in the first instance by their own Professional Indemnity policy and they should check they are covered by their PI policy. However, in the event that they have no insurance cover the diocesan/pilgrimage policy can, at the request of the insured, provide an indemnity to individual nurses.

Physicians

The diocesan/pilgrimage Public Liability policy will not cover either the diocese/pilgrimage or individual physicians in respect of any claims arising from:

- a) any medical advice, diagnosis or opinion given;
- b) the administration or prescription of prescribed drugs or treatment; or
- c) breach of professional duty

by any surgeon, physician, doctor, dentist or midwife operating in their professional capacity.

If the diocese/pilgrimage take physicians to Lourdes in order to provide such professional services please be aware that there is no cover under the CIS policies and, even if the physician has appropriate cover in place for their work (voluntary or otherwise) on behalf of the diocese/pilgrimage, there remains a risk that a claim could be made against the diocese/pilgrimage in respect of the physician's actions and any such claim would not be covered by the diocesan/pilgrimage policy.

If you are taking physicians on pilgrimage and they will or may be acting in a professional capacity offering medical advice/diagnosis/opinion or administering or prescribing drugs/treatment, we suggest you consider taking out additional insurance to cover the risk to the diocese/pilgrimage and check that the physicians have appropriate cover in place for their work.

If you have any queries regarding insurance for pilgrimages, please contact our office on 01296 422 030.