

# CSPA Travel Scheme 2024

Presented by Ann Pelaez - Managing Director



**The insurance people who care**

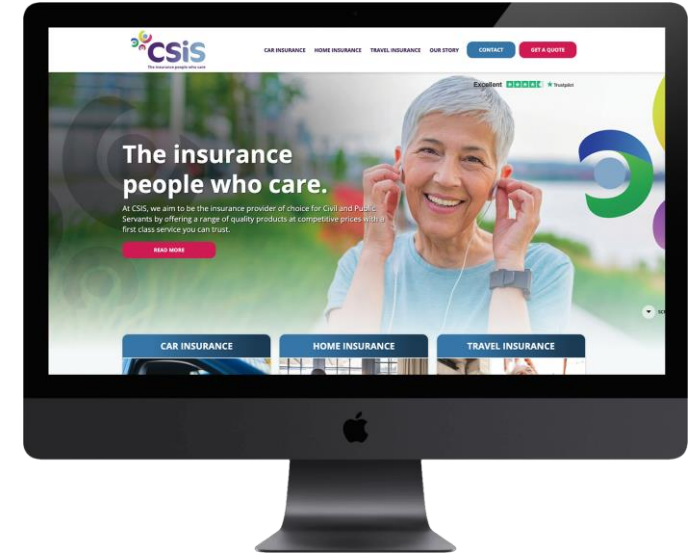
# Who are CSIS?

Founded by the War Office in 1890, we are a “Not for Profit” Company with all available surplus funds being donated to the **CSIS Charity Fund**;

The CSIS Charity Fund have made grants in excess of **£8M** over the last 10 years with the main beneficiary being the Charity for Civil Servants.

We sell **Home, Motor, Travel Insurance** (both direct and via PJ Hayman) as well as having access to a number of other products via our introducer arrangements including Temporary Car Insurance, Life Insurance and Pet Insurance.

Providing **excellent customer** service is at the heart of the success of our business; with a Trustpilot rating of **4.7 out of 5** and an average Customer Satisfaction score of **9.3 out of 10**, our customers benefit from the service offered by our friendly, knowledgeable and experienced team.



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# General Insurance Market

Before giving an overview of the new and improved CSPA Travel Scheme, I would like to offer a quick overview of the trends we are seeing in the **general personal-lines insurance market** – the following apply to all classes of insurance but are particularly relevant to home, motor and travel.

## Price Rises – industry wide price increases of circa 40%

- Inflationary impact on labour, parts and material costs
- Increased claims costs
- Supply chain disruption
- Accident rates and fraud
- Global instability and uncertainty



# General Insurance Market

## Consumer Duty / Regulatory Scrutiny

- Enhanced consumer protection
- Higher overheads for insurance companies / brokers to meet regulatory requirements

## Cost of Living Crisis

- Enhanced consumer expectations
- More customers switching insurer, opting for reduced cover or self-insuring due to rising costs
- Affordability considerations



# Why Is Travel Insurance So Important?

- ✓ Travel insurance covers medical treatment if you become ill or injured while abroad, where healthcare costs can be extremely high, especially in countries like America. It can cover the cost of emergency transportation to a hospital or even back to your home country if necessary.
- ✓ Travel insurance can reimburse you for non-refundable expenses relating to cancellations of your trip due to unforeseen circumstances.
- ✓ It offers peace of mind knowing that you are protected financially against the risks associated with travel (from medical emergencies to travel disruption), allowing you to enjoy your trip without worrying about unexpected expenses.



# New CSPA Travel Scheme

The new travel scheme has been arranged by **PJ Hayman Travel Insurance**, an industry leading company with 30+ years' trading; PJ Hayman work with underwriters on an ongoing basis to negotiate terms, pricing and cover; **the CSIS administer the scheme.**

## About the Scheme

- ✓ Designed especially for CSPA members
- ✓ An annual travel plan offering full European or Worldwide cover
- ✓ Open to CSPA members aged between 50 and 79; once joined, no upper age limit applies provided you remain a CSPA member
- ✓ Pre-existing medical conditions are covered as long as members are **'fit to travel'**; **no declaration of medical conditions required**



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# New CSPA Travel Scheme

## About the Scheme

- ✓ Cruise cover is included as standard
- ✓ Any single trip can last for up to 65 days (45 days for Caribbean, USA or Canada if worldwide cover is selected)
- ✓ Can be taken out for Individuals, Couples or Families.
- ✓ Has a fixed renewal date of 1st July; **members can join part way through the year and pay a pro-rata premium**



# What Does 'Fit to Travel' Mean?

- any existing medical condition(s) you have must be stable and controlled by any treatment you are receiving and/or medication(s) you have been prescribed; **and**
- there must be no known likelihood of any medical tests, investigations or variation of treatment or medication for any existing medical condition(s) throughout the entire period from the date you take out this insurance up to the date of departure on the trip, or whilst travelling; **and**
- you are not awaiting surgery for any diagnosed medical condition unless your treating practitioner believes this will not affect or worsen your ability to travel. Anything relating to the condition will be excluded from cover, including cancellation and medical expenses, but this will not preclude you from taking the travel insurance; **and**
- you are not exhibiting symptoms of an existing medical condition which could mean that your trip could be cancelled or cut short.





# What Does 'Fit to Travel' Mean?

You will not be eligible for this policy if any insured member suffers from a chronic breathing condition definitions of which can be found on the website but includes severe allergic asthma, obstructive sleep apnoea, COPD, Chronic bronchitis, lung cancer, cystic fibrosis, bronchiectasis and pneumonia

**It is always advisable to consult a doctor if you have any doubts about whether any insured member is medically fit to undertake a trip.**



# Pricing

Annual cover is available for:

- ✓ Individuals from **£169.99** for European travel or from **£199.99** for worldwide travel
- ✓ Couples from **£219.99** for European Travel or from **£239.99** for worldwide travel
- ✓ Family from **£249.99** for European Travel or from **£279.99** for worldwide travel
- Members have the flexibility to join at any time and pay a pro-rata premium – **if you join part way through the year you will only pay for the remainder of the term**

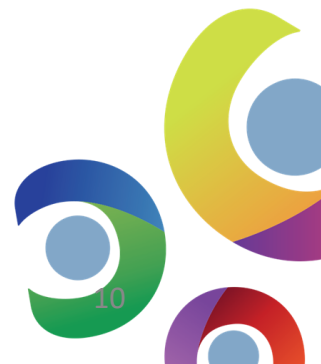
Individual		
	Europe	Worldwide
50-59	£169.99	£199.99
60-69	£259.99	£299.99
70-79	£339.99	£399.99

Couple		
	Europe	Worldwide
50-59	£219.99	£239.99
60-69	£309.99	£359.99
70-79	£409.99	£479.99

Family		
	Europe	Worldwide
50-59	£249.99	£279.99
60-69	£369.99	£419.99
70-79	£489.99	£559.99



# Taking Out Cover

To take out this cover you can either go online at:

**[csis.co.uk/cspa](https://csis.co.uk/cspa)**

Or call us on:

**01622 766960**

(select option 5 for our dedicated CSPA line)

If, for any reason, you are not eligible for this scheme or if the cover is not suitable, CSIS will be happy to help you find appropriate cover using our panel of insurers via Aneevo who have a range of products suitable for most scenarios, including adverse medical conditions, with no age limit.



# Thank You For Your Time

Ann Pelaez - Managing Director



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