

## Travel/Trips: Diocesan vs. Non-Diocesan

Our insurance company advises that in order to determine whether or not Diocesan insurance coverage would apply, first it must be determined if the trip is truly a parish/Diocesan sponsored trip.

### DIOCESAN SPONSORED

A Diocesan sponsored trip is one that the parish organizes so that those individuals participating will benefit in some way. This may be no more than a learning experience, to raise money or revenue or in some way provide a social service of some type on behalf of the parish. The parish will also have full and complete control over this trip, including the travel arrangements and itinerary. By having full control, the parish is then better able to dictate the outcome of the trip. If this trip requires payments of any type, the cost of the activity will need to go through the parish accounts. Once again, this will enable the parish to maintain some type of control over the trip. Also, this trip must be open to all members of the parish and the leader/organizer should be a parish employee or volunteer.

### NON-DIOCESAN SPONSORED

A non-Diocesan sponsored trip may be very similar to a Diocesan sponsored trip with some exceptions. Usually, an organization or individual will approach the parish/priest offering discount rates if the parish should have enough interested persons. This organization/individual will then be responsible for making all travel arrangements, including hotel, motel, transportation, and overall itinerary. This removes all control from the parish. While payments may be made to the parish and the parish may send one check in payment, there is still no control of this trip by the parish. Usually, the group is loosely formed parishioners who are interested in a religious excursion at a discounted rate. There is no parish employee or volunteer organization and the group is usually responsible for themselves.

Some of these trips are placed in parish bulletins and may indicate that the Bishop will be traveling with the group. Once again, this does not make this a parish/Diocesan-sponsored trip. In most instances, this is used by the individual/organization to attract more people and thus make the travel rates more attractive. If the parish did not organize the trip; does not have control over the trip; monies do not pass through the Diocesan accounts; trip is not led by a parish employee or volunteer; trip is not open to all parish members and does not in some way benefit the parish, educationally, socially, or financially, then it more than likely is not a parish sponsored trip.

If the trip is a non-Diocesan sponsored international trip, International Travel Insurance may be purchased through Catholic Mutual's Worldwide Travel Program. For more details of this coverage, please see page **Fin.VII.Q.2.page 1-2 in your PARISH FINANCE MANUAL.**