



Travel PROPOSAL FORM



Gasamamo
INSURANCE

we're always there

SUMMARY OF COVER PROVIDED

This summary is intended to describe simply and clearly the cover provided by the GasanMamo Travel Insurance Policy. The policy itself, being a legal document will define the precise terms of the cover including details of the exclusions and conditions applicable. A specimen may be examined on application. You are given a choice of three levels of cover: Basic, Standard and Executive. The following is a description of the cover in each section. A comparison of the cover and sums insured provided follows.

SECTION A BAGGAGE

The cover provided is for accidental loss of or damage to personal belongings (including clothing worn) and personal luggage. In addition, if the baggage is temporarily lost for longer than 12 hours an amount up to €120 (for Basic Cover), €350 (for Standard Cover) and €1,000 (for Executive Cover) is payable for the emergency purchase of essential replacement items.

SECTION B MONEY

This section provides cover for loss of cash, travellers cheques, travel tickets, hotel vouchers, passport and driving licence, telecards, mobile phone top-up vouchers and lift pass.

In addition, the policy will provide cover for the emergency purchase of essential replacement items if your luggage is not restored to you within 12 hours on your outward journey.

SECTION C GOLFING COVER

This section provides cover for lost, stolen or damaged golf equipment (not including clothing). In addition, if your equipment is temporarily lost for longer than 12 hours on the outward journey we will pay a daily benefit for hiring replacement golf equipment.

SECTION D PERSONAL ACCIDENT

This section provides cover for specified benefits following accidental bodily injury resulting in death or disablement .

SECTION E CANCELLATION & CURTAILMENT

Refund of non-recoverable deposits contractually incurred in advance for travel and accommodation, concert and sports

tickets and holiday tours and excursions should the journey be unavoidably cancelled or curtailed due to the following:

- Injury, illness or death of yourself or any person with whom you have arranged to travel or stay.
- Injury, serious illness or death of any close relative, fiancè(e) or close business associate of yours or of your travelling companion.
- You or your travelling companion being summoned for jury service.
- You or your spouse being made unemployed.
- Your home becoming uninhabitable following earthquake, explosion, landslide, fire, flood, storm or tsunami.
- Your presence being required by the police following burglary at your home or place of business.
- You or anyone you are travelling with are a member of the Maltese Armed Forces, Police, Fire, Nursing or Ambulance Services and authorised leave is cancelled due to an unexpected emergency.
- Weather which causes the complete cessation of services of your cruise liner for at least 48 consecutive hours.
- Avalanche, earthquake, explosion, fire, flood, landslide, storm or tsunami which renders the accommodation in which you are staying uninhabitable.

SECTION F

EMERGENCY MEDICAL & ASSOCIATED EXPENSES

This section covers payment of the following expenses:

- Emergency medical treatment (including rescue services to take you to hospital) and emergency dental treatment incurred outside Malta (and in Malta up to a limit of €700 for Basic Cover, €1,000 for Standard Cover and €1,250 for Executive Cover for any treatment required within a maximum period of three months after your booked return date).
- Cost of transporting the remains of your body back to Malta or the cost of burial or cremation in the country where death occurred.
- Additional expenses incurred if it is necessary for you to stay beyond the intended return date.
- Reasonable additional charges for accommodation if it is necessary for you to stay beyond the intended return date.

SECTION G

HOSPITAL CASH BENEFIT

This section provides for the payment of a daily benefit for every complete 24 hour period if you are admitted to a hospital due to accidental bodily injury or illness.

SECTION H

PERSONAL LIABILITY

This section provides indemnity against legal liability for accidental injury to third parties or for damage to their property. Legal costs and expenses payable are also insured.

SECTION I

DELAYED DEPARTURE

The cover provided is for compensation in the event of delay in departure of the ship or aircraft in which you are booked to travel up to the actual departure date and time of the ship or aircraft or to your actual departure, whichever is the earlier.

SECTION J

MISSED DEPARTURE

Cover is for payment of extra accommodation (other than that incurred in Malta) and travel costs you have to pay if you arrive at the point of international departure too late to board the ship, aircraft or train in which you are booked to travel.

SECTION K

LOSS OF PASSPORT

This section provides cover for additional expenses incurred in obtaining a replacement passport following loss or theft of your passport while abroad.

SECTION L

RENTAL VEHICLE INSURANCE EXCESS

The cover provided is for compensation in respect of the standard policy excess you have to pay under the rental agreement if the motorcar or van you have rented from a rental company is involved in an accident or is stolen or the cost of repairing the motorcar or van (whichever the less).

SECTION M

CANCELLATION OF SERVICE

The cover provided is for payment of reasonable additional travel and accommodation expenses necessarily incurred due to the forced extension of your journey and refund of your non-recoverable deposits and other pre-paid travel and accommodation charges if the service provided by the ship or aircraft in which you are booked to travel is cancelled due to adverse weather conditions or other natural disasters.

SECTION N

PET CARE COVER

The cover provided is for in-patient veterinary treatment if your cat or dog suffers an injury whilst being cared for by a friend, relative, professional pet sitter, kennel or cattery in Malta whilst you are on your trip.

THE FOLLOWING SECTIONS ONLY APPLY IF THE APPROPRIATE PREMIUM FOR WINTER SPORTS HAS BEEN PAID.

SECTION O **WINTER SPORTS EQUIPMENT**

This section provides cover for lost, stolen or damaged winter sports equipment you own or hire. In addition, we will also pay to hire replacement winter sports equipment for the rest of your trip.

SECTION P **PISTE CLOSURE**

This section provides cover for the payment of a benefit if all pistes at the resort you have booked are closed because of lack of snow, excessive snow or high winds.

SECTION Q **SKI PACK COVER**

This section provides cover for the proportionate cost of your non-refundable ski pack if due to illness or injury you are medically certified as being unable to ski or board.

24 HOUR WORLDWIDE SPECIALTY ASSISTANCE EMERGENCY SERVICE

If you suffer serious injury or illness while abroad, experienced Assistance Co-Ordinators will, where necessary, contact hospitals and guarantee medical fees. If required, medical advisors will be consulted for their views on the possibility of arranging repatriation.

Specialty Assistance may be contacted as follows:

UK tel: +44 (0) 20 7902 7405
UK fax: +44 (0) 20 7928 4748
email: operations@specialty-assist.com
website: www.specialty-group.com

SECTION / COVER	BASIC	STANDARD	EXECUTIVE
A Baggage Limit per item Limit for valuables Emergency replacement items	€700 €300 €500 €120	€2,500 €750 €1,000 €350	€3,500 €1,000 €1,500 €1,000
B Money	€1,000	€1,500	€2,500
C Golfing Cover	NOT INSURED	NOT INSURED	€1,500
D Personal Accident If under 16 yrs old	€5,000 €1,250	€20,000 €10,000	€45,000 €20,000
E Cancellation	€1,200	€5,500	€7,500
F Emergency Medical & Associated Expenses	€25,000	€200,000	€1,000,000
G Hospital Benefit	NOT INSURED	€25 per day Maximum €750	€30 per day Maximum €900
H Personal Liability	€1,250,000	€1,250,000	€1,250,000
I Delayed Departure	€50 for the first 12 hours and €25 for each subsequent full 12 hours, Maximum €250		€50 for the first 12 hours and €25 for each subsequent full 12 hours, Maximum €500

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SECTION / COVER	BASIC	STANDARD	EXECUTIVE
J Missed Departure	€250	€750	€1,500
K Loss of Passport	NOT INSURED	€185	€250
L Rental Vehicle Insurance Excess	NOT INSURED	€400	€500
M Cancellation of Service (Available at an additional premium)	NOT INSURED	€2,000	
N Pet Care Cover	NOT INSURED	€15 for each full 24 hour period Maximum €150	€25 for each full 24 hour period Maximum €250
The following sections only apply if the appropriate premium for Winter Sports has been paid			
O Winter Sports Equipment	€350	€1,000	€2,000
P Piste Closure Cover	€25 for every complete 24 hour period up to a total of €200		€35 for every complete 24 hour period up to a total of €350
Q Ski Pack Cover	€100	€250	€500

PREMIUM RATES

AREA 1 - EUROPE

(including Russia, west of Ural Mountains, countries bordering the Mediterranean, the Azores, Canary Islands, Madeira and Iceland)

	BASIC	STANDARD	EXECUTIVE
Up to 5 days	€13.00	€16.50	€22.50
6 to 11 days	€15.00	€20.00	€27.00
12 to 18 days	€19.00	€25.00	€31.50
19 to 24 days	€21.00	€27.00	€37.00
25 to 31 days	€22.50	€29.50	€39.00
Each additional week	€3.50	€6.00	€8.50

AREA 2 - WORLDWIDE

(excluding USA and Canada)

	BASIC	STANDARD	EXECUTIVE
Up to 5 days	€23.50	€30.50	€41.00
6 to 11 days	€30.00	€36.50	€48.00
12 to 18 days	€38.50	€48.00	€63.00
19 to 24 days	€44.50	€54.00	€72.00
25 to 31 days	€49.00	€59.50	€84.00
Each additional week	€7.00	€12.00	€16.50

AREA 3 - WORLDWIDE

	BASIC	STANDARD	EXECUTIVE
Up to 5 days	€28.00	€33.00	€44.50
6 to 11 days	€36.00	€40.00	€54.00
12 to 18 days	€44.50	€51.50	€68.00
19 to 24 days	€49.00	€58.50	€79.50
25 to 31 days	€54.00	€70.00	€91.00
Each additional week	€8.50	€14.00	€20.00

Winter Sports Cover
Children under 2 years
Children under 16 years
Persons aged 70-75 years

2.5 times the adult rate
 Free
 Half the adult rate (if accompanied by an adult)
 Twice the above rate

OPTIONAL WIDER COVER & BENEFITS

COVER	PREMIUM RATES	
Additional Personal Accident Cover (additional premium per person, per unit of €12,000 benefit up to a maximum of €60,000 additional cover)		Areas 1, 2 & 3
	Up to 5 days	€3.00
	6 to 11 days	€3.50
	12 to 18 days	€4.50
	19 to 24 days	€5.50
	25 to 31 days	€6.50
	Each additional week	€2.50
Excess Waiver (This is required if you wish to waive your excess in the event of a claim)	Area 1	€2.00
	Area 2 & 3	€3.00
Section M - Cancellation of Service (Available only if you have opted for the Standard or Executive Cover)	Area 1, 2 & 3	€10.00 (Adults) €5.00 (Children under 16 years)

TRAVEL

INSURANCE PROPOSAL FORM

Name and address of first applicant	ID Card No.	Date of Birth	*Cover
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

AREA TO BE VISITED

Enter 1, 2 or 3

Number of persons aged

Under 2

2-15

16-69

70-75

Tick box if **Winter Sports** cover is required

Tick box if you wish to opt for **Waiver of Excess**

Tick box if you wish to purchase **Section M-Cancellation of Service**

Provide details if **ADDITIONAL PERSONAL ACCIDENT COVER** is required

PERIOD OF INSURANCE (Maximum period of 9 months)

for

days from

 / /

PREMIUM

€

DOCUMENT DUTY

{11% minimum €13.00}

€

TOTAL PREMIUM

€

*Cover:

B - Basic

S - Standard

E - Executive

IMPORTANT

Please read carefully before signing.

Health Warranty

Claims under sections D,E,F and G are subject to the express warranty that any Insured or person with whom the Insured has arranged to travel or stay was not:

1. Receiving or awaiting medical or surgical treatment at the time of effecting this insurance; or
2. Suffering from a serious or chronic illness and/or injury which has required consultation or treatment within the past 12 months.

Data Protection Notice

To the extent that the information supplied by you, whether orally or in writing, constitutes personal data, including sensitive data within the provisions of the Data Protection Act, you consent to the processing of such data for purposes of administering your proposal for insurance, your Policy, underwriting, handling of claims and also for the purposes of detecting, preventing and suppressing fraud and of keeping statistics. We may be required to collect further information from our Tied Insurance Intermediaries, other insurance companies, insurance intermediaries or insurance associations. In addition, we may pass some or all of the information to other insurance companies, or insurance associations for underwriting and claims handling purposes and also for the purposes of detecting, preventing and suppressing fraud and of keeping statistics. This also helps us to check the information provided. When we deal with your request for insurance, we may search this information. When you tell us about an incident which may or may not give rise to a claim, we will pass information relating to it to the Malta Insurance Association. We and other companies within our group would like, on occasion, to keep you informed of our products and services, by mail, fax, e-mail or other electronic means. Please inform us in writing if you do not wish to receive this information or if you wish to receive such information solely from GasanMamo Insurance Ltd.

Moreover, we hereby ask you whether you wish to receive direct marketing information from us by e-mail to your e-mail address provided below.

You have the right to request access to, and rectification of, your personal data held by us by directing your request in writing signed by yourself to the Data Protection Officer, GasanMamo Insurance Ltd, Msida Road, Gzira GZR1405.

Professional Secrecy Act

Information on this form or on any subsequent claim form, along with other relevant information, may be shared with other Insurers as part of an exercise to combat the ever-increasing problem of insurance fraud. Signature of this Proposal Form confirms your consent to this fact-sharing exercise.

Details shared are limited to what is absolutely necessary within the strict bounds of confidentiality and we will always regard your file as being a document protected by the Professional Secrecy Act, 1994.

TOGETHER WE CAN FIGHT FRAUD

I/We declare that the Information given in this proposal is to the best of my/our knowledge correct and complete in every detail.

I/We confirm that I/we give consent, on the basis of the Data Protection Notice, on behalf of myself and any other persons specified in this form for the insurers to process our personal information with respect to this proposal and any subsequent claims. I/we also confirm that I/we have brought the Data Protection Notice to the attention of these persons.

Further, I/we agree that if my answer has been written by any other person on my/our behalf, such person shall for that purpose be regarded as my/our Agent and not the Agent of GasanMamo Insurance.

When completing this application, you should disclose any fact which may influence the acceptance of the risk.

Signature:

Date:

E-mail address of the first applicant:

On receipt of the Application and payment, a Schedule will be issued for attachment to your Policy. Keep this Policy in a safe place.

Office of Issue:

Instructions to policyholders

It is important that you read these few notes that we have prepared and which, we hope, will make you more aware of what the policy covers and what requirements are made upon you. **THIS IS NOT A SUBSTITUTE FOR THE ACTUAL POLICY** which, as a legal document, will describe the full terms of cover.

Loss or theft

You are required to report any losses or thefts to the Police authorities within 24 hours of the occurrence. A copy of the police report must be lodged with your claim. Depending on where the loss or theft occurred you are to report it also to any connected party such as the hotel proprietors or the transport authority. For loss or theft of money you will normally be required to present a sworn statement ("affidavit") in support of your claim.

Baggage

If your baggage is lost or damaged during your journey, make sure you report this at the Airline's desk at the airport. You will be given a "Property Irregularity Report" which is essential for your claim. You must also write to the Airline concerned **WITHIN 7 DAYS** of the incident. Do not leave your baggage unattended at any time.

Medical expenses

The aim of the policy is to provide you with Insurance cover against unexpected illness or injury. It is, therefore, quite clear that **NO COVER** is provided for any illness or injury which existed prior to your departure and of which you are aware. This is particularly the case if you suffer from a chronic or recurring illness such as a heart condition, diabetes and hypertension.

Valuables

Your policy has a limit for any one article and therefore you should ensure that you are not carrying anything above this limit (unless you have a separate annual policy covering valuables). Remember that you have a duty to care for your articles, and valuables should be regarded as uninsured unless they are either locked up or in the immediate control of a responsible person. Never pack valuables in luggages which will be unaccompanied, since no insurance cover will apply.

Cancellation

If you have to cancel or cut short your holiday, contact your travel agent immediately so that any recoverable expenses can be claimed.

Your policy

We highly recommend that you read your policy document since this will give you the full details of your cover.

Making a claim

If you are unfortunate and suffer a loss, please contact us as soon as you can upon your return to Malta. Please make sure that you provide us with full details and with documents (such as Police Report, Property Irregularity Report, Receipts etc.) which may be required in support of your claim.



Head Office:

Msida Road, Gzira GZR 1405, Malta

Tel: 2134 5123 Fax: 2134 5377

insurance@gasamamo.com gasamamo.com

Branches:

B'Kara • Hamrun • Mellieha • Mriehel • Naxxar • Paola • Hal Qormi • Rabat • Tas-Sliema • Valletta

Gasamamo Insurance is authorised by the MFSA