



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 or by visiting www.gasanmamo.com/support/downloads. 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 COLLINSON MEDICAL 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.

Collinson Medical Assistance Emergency Service may be contacted as follows:

UK tel: +44 (0) 207 111 1101 (line open 24/7)
email: medicalops@collinsongroup.com
website: www.collinsongroup.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 full 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	€14.00	€18.50	€25.00
6 to 11 days	€16.00	€22.00	€29.50
12 to 18 days	€20.00	€27.00	€34.00
19 to 24 days	€22.00	€29.00	€39.50
25 to 31 days	€24.00	€32.00	€41.50
Each additional week	€5.00	€7.50	€9.00

AREA 2 - WORLDWIDE

(excluding USA and Canada)

	BASIC	STANDARD	EXECUTIVE
Up to 5 days	€26.00	€33.00	€43.00
6 to 11 days	€32.50	€40.00	€50.00
12 to 18 days	€41.00	€50.50	€65.00
19 to 24 days	€47.00	€57.00	€75.00
25 to 31 days	€51.00	€62.00	€86.00
Each additional week	€10.00	€13.00	€17.50

AREA 3 - WORLDWIDE

	BASIC	STANDARD	EXECUTIVE
Up to 5 days	€32.00	€35.00	€46.00
6 to 11 days	€40.00	€42.00	€55.00
12 to 18 days	€48.50	€54.00	€70.00
19 to 24 days	€52.00	€61.00	€80.00
25 to 31 days	€58.00	€72.00	€95.00
Each additional week	€12.00	€14.00	€20.00

Winter Sports Cover

Children under 2 years

Children under 16 years

Persons aged 70-75 years

Persons aged 76-80 years

2.5 times the adult rate

Free

Half the adult rate (if accompanied by an adult)

Twice the above rate

Basic Cover only - Three times 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 & 3	€5.00
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 76-80

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.

Very Important

You are reminded of the need to disclose any facts which the insurer would take into account in the assessment and acceptance of this proposal. If you have any doubts as to whether certain facts are relevant, ask your local GasanMamo Insurance Office. Failure to disclose all relevant facts may invalidate your policy or may result in your policy not operating fully. Please ensure that you keep a record (including copies of letters) of all information that you supply to us in relation to this proposal.

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.

Data Protection Notice

GasanMamo Insurance Limited having company registration number C3143 and registered office at Head Office, Msida Road, Gzira, Malta, is the data controller of personal data held about you and/or other individuals to be covered under a policy. Within the context of this notice, "GasanMamo" means GasanMamo Insurance Limited and/or any of its affiliates, subsidiaries or associated entities.

The data that you provide to us, including sensitive data, will be used for the administration of quotations and policies, insurance underwriting, for handling and settling claims, for management information and for the prevention and detection of fraud and other crimes.

We may collect information about other individuals, such as your family members including minors, whom you propose to insure or insure with us. Yours and other individuals' information may be collected and disclosed from/to associated companies, intermediaries, re-insurers and other entities for the conduct of insurance purposes and for our legitimate interest such as:

- checks against publicly available information (like court judgements, or court orders) for assessing your application or at renewal or when issuing an endorsement. Similar checks may be made in assessing any claims made.
- claims handling purposes where information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters, surveyors, and investigators. In certain instances, we may require to be provided with further medical information from any doctor, hospital, clinic, laboratory or any related medical practitioner and healthcare providers.
- for research or statistical purposes, including to analyse how people use our websites, view our products, respond to our advertising and to improve our understanding of what customers need.
- for training purposes, to improve our services and their delivery, for example by recording telephone calls.
- to communicate with you about your quotation, product or service, including improvements we make to the ways you can access your information
- to prevent, detect suppress and/or prosecute fraud where we may at any time share information about you with other organisations, regulatory and public bodies (if applicable overseas), undertake credit searches and additional fraud searches, check and/or file your details with fraud prevention agencies and databases (such as the Malta Insurance Fraud Platform).
- third party suppliers or service providers to conduct certain business operations as per our outsourcing agreements.

If you give us information, including sensitive information, about other individuals, you confirm that they have given you their permission to provide their personal information to GasanMamo Insurance and for GasanMamo Insurance to process their personal information and also that you have told the individuals who we are and how we use their data, as set out in our Privacy Policy.

We will retain personal information for as long as it is necessary to fulfil the above mentioned purposes for which it was collected and for a period of time permitted by law in order to comply with our legal obligations and requirements.

You have the right to request access to the personal information we hold about you. In certain instances, you may withdraw your consent to our processing of your personal information or request that we restrict the processing of your information or erase your information. However, we may continue to process your personal information if we have a legitimate interest or a legal obligation to do so. To exercise these and other rights mentioned in GasanMamo's Privacy Policy, you may contact us by email on insurance@gasanmamo.com or by post to The Data Protection Officer, GasanMamo Insurance Limited, Head Office, Msida Road, Gzira, Malta. We will take all reasonable steps to confirm your identity before providing you with details of any personal information we may hold about you.

If you are not satisfied with the way GasanMamo processes your personal data, you can contact us as indicated above. If, after making a complaint to us, you are still unsatisfied you have the right to refer the matter to the Office of the Information and Data Protection Commissioner, Floor 2, Airways House, High Street, Sliema SLM 1549, Malta or via email on idpc.info@idpc.org.mt. We recommend you read our full Privacy Policy for a better understanding of how we process data by visiting: <https://www.gasanmamo.com/company/legal/privacy-policy/>.

We may amend this notice from time to time for example, to keep it up to date or to comply with legal requirements.

In completing all the forms related to your policy or claims, you are confirming your understanding and acceptance of all the terms set out in our Privacy Policy. We would like, on occasion to keep you informed of our products and services by electronic means.

- Yes, I would like to receive marketing information.
 No, do not send me marketing information.

We would like, on occasion, to keep you informed of related company products and services by mail or by electronic means.

- Yes, I would like to receive marketing information.
 No, do not send me marketing information.

You have a right to object to the processing of your personal data for marketing purposes. Please inform us accordingly if you do not wish to receive any marketing information. If you opt-out of receiving marketing information we may still use your contact details to convey important information regarding an existing policy or claim or for us to comply with our regulatory obligations.

I confirm that I have read and understood the contents and accept all the terms laid down in this proposal form. I hereby declare that to the best of my knowledge all the information provided is true and correct.

I hereby declare that I have obtained consent to provide personal data regarding the individuals for travel insurance purposes and I have informed the individuals about who GasanMamo is and how GasanMamo uses their data as set out in its Privacy Policy.

Signature:

Date:

E-mail address of the first applicant:

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 luggage 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.



Gasamamo
INSURANCE

Head Office:

Msida Road, Gzira GZR 1405, Malta

Tel: 2134 5123 Fax: 2134 5377

insurance@gasamamo.com gasamamo.com

Branches:

B'Kara • Mellieha • Mrieħel • Paola • Hal Qormi • Rabat • Tas-Sliema • Valletta

Gasamamo Insurance Ltd is authorised under the Insurance Business Act and regulated by the MFSA

Important Information to Policyholder

Who are we?

Gasamamo Insurance Limited is a limited liability company registered in Malta (C3143). Our registered address is Head Office, Msida Road, Gzira GZR 1405, Malta.

Gasamamo Insurance Limited is licensed by the Malta Financial Services Authority (MFSA) to carry on business of general insurance. The MFSA address is Notabile Road, Attard BKR 3000, Malta.

Which Law is Applicable to your Contract?

Your insurance policies with Gasamamo Insurance Limited are Maltese contracts and will be governed by Maltese Law.

What can you do if you are not satisfied with Gasamamo Insurance Limited?

As a valued customer you are right to expect fairness and a swift and courteous service at all times. We recognise that sometimes you may be dissatisfied with our service.

To help us improve we would appreciate your honesty in telling us about your experience of our service? Your feedback will make all the difference.

What you should do

Step 1. Please speak to your usual insurance advisor or your Gasamamo Insurance Ltd contact.

Step 2. If you remain dissatisfied or you feel your complaint remains unsolved please write to the Managing Director, Gasamamo Insurance Ltd, Msida Road, Gzira GZR1405 or by email on insurance@gasamamo.com giving us your policy or claim number in any correspondence.

Step 3. If, after making a complaint to us, you are still unhappy and feel the matter has not been resolved to your satisfaction you have the right to refer the matter to the Office of the Arbiter for Financial Services, First Floor, St. Calcedonius Square, Floriana FRN 5130 or email on complaint.info@financialarbiter.org.mt.

Following these procedures will not affect your right to take legal action.

How we communicate

You may communicate with us verbally or in writing, in English or Maltese. The placing of insurance is always done in writing. Documentation relating to the contract of insurance and to claims shall be in English. Should you receive a translated version, the English version will prevail.

By providing your email address to us, you consent to receiving communications from us by electronic means. Should you wish to receive information from us by means of paper copy you are kindly requested to contact us to let us know of your preference.

How we treat your personal data

The privacy and security of your personal information is important to us. Please refer to the Privacy Policy section on our website www.gasamamo.com for further information. This policy may be amended by the company from time to time to keep it up to date or to comply with legal requirements. Kindly ask your usual insurance advisor if you would like to receive a hard copy of our Privacy Policy.

What Protection & Compensation is there for Policyholders?

Under the Protection and Compensation Fund Regulations 2003 should the company be unable to meet all its liabilities, compensation may be available. Further information may be obtained by visiting the MFSA [website www.mfsa.com.mt](http://www.mfsa.com.mt).

Remuneration of intermediaries and employees

Insurance intermediaries and some Gasamamo employees may receive a commission which is included in the insurance premium.

Are there any charges or fees applicable in addition to the insurance premium charged by Gasamamo Insurance Limited?

Yes, the charges applicable are as follows:

All Personal Insurance policies	€5.00
All changes to Personal policies (admin. charge)	€5.00

Travel Insurance

Insurance Product Information Document

GasamMamo Insurance Limited is authorised under the Insurance Business Act and Regulated by the Malta Financial Services Authority



Company: GasamMamo Insurance Ltd

Product: Travel Insurance Policy

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy document.

What is this type of insurance?

GasamMamo Travel Insurance policy protects you against costs that could arise during your trip. It covers such things as loss or damage to baggage and theft of your money, cancellations, emergency medical expenses and personal liability – as described in our online policy document.



What is insured?

- ✓ **Baggage** – up to €3,500 if your personal belongings and personal luggage are stolen, lost or damaged.
- ✓ **Baggage Delay** – up to €1,000 if your luggage is delayed for more than 12 hours on your outward journey.
- ✓ **Money** – up to €2,500 if your money is lost or stolen.
- ✓ **Personal Accident** – up to €45,000 if you suffer bodily injury during the period of insurance caused by accidental and external means resulting solely and independently of other causes in death or disablement.
- ✓ **Cancellation** – up to €7,500 to refund your deposit and any other amount which you legally have to pay in respect of unused travel and accommodation, concert and sports tickets, holiday tours and excursions, if it is necessary for you to cancel or curtail your trip due to one of the reasons noted in the policy.
- ✓ **Emergency Medical & Associated Expenses** – up to €1,000,000 for emergency medical treatment and additional reasonable expenses incurred if you suffer accidental bodily injury, illness or death during the period of insurance including repatriation expenses.
- ✓ **Personal liability** – up to €1,250,000 for legal costs and expenses incurred if you cause an accident during your trip which results in death or bodily injury to third parties or for damage to third party property.
- ✓ **Delayed departure** – up to €50 for the first full 12 hours and €25 for each subsequent full 12 hours, maximum €500 if the ship or aircraft in which you are booked to travel is delayed.
- ✓ **Missed departure** – up to €1,500 for extra accommodation and travel costs incurred due to a missed departure if you arrive too late to board the ship, aircraft or train you are booked to travel.

Standard and Executive Cover

In addition to the above, the Standard and Executive cover options also include:

- ✓ **Hospital benefit** – benefit of up to €30 per day, maximum €900 if you are admitted to hospital during your trip.
- ✓ **Loss of passport** – up to €250 for reasonable additional travel and accommodation expenses which are necessary to obtain a replacement passport during your holiday or journey if this is lost or stolen.



What is not insured?

- ✗ Claims arising from any insured person or persons with whom the insured arranged to stay was receiving or awaiting medical or surgical treatment at the time effecting this insurance or suffering from a serious or chronic illness and/or injury which has required consultation or treatment within the past 12 months.
- ✗ Loss or theft of personal belongings, personal luggage and money which you fail to report to the police.
- ✗ Any leisure activity that is on our excluded list in the policy document.
- ✗ Claims arising from manual work.
- ✗ Any claims for death, injury, illness or disability if you have been under the influence of alcohol or drugs.
- ✗ Claims related to HIV related illness including AIDS as well as COVID-19 (Coronavirus) and any mutant derivatives or variations thereof.
- ✗ Any other exclusion or limitation shown in the policy document.



Are there any restrictions on cover?

- ! Cover is limited to the limits noted in the policy document.
- ! Cover is available if you are normally resident in Malta.
- ! Cover can be purchased for a maximum period of 9 months.
- ! Cover only applies for round trips starting and ending in Malta.
- ! The policy is for travellers aged up to 80 years of age.
- ! Cover applies for the maximum period shown on your policy schedule.
- ! An excess of €25 applies to some sections of the policy unless you have paid the additional premium for Excess Waiver



What is insured? Continued...

- ✓ **Rental vehicle insurance excess** – up to €500 for reimbursement of the standard policy excess you have paid under the rental car agreement if the car which you have rented is involved in an accident or is stolen.
- ✓ **Pet care cover** – €25 for each full 24 hour period, maximum €250 if your cat or dog suffers injury whilst it is being cared for whilst you are on holiday and the injury requires in-patient veterinary treatment.
- ✓ **Golfing cover** (Executive cover only) – up to €1,500 for lost, stolen or damaged golf equipment.

Optional Cover

Wider cover is available at an additional premium for:

- ✓ **Cancellation of Service** – up to €2,000 for reasonable additional travel and accommodation expenses or refund of non-recoverable deposits and other pre-paid expenses if the service provided by the ship or aircraft in which you are booked to travel is cancelled due to adverse weather conditions.
- ✓ **Winter sports equipment** – up to €2,000 for lost, stolen or damaged winter sports equipment.
- ✓ **Piste closure** – up to €35 for every complete 24 hour period up to a total of €350 if all pistes at the resort you have booked are closed because of lack of snow, excessive snow or high winds.
- ✓ **Ski pack cover** – up to €500 for the cost of your non-refundable ski pack if you are medically certified as being unable to ski or board.



Where am I covered?

- ✓ You will be covered for any country or region you select when buying the travel insurance.



What are my obligations?

- Please tell us immediately if the information set out in the proposal form or in your policy schedule changes.
- You must observe and fulfil the terms, provisions, conditions and clause of this policy – failure to do so could affect your cover.
- You must tell us about any event which might lead to a claim as soon as possible, but within 7 days following your arrival to Malta after any loss, damage or accident.
- We will tell you what information you need to provide us to make a claim under the policy. For full details please see the 'Conditions' section of the policy document.



When and how do I pay?

You may pay your premium by credit/debit card, by internet banking, in cash or by cheque. The premium is paid when you issue the policy.



When does cover start and end?

The period of insurance under the Cancellation Section starts from the date the Schedule is issued and ends when you begin your holiday or journey.

The period of insurance for all other sections starts when you leave your home or workplace and ends when you return home from your holiday or journey. Cover applies for the number of days shown on the policy schedule.



How do I cancel the contract?

You may cancel your policy by contacting the agent who issued the policy, however, no refund of premium will be allowed after the date of issue of the policy.