

# Group Personal Accident Policy

## Insurance Product Information Document

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



Company: Gasamamo Insurance Ltd

Product: Group Personal Accident Policy

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

### What is this type of insurance?

The Group Personal Accident policy provides cover for the insured persons noted in the schedule if they suffer accidental death or bodily injury within the geographical area specified in the schedule.



#### What is insured?

- ✓ The Company will pay the Insured or the Insured's legal personal representative the benefits described in the schedule if any insured person suffers bodily injury caused by accident resulting solely and independently of other causes in:

**Item 1** death

**Item 2** total and irrecoverable loss of sight in one or both eyes or loss of one or more limbs.

**Item 3** permanent and total disablement (other than by loss of limbs or sight) which, after 104 weeks from the date of injury, prevents any insured person from following, engaging in or giving attention to usual profession or occupation.

**Item 4** total disablement from engaging in or giving attention to profession or occupation.

- ✓ Cover is also extended for Medical Expenses - If there is a valid claim for benefit under Item 4 we will pay medical expenses necessarily incurred, up to 15% of the amount of weekly benefit paid.
- ✓ In the event of a Hijack or Kidnap:
  - a) this Insurance shall remain in force beyond the renewal date in respect of the Insured Person who is at the time the subject of the Hijack or Kidnap provided that the renewal premium is paid.
  - b) we will pay €235 for each period of 24 hours or part thereof that the Insured Person is restrained subject to a maximum of €2,400. Hijack means the unlawful seizure or wrongful exercise of control of an aircraft or other conveyance in which an Insured Person is travelling.
- ✓ If noted in the schedule, cover may also be extended to include the Permanent Disablement Scale of benefits.



#### What is not insured?

##### General & Main Exclusions only

- ✗ Suicide or attempted suicide, or wilful exposure to danger (except in an attempt to save human life), or due to, contributed to, or accelerated by venereal infection.
- ✗ Flying or other aerial activities except while travelling in an aircraft as a passenger not as pilot or aircrew nor for the purpose of undertaking any trade or technical operation in or on the aircraft.
- ✗ Accidents occurring while any insured person is engaged in mountaineering or rock climbing ordinarily necessitating the use of ropes or guides, or potholing, engaged in or practising for speed or time trials, sprints, or racing of any kind (other than on foot) and under the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction).
- ✗ Claims in this respect of and or attributable to Acquired Immune Deficiency Syndrome or A.I.D.S. related conditions.
- ✗ Loss, damage, liability, claim, cost or expense arising out of and in connection with any loss of use, functionality, repair, restoration or reproduction of any data.
- ✗ Liability, loss, cost or expense caused by or in connection with nuclear reaction, radiation or radioactive contamination.
- ✗ Loss, damage, cost or expense directly or indirectly caused by or resulting with an act of terrorism.
- ✗ Loss or damage directly or indirectly caused by or in consequence of war or war-like operations.
- ✗ Loss, liability, damage, compensation, injury, sickness, disease, death, cost or expense in connection with a Communicable Disease.
- ✗ Gradual pollution.
- ✗ Payment of any claim or provision of such benefit that would expose the company to any sanction, prohibition, or restriction under United Nations resolutions, European or any of its member states, the United Kingdom or the United States of America, or any of its states.
- ✗ Losses relating to actual or probable casual elements (for example, prions) and any connected, possible illnesses in the area of transmissible spongiform encephalopathy (TSE) such as, for example, bovine spongiform encephalopathy (BSE), or new variant Creutzfeldt-Jakob disease (vCJD).
- ✗ Any other exclusion or limitation shown in the policy document.



## Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example:
- The excess (the amount you must pay on any claim)
  - The Benefits agreed under the policy
  - The Categories of employees insured under the policy
  - The Geographical Area noted in the schedule.
  - The operative time of the policy if cover is restricted to occupational accidents (including commuting to/from place of work)
  - Accidents to insured persons under 16 years of age and over 70 years of age.
  - Clauses that exclude certain types of losses or certain conditions.
  - Bodily Injury does not include sickness disease or naturally occurring condition or degenerative process.
  - If Insured is not gainfully employed weekly benefit will only be paid if the insured person is necessarily confined to house, hospital or nursing home on the advice of a qualified medical practitioner.
  - The policy is issued subject to the warranty that all insured persons are free from physical defect or infirmity at the time the insurance is effected.



## Where am I covered?

- ✓ The Geographical Area noted in the policy schedule i.e. Malta or Europe or Worldwide.



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you are taking out, renewing, or making changes to your policy.
- 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 clauses 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, after the occurrence of any accident with full particulars.
- For full details of your obligations, please see the 'General 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 annually.



## When does cover start and end?

From the start date (shown on your schedule) for 12 months.



## How do I cancel the contract?

You can cancel the policy by writing to us. You may be entitled to a refund of your premium as long as no claim has been made during the current period of insurance.