

# 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](http://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, holiday tours and excursions and other non-refundable prepaid charges 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, fiancé(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**

### **COVID-19 COVER**

This section provides cover for expenses related to COVID-19.

Cover is for:

- Cancellation charges incurred prior to your trip.
- Additional travel and accommodation expenses if it is necessary for you to stay beyond the intended return date.
- Additional travel expenses which are necessary to make your return trip home.
- Emergency medical and associated expenses in the event that you contract COVID-19 whilst on your trip.

## **SECTION I**

### **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 J**

### **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 K**

### **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 L**

### **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 M**

### **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 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.

## SECTION O

### HIJACK

This section provides a daily benefit if during your trip the scheduled public transport on which you are booked to travel is hijacked.

THE FOLLOWING OPTIONAL SECTION ONLY APPLIES IF THE APPROPRIATE PREMIUM HAS BEEN PAID

## SECTION P

### 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.

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

## SECTION Q

### 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 R

### 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 S

### 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.

## CRISIS24 ASSISTANCE 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.

**Crisis24 Assistance Service may be contacted as follows:**

**UK tel: +44 (0) 207 902 7405** (line open 24/7)  
**email: [goc@crisis24.com](mailto:goc@crisis24.com)**  
**website: [www.crisis24.com](http://www.crisis24.com)**

## SUMMARY OF LIMITS/BENEFITS

SECTION / COVER	BASIC	STANDARD	EXECUTIVE
<b>A Baggage</b> Limit per item	€700 €300	€2,500 €750	€3,500 €1,000
Limit for valuables	€500	€1,000	€1,500
Emergency replacement items	€120	€350	€1,000
<b>B Money</b>	€1,000	€1,500	€2,500
<b>C Golfing Cover</b>	NOT INSURED	NOT INSURED	€1,500
<b>D Personal Accident</b> If under 16 yrs old	€5,000 €1,250	€20,000 €10,000	€45,000 €20,000
<b>E Cancellation &amp; Curtailment Charges</b>	€1,200	€5,500	€7,500
<b>F Emergency Medical &amp; Associated Expenses</b>	€25,000	€200,000	€1,000,000

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SECTION / COVER	BASIC	STANDARD	EXECUTIVE
<b>G Hospital Benefit</b>	NOT INSURED	€25 per day Maximum €750	€30 per day Maximum €900
<b>H COVID-19 Cover Cancellation Charges</b> age up to 69 years age 70 to 75 years age 76 to 80 years	€1,200 €1,200 €1,200	€5,500 €1,200 Not Available	€7,500 €1,200 Not Available
<b>Additional Travel and Accommodation Expenses</b>	€50 for every 24 hour period, maximum €700.  €300 in respect of additional costs for your return transportation to Malta.		€100 for every 24 hour period, maximum €1,000.  €500 in respect of additional costs for your return transportation to Malta.
<b>Emergency Medical and Associated Expenses</b> age up to 69 years age 70 to 75 years age 76 to 80 years	€25,000 €25,000 €25,000	€200,000 €25,000 Not Available	€1,000,000 €25,000 Not Available
<b>I Personal Liability</b>	€1,250,000	€1,250,000	€1,250,000
<b>J Delayed Departure</b>	€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
K Missed Departure	€250	€750	€1,500
L Loss of Passport	NOT INSURED	€185	€250
M Rental Vehicle Insurance Excess	NOT INSURED	€400	€500
N Pet Care Cover	NOT INSURED	€15 for each full 24 hour period Maximum €150	€25 for each full 24 hour period Maximum €250
O Hijack	NOT INSURED	€120 for every completed 24 hours of restraint from travel, up to a maximum of €500	
P Cancellation of Service (Available at an additional premium)	NOT AVAILABLE	€2,000	
The following sections only apply if the appropriate premium for Winter Sports has been paid			
Q Winter Sports Equipment	€350	€1,000	€2,000
R 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
S 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	€25.00	€29.50	€37.00
up to 11 days	€28.00	€33.50	€41.50
up to 18 days	€31.50	€37.50	€45.00
up to 24 days	€34.00	€42.00	€52.50
up to 31 days	€35.50	€44.00	€56.50
each additional week	€5.00	€7.50	€9.50

### AREA 2 - WORLDWIDE

(excluding USA and Canada)

	BASIC	STANDARD	EXECUTIVE
up to 5 days	€36.25	€43.75	€54.25
up to 11 days	€43.75	€49.50	€63.00
up to 18 days	€50.75	€60.00	€75.50
up to 24 days	€56.00	€67.00	€85.25
up to 31 days	€59.50	€72.50	€93.75
each additional week	€8.75	€11.25	€16.50

### AREA 3 - WORLDWIDE

	BASIC	STANDARD	EXECUTIVE
up to 5 days	€41.50	€50.00	€62.00
up to 11 days	€50.00	€56.50	€72.00
up to 18 days	€58.00	€68.50	€86.50
up to 24 days	€64.00	€76.50	€97.50
up to 31 days	€68.00	€83.00	€107.00
Each additional week	€10.00	€13.00	€19.00

**Winter Sports Cover**  
**Children under 2 years**  
**Children under 16 years**  
**Persons aged 70-75 years**  
**Persons aged 76-80 years**

2 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	
<b>Additional Personal Accident Cover</b> (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
<b>Excess Waiver</b> (This is required if you wish to waive your excess in the event of a claim)	Area 1, 2 & 3	€5.00
<b>Section P - Cancellation of Service</b> (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 P-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](mailto: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](mailto: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.

By providing your email address to us, you specifically consent to receiving communications from us by electronic means.

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.



**Head Office:**

Msida Road, Gzira GZR 1405, Malta

Tel: 2134 5123 Fax: 2134 5377

[insurance@gasamamo.com](mailto:insurance@gasamamo.com) [gasamamo.com](http://gasamamo.com)

**Branches:**

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

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