

Travel Insurance

Insurance Product Information Document

Atlas Insurance PCC Limited, 47-50, Ta' Xbiex Seafront, Ta' Xbiex XBX 1021



Atlas Insurance PCC Limited is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cell in excess of their assets.

This is a summary of the insurance policy. It is not personalised to your individual needs. Complete pre-contractual and contractual information can be found through our website <https://www.atlas.com.mt/help/downloads/> and your policy documentation.

What is this type of insurance?

This travel insurance policy covers you while travelling outside Malta and pays for any emergency medical expenses and loss of luggage as well as any costs if you have to cancel or abandon your trip mainly due to death, bodily injury or illness. There are 3 TravelPak options: Budget, Standard and Premier and each have different limits and other benefits as shown below.



What is insured?

✓ **Costs due to unavoidable cancellation or abandonment of the trip**

Budget: €1,000
Standard: €5,000
Premier: €7,500

✓ **Emergency medical costs and related expenses**

Budget: €50,000
Standard: €250,000
Premier: €750,000

✓ **Additional related medical expenses in Malta**

Budget: €750
Standard: €1,000
Premier: €1,250

✓ **Hospital benefit of €25 per day spent in hospital abroad up to a limit of €700**

✓ **Personal accident benefits**

Budget: €1,250 to €6,000
Standard: €5,000 to €20,000
Premier: €5,000 to €40,000

✓ **Total baggage insured**

Budget: €700
Standard: €2,500
Premier: €3,500

Baggage single article sub-limit

Budget: €300
Standard: €750
Premier: €750

Total valuables sub-limit

Budget: €500
Standard: €1,000
Premier: €1,250

✓ **Purchase of emergency items due to delayed luggage**

Budget: €125
Standard: €300
Premier: €750

✓ **Loss of passport expenses**

Budget: €125
Standard: €200
Premier: €250

✓ **Personal money**

Budget: €900
Standard: €1,250
Premier: €2,000

Cash sub-limit

Budget: €750
Standard: €1,000
Premier: €1,500

Unauthorised card use

Budget: €500
Standard: €750
Premier: €1,000

✓ **Personal liability: €1,250,000**

✓ **Delayed departure** - applicable after 12 hours delay: €50 for the first 12 hours and €25 for every additional 12 hours delay – maximum €250

✓ **Missed departure costs**

Budget: €250
Standard: €750
Premier: €1,500

✓ **Hijack: €120 for every complete 24 hours restraint from travel – maximum €500**

✓ **Car hire excess cover in the event of an accident with a hired car**

Budget: not available
Standard: €400
Premier: €500*

- Different premiums are applicable per option per person
- Different premiums are also applicable for Europe Cover and Worldwide Cover;
- Higher premiums also apply for persons aged 70 to 80 years

Optional cover at an additional charge to the package rate applicable:

- Winter sports cover;
- Cancelled flights/marine trips due to adverse weather conditions or natural disasters;
- (*) Increase in the car hire excess to €1,000 or €1,500 under the Premier option;
- Continental Motoring for costs incurred related to breakdown of your car when travelling in Europe;
- Expenses incurred during golfing holidays;
- Removal of the policy excess.



What is not insured?

- ✗ The policy excess (unless this has been waived at an additional premium);
- ✗ Extreme sports including sports activities such as bungee jumping, cave diving, mountaineering, trekking above 2500 metres – all detailed in the full summary of cover and policy wording;
- ✗ Professional sports, racing, motor rallies and motor competitions;
- ✗ Winter sports unless the extension is purchased but some extreme winter sports activities are still excluded;
- ✗ Driving or riding on quad bikes or two/three wheeled vehicles less than 125cc;
- ✗ Any manual work;
- ✗ Any unattended valuables including cameras, phones, Ipads, laptops, skiing equipment;
- ✗ Wear and tear as well as mechanical breakdown or failure of any items of luggage;
- ✗ Damage to china, glass and other brittle articles, musical instruments and any sports equipment while in use;
- ✗ Loss by fraud and deception;
- ✗ Any theft of luggage from any unattended vehicle that is left unlocked or if the luggage is left in sight;
- ✗ Any improvement on any claimed items;
- ✗ Any consequential loss;
- ✗ Any pre-existing medical conditions that exist or have existed within the 2 years from the date of application for cover;
- ✗ Any wilful self-inflicted injury or illness, suicide, emotional disorders, sexually transmitted diseases, alcohol abuse and drug addiction;
- ✗ Erasure or data distortion;
- ✗ Any unlawful action or any criminal proceedings against you;
- ✗ War risks, civil unrest, terrorism, sonic bangs and nuclear contamination.



What are my obligations?

- The completion of a TravelPak proposal form or online details stating all facts truthfully (including those related to other persons to be insured under the travel policy. It is very important that you read the completed proposal form or online details before signing it or finalizing the online sale especially if someone is completing this for you.
- Any changes in any of the declared facts, including any changes in your criminal record are to be communicated to us as the contract could become void and claims can be refused if we are not notified of any changes.
- Payment of the policy premium including any declared charges and Government document duty.
- To provide completed claims forms including any reports and quantification of claims amounts are to be submitted in the event of any claim.



How do I cancel the contract?

- You may cancel your contract (cover) only within 14 days of receipt of the travel policy documentation provided that you did not travel in the meantime;
- A refund of premium will be given provided that there were no claims or any incidents likely to rise to a claim;
- We may also cancel the contract (cover) by giving you 14 days' notice of cancellation. No premium refund will be given.



Are there any restrictions on cover?

- ! The TravelPak policy is available
 - to Maltese residents;
 - for round trips starting and terminating in Malta;
 - for holiday travel as well as business trips where no manual work is involved;
 - for a maximum travel period of 6 months
- ! No cover is available for persons aged 81 years or over;
- ! Budget cover is the only cover available for persons aged 76 to 80 years old;
- ! No cover is applicable if booking of the trip is carried out knowing that there is any situation that will result in a claim such as declared strikes, cancelled flights and warnings to the public not to travel to certain countries.



When and how do I pay?

- Payment is made before cover commences;
- We accept payment in cash, by cheque, by credit card or debit card. In the event of any dishonoured cheques, we have the right to cancel cover;
- If you are insured through an Intermediary of ours, payment is usually made to them;
- If you are insured through an Insurance Broker, payment must be made to them;
- Payment can be made online when purchasing online travel policies.



Where am I covered?

- ✓ You will be covered within the geographical area you choose and which will be shown on the policy schedule i.e. either Europe or Worldwide;
 - Europe includes Russia west of Ural Mountains, countries bordering the Mediterranean, the Azores, Canary Islands, Madeira and Iceland;
 - Worldwide covers all countries including USA and Canada.



When does the cover start and end?

- The contract will start from the date the policy is issued as cancellation cover will commence straightaway. The other cover will operate during the period of travel shown on the policy schedule.
- The policy travel dates may be extended on request and the appropriate additional premium is paid.