Travel Insurance Policy

Insurance Product Information Document

Mapfre Malta p.l.c. | Middle Sea House | Floriana FRN 1442 | Malta

Mapfre Malta p.l.c. (C-5553) is authorised by the Malta Financial Services Authority (MFSA) to carry on both long term and general business under the Insurance Business Act, Cap. 403 of the Laws of Malta. Mapfre Malta p.l.c. is regulated by the MFSA.

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 https://www.mapfre.com.mt/individuals/travel-insurance/ as well as your policy documentation.

What is this type of insurance?

This Travel policy covers you while travelling outside Malta and pays for emergency medical expenses and loss of luggage as well as costs if you have to cancel or abandon your trip mainly due to death, bodily injury or illness. There are 3 options of cover: Low cost, Economy and Club and each have different limits and other benefits as shown below.

What is insured?

- ✓ **Costs due to unavoidable cancellation or abandonment of the trip**
  Low cost: €1,200
  Economy: €5,500
  Club: €7,500
- ✓ **Trip cancellation due to adverse weather**
  Low cost: €1,200
  Economy: €2,000
  Club: €3,000
- ✓ **Emergency medical expenses**
  Low cost: €50,000
  Economy: €250,000
  Club: €750,000
- ✓ **Hospital benefit of €25 per day spent in hospital abroad up to a limit of:**
  Low cost: €500
  Economy: €750
  Club: €1,000
- ✓ **Additional related treatment in Malta**
  Low cost: €750
  Economy: €1,000
  Club: €1,250
- ✓ **Delayed departure applicable after 8 hours delay:**
  €50 for every 8 hours up to a maximum of €250 under the Low cost and Economy cover, and up to €500 under the Club cover
- ✓ **Missed departure costs**
  Low cost: €250
  Economy: €750
  Club: €1,500
- ✓ **Hijack**
  €125 for every 24 hours up to a maximum of €500
- ✓ **Personal money**
  Low cost: €1,000
  Economy: €1,500
  Club: €2,500
- ✓ **Total baggage insured**
  Low cost: €1,000
  Economy: €2,500
  Club: €3,500
- ✓ **Baggage single item limit**
  Low cost: €500
  Economy: €750
  Club: €1,000
- ✓ **Purchase of emergency items due to delayed luggage**
  Low cost: €150
  Economy: €350
  Club: €1,000
- ✓ **Loss of travel documents**
  Low cost: €125
  Economy: €200
  Club: €250
- ✓ **Rental vehicle policy excess**
  Low cost: €500
  Economy: €750
  Club: €1,000
- ✓ **Personal liability** €1,250,000
- ✓ **Personal accident benefits**
  Low cost: €10,000 but if under 16 years of age reduced to €5,000
  Economy: €20,000 but if under 16 years of age reduced to €10,000
  Club: €45,000 but if under 16 years of age reduced to €25,000
- ✓ **Premium varies according to the plan chosen, the area of travel selected and the age of the proposer**
- ✓ **Winter sports extension, Waiver of excess, and COVID-19 extension are available at an additional premium**

What is not insured?

- ✗ The policy excess (unless this has been waived at an additional premium);
- ✗ Engaging in sport of any kind or other activities excluded by the Policy;
- ✗ Winter sports unless the extension is purchased but some extreme winter sports activities are still excluded;
- ✗ Motorcycling as a driver or passenger on a machine in excess of 125cc;
- ✗ Involvement in manual work of any kind;
- ✗ Any claim made because you did not enjoy your trip;
- ✗ Any loss or theft of personal belongings which are left unattended;
- ✗ Wear and tear as well as mechanical breakdown;
- ✗ Damage to glass, china or similar fragile articles;
- ✗ Loss by fraud and deception;
- ✗ Engaging in or practicing for speed or time trial, sprints or racing of any kind (other than on foot), motor rallies and motor competitions;
- ✗ Any consequential loss;
- ✗ Any pre-existing medical condition that you or your travelling companion have, or have had, for which during the last 24 months you:
  - Are taking or have been taking prescribed medication;
  - Are waiting to receive, or have received treatment (including surgery, tests or investigations)
- ✗ Pandemic, epidemic and coronavirus diseases (however COVID-19 cover can be bought back by extension);
- ✗ suicide, attempted suicide, intentional self-injury or deliberate exposure to danger unless in an attempt to save someone's life; being under the influence of alcohol, solvents or drugs;
- ✗ Erasure or data distortion;
- ✗ Any unlawful action or any criminal proceedings against you;
- ✗ Direct or indirect loss or damage caused by computer viruses;
- ✗ frequent flyer points, air miles schemes or timeshares arrangements;
- ✗ travelling to a country where the Maltese authorities or the WHO has advised the public not to travel or where sanctions were imposed;
- ✗ War risks, civil unrest, terrorism, sonic bangs and nuclear contamination.
- ✗ Any costs of altering or replacing any items which are not lost or damage and which form part of a set.
- ✗ Operational duties of a member of police or armed forces.
- ✗ Loss or damage to or liability howsoever arising from and to unmanned aerial vehicles owned by you or in your care custody and control

When and how do I pay?

- As soon as you pay for your trip whether partially or in full, you should purchase travel insurance. In this way you will be protected in case you need to cancel or postpone your trip due to one of the covered reasons in the policy.
- Payment is made before cover commences on a new policy;
- You may pay your premium by credit/debit card, by internet banking, in cash or by cheque. Payments may also be effected online through internet banking or via our website or Client Portal.
- If your policy is purchased through an authorised intermediary, the payment for the policy should be made to them.

Are there any restrictions on cover?

- ! The Travel Insurance policy is available:
  - To persons resident in Malta
  - For round trips starting and terminating in Malta
  - For non-working holidays or business trips were no manual work is involved
  - Each trip cannot be longer than 180 consecutive days.
- ! No cover is available for persons 81 years or over;
- ! No cover is applicable if booking of the trip is carried out knowing that there is a situation that will result in a claim such as declared strikes, cancelled flights and warnings to the public not to travel to certain countries.
- ! We do not cover an illness if you have travelled against the advice of a doctor
- ! We do not cover a medical condition for which you were planning to obtain medical treatment during your trip.
- ! We do not cover you if you did not receive the recommended inocculations and/or took the recommended medication for your travel
- ! We will not cover you if you are taking part in any flying or other aerial activities other than as a fare paying passenger in a fully licensed carrying aircraft or your participating as a crew member on a vessel travelling from one country to another.

Where am I covered?

- ✓ You will be covered within the geographical area selected which is also shown on your policy schedule.

What are my obligations?

- The completion of a Travel Insurance Proposal Form 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 before signing it especially if someone is completing it for you. We advise you to ask for a copy of the signed proposal form for your records as well as the full policy document;
- The payment of the policy premium including any declared charges and government duty;
- Any changes in any of the declared facts, 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;
- To always act as if uninsured and not to discuss, admit, reject or negotiate on any claim without our written permission. You must also notify us with full details as soon as possible, complete and submit a claim form, together with all relevant materials like reports or receipts to substantiate your claim.

When does the cover start and end?

- The contract will commence from the date the policy is issued as cancellation cover will commence immediately. The other cover will operate during the period of travel shown on the policy schedule.
- The policy travel dates may be extended upon request and subject to an additional premium

How do I cancel the contract?

- You may cancel the contract (cover) within 14 days of issue or receipt of the travel documents whichever is the latter provided that you did not travel in the meantime;
- A refund of premium (excluding government duty) will be given provided that there were no claims or any incidents likely to give rise to a claim.