

# Travel Insurance (TravelPak Policy)

## Insurance Product Information Document



Atlas Insurance PCC Limited, 419, 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?

Policies issued on or after the 11th March 2024

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 option has different limits and other benefits as shown below.



#### What is insured?

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

Budget: €1,250  
Standard: €5,000  
Premier: €7,500

##### ✓ Emergency medical costs and related expenses

Budget: €50,000  
Standard: €250,000  
Premier: €1,000,000

##### ✓ 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: €1,000  
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: €500  
Premier: €500\*

##### ✓ Cancelled Services (due to adverse weather and natural phenomena, including wildfires)

Budget: not insured  
Standard: €1,500  
Premier: €2,000

#### Coronavirus Cover

applicable to Cancellation/Abandonment, Emergency Medical costs and related expenses, Hospital Benefit and Missed Departure sections (please refer to the policy document for the terms and conditions applying to this cover)

- Different premiums are applicable per option per person
- Different premiums are also applicable for Europe, Worldwide (excluding USA & Canada) and Worldwide (including USA & Canada);
- 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;
- (\*) 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 privately owned car when travelling in Europe;
- Removal of the policy excess.



## What is not insured?

- ✗ The policy excess (unless Excess Waiver Option is purchased);
- ✗ Extreme sports (full details are within the 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 with engines of 125cc and higher;
- ✗ Any manual work;
- ✗ Any unattended valuables including cameras, phones, 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 12 months from the date of application for cover;
- ✗ Claims related to HIV related illness including AIDS;
- ✗ Claims related to travel to a country or specific area or event to which the relevant Maltese Authorities have advised the public to avoid travel or prohibited travel;
- ✗ Pandemic and epidemic related claims except for claims related to the coronavirus cover provided;
- ✗ Coronavirus claims other than the cover provided under Cancellation/Abandonment, Emergency Medical Expenses, Hospital Benefit and Missed Departure (*please refer to the policy terms, conditions and exclusions related to coronavirus*);
- ✗ Any wilful self-inflicted injury or illness, suicide, emotional disorders, sexually transmitted diseases, alcohol abuse and drug addiction;
- ✗ War risks, civil unrest, terrorism, sonic bangs and nuclear contamination;
- ✗ Liability arising from the transmission of a communicable disease;
- ✗ Any other exclusions shown in the policy wording.



## 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 for cancelled services due to adverse weather and natural phenomena under the Budget cover option
- ! No cover is applicable if booking of the trip is carried out knowing that there are circumstances that could give rise to cancellation or abandonment.
- ! No cover related to coronavirus applies under the specified sections if
  - the insured person
    - had received a positive test result in the 21 days before purchasing the policy;
    - is suffering from coronavirus symptoms and/or is awaiting a test result at the time of purchasing the policy;
  - the insured person was aware that any travelling companions, close relatives and host persons
    - had received a positive test result in the 21 days before purchasing the policy;
    - were suffering from coronavirus symptoms and/or awaiting a test result at the time of purchasing the policy.
- ! Coronavirus tests carried out must be medically approved (excluding self-administered tests)



## What are my obligations?

- You must provide us with correct facts and details when applying for travel insurance cover (including those related to the other persons to be insured under the travel policy). It is very important that you read the Statement of Fact or Proposal Form before confirming your application for cover especially if someone else 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.
- In the event of a possible claim for cancellation or abandonment of your trip, you must inform us immediately. For other claims, you must notify us as soon as possible, however, not later than 15 days from your return to Malta. You must also provide us with completed claim forms as well as evidence related to your claim including quantification of claim amounts, if applicable, you must also provide us with any medical reports, medical test results, police reports and any other documentation that we might require from you.
- If you require in-patient hospital treatment during your trip, you must contact our International Emergency Assistance Provider - their contact details will be provided to you in the policy schedule.



## 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 (excluding USA & Canada) or Worldwide (including USA & Canada);
  - Europe includes Russia west of Ural Mountains, countries bordering the Mediterranean, the Azores, Canary Islands, Madeira and Iceland;
  - Worldwide (excluding USA & Canada) covers all countries excluding the United States of America and Canada;
  - Worldwide (including USA & Canada) covers all countries in the world.



## 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.



## 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.