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 30 July 2026

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: €60,000
Standard: €300,000
Premier: €2,000,000

✓ **Additional related medical expenses in Malta**
Budget: €750
Standard: €1,000
Premier: €1,250

✓ **Hospital benefit of €30 per day spent in hospital** abroad up to a limit of €1,000

✓ **Personal accident benefits**
Budget: €1,250 to €6,000
Standard: €5,000 to €20,000
Premier: €5,000 to €45,000

✓ **Total baggage insured**
Budget: €800
Standard: €2,500
Premier: €3,500

Baggage single article sub-limit
Budget: €300
Standard: €750
Premier: €1,000

Total valuables sub-limit
Budget: €500
Standard: €1,000
Premier: €1,500

✓ **Purchase of emergency items due to delayed luggage**
Budget: €150
Standard: €350
Premier: €1,000

✓ **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 8 hours delay: €50 for every completed 8-hour 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: €750
Premier: €1,000

✓ **Cancelled Services**
(due to adverse weather and natural phenomena, including wildfires)
Budget: €250
Standard: €2,000
Premier: €2,500

✓ **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 insured person;
- Different premiums are also applicable for Europe, Worldwide (excluding USA & Canada) and Worldwide (including USA & Canada);
- Higher premiums apply to insured persons that are 70 to 85 years old at the time of issuing of the policy.

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

- Winter sports cover;
- 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);
- ✗ Any pre-existing medical conditions that exit or have existed in the 12 months prior to date of booking of the trip or issue of the policy (whichever is the later). This relates to your health and that of close relatives, close business associates, accompanying persons and anyone you are staying with;
- ✗ Claims related to travel to a country or specific area or event to which travel has been prohibited or advice given by the Maltese Authorities not to 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 Section M - Coronavirus Extension);
- ✗ Liability arising from the transmission of a communicable disease;
- ✗ Any wilful self-inflicted injury or illness, suicide, sexually transmitted diseases, alcohol abuse and drug addiction;
- ✗ Claims related to an anxiety state, depression, mental, nervous or emotional disorder unless resulting in admission into a hospital;
- ✗ Extreme sports and certain other activities (full details are within the policy document);
- ✗ Winter sports unless the extension is purchased but some extreme winter sports activities are still excluded;
- ✗ Professional sports, racing, motor rallies and motor competitions;
- ✗ Driving or riding on quad bikes or two/three wheeled vehicles with engines higher than 125cc;
- ✗ Any manual work;
- ✗ Unattended valuables including cameras, phones, iPads, laptops, skiing equipment;
- ✗ Theft of luggage from any unattended vehicle that is left unlocked or if the luggage is left in sight;
- ✗ Wear and tear as well as mechanical breakdown or failure of any items of luggage;
- ✗ Damage to articles of china, glass & other brittle articles, musical instruments and any sports equipment while in use;
- ✗ Loss by fraud and deception;
- ✗ Improvement on any claimed items;
- ✗ Consequential loss;
- ✗ War risks, civil unrest and terrorism, sonic bangs and nuclear contamination;
- ✗ Claims related to erasure or distortion of data, accidental erasure or mislaying or misfiling of documents or records and computer viruses and similar mechanisms or hacking;
- ✗ Any costs which any travel providers or compensation schemes are obliged to refund;

Any other exclusions shown in the policy wording

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.

How do I cancel the contract?

- You may only cancel your policy within 14 days of receipt of the travel policy documentation provided that you did not travel in the meantime.
- No refund of premium will be allowed if the policy is cancelled after the 14 days mentioned above;
- 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 (at least 6 months);
  - 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 9 months
- ! No cover is available for insured persons aged 86 years or over;
- ! The Budget cover option is available to insured persons up to the age of 85;
- ! The Standard cover option is available to insured persons up to the age of 80;
- ! The Premier cover option is only available to insured persons up to the age of 75;
- ! No cover is applicable if booking of the trip is carried out knowing that there are circumstances that could give rise to cancellation or abondonment;
- ! No cover related to coronavirus applies under the specified sections if
  - the insured person; or
  - if 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;
    - is/were suffering from coronavirus symptoms and/or are awaiting a test result at the time of purchasing the policy;

  Coronavirus tests carried out must be medically approved (excluding self-administered tests);
- ! Cover provided under the Hire Vehicle Excess section is limited to drivers aged 25 to 70 and subject to a valid driving licence.

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.

When does the cover start and end?

- Policy cover 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.

IPIDTR/30.07.2026