



People you can trust

AtlasTravelPak

Summary of Cover & Proposal Form

This policy summary does not contain full details and conditions of your insurance - these are included in the Travelpak policy wording

This Travel Policy is available:

- to Maltese residents up to the age of 80
- for round trips starting and terminating in Malta
- for holidays and commercial business trips
- for a maximum duration of 6 months

Type of Insurance and Cover

Your Policy Schedule will indicate your selected Cover option together with any extensions you may wish to take

There are 3 levels of cover available:

- Budget
- Standard
- Premier

Please always refer to the Summary of Limits applicable.

The extensions available are:

- Excess Waiver
- Increased limit for Hire Vehicle 'Excess'
- Golfing (Tee-Off Extension)
- Continental Motoring
- Winter Sports (Slalom Extension)

Travel insurance does not come into force until your proposal has been accepted by the Company and premium has been paid. You must inform us of any alteration in the risk in the meantime.

Section A - Cancellation or Abandonment Charges

We will pay for:

- irrecoverable unused travel and accommodation costs including additional non-refundable costs such as unused excursions, holiday tours, cultural and sports events, and
- any additional travel expenses when the return ticket cannot be used

as a result of:

- death, bodily injury, illness or quarantine of the insured persons, accompanying persons or any person with whom you will be staying during your trip;
- death, serious bodily injury or serious illness of your close relatives or close business associates as well as the close relatives or close business associates of accompanying persons;
- coronavirus being contracted in the 14 days prior to your departure date by you or any accompanying person, close relatives or persons which whom you are staying (see exclusions below);
- being denied boarding due to you being tested positive for coronavirus prior to departure or you show symptoms of coronavirus and are denied boarding (see exclusions below);
- you having to quarantine during your trip if you or your travelling companion/s (sharing your accommodation) test positive for coronavirus (see exclusions below);
- loss of passport and/or travel visa;
- compulsory jury service attendance scheduled during the trip;
- your or your spouse's redundancy;
- withdrawal of leave for members of the armed forces or emergency services;
- the police requesting your presence due to theft from your home or place of business;
- your home becoming uninhabitable due to serious damage caused by fire, aircraft, explosion, storm, flood, burst pipes, malicious persons or theft within the 30 days before your departure date;
- cruise liners not operating due to adverse weather conditions;
- the accommodation where you will be staying during your trip becoming uninhabitable due to natural disasters including fire and explosion.

Main Exclusions:

- the first €35 of every claim (unless Excess Waiver has been purchased);
- cancellation, abandonment or extensions of any trip due to any government laws and regulations;
- quarantine imposed on any community, geographic location or vessel by any government or public authority;
- coronavirus related claims if the travel policy was purchased by you in the 14 days prior to departure;
- coronavirus related claims if you or any accompanying person or close relative or person you are staying with, were suffering from symptoms of coronavirus or have received a positive coronavirus test or were waiting for a test result at the time you purchased travel insurance;
- coronavirus related claims incurred outside Europe
- abandonment of the trip due to tropical disease where you have not had the recommended inoculations and/or taken the recommended medication
- any unused or additional costs which travel service providers and compensation schemes are obliged to refund;
- all General Exclusions.

Section B - Emergency Medical and Other Expenses

We will pay for:

- costs for emergency medical, surgical, hospital, ambulance, rescue services and nursing fees due to your death, bodily injury illness or compulsory quarantine outside Malta;
- emergency dental treatment for the immediate relief of pain during your trip;
- additional transport and accommodation expenses if it is medically necessary to stay beyond scheduled return date;
- additional travel costs to bring you back to Malta (including qualified attendants if required);
- additional costs for a friend or close relative to stay with you or travel to stay with you (with our prior authorisation)
- funeral expenses abroad plus the cost of conveying your ashes or body to Malta.

Main Exclusions:

- the first €35 of every claim (unless Excess Waiver has been purchased)
- any treatment or surgery which is
 - in the opinion of the medical practitioner in attendance and/or our International Emergency Assistance provider, can wait until your return to Malta;
 - is not directly linked to bodily injury or illness which happens while you are abroad;
 - is unusual or unreasonable to treat your injury or illness;
- any treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- any expenses due to a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication;
- any continuation of treatment in Malta other than the limit provided for such treatment (see policy limits)
- any medical expenses related to medication which was known to be required prior to departure;
- coronavirus related claims if the travel policy was purchased by you in the 14 days prior to departure;
- coronavirus related claims if you or any accompanying person or close relative or person you are staying with, were suffering from symptoms of coronavirus or have received a positive coronavirus test or were waiting for a test result at the time you purchased travel insurance;
- coronavirus related claims incurred outside Europe
- all General Exclusions.

Section C - Hospital Benefit

We will pay for:

- up to €25 for every completed 24 hours in-patient hospital stay abroad, up to a maximum of €700.

Main Exclusions:

- the exclusions for Section B apply to the hospitalisation due to any treatment or surgery;
- all General Exclusions.

Section D - Personal Accident

(See the Personal Accident Benefits applicable)

We will compensate you for:

- accidental bodily injury causing death or disablement (please refer to policy wording for full details of the cover available).

Main Exclusions:

- These exclusions are similar to those for Section B;
- all General Exclusions.

Section E - Baggage and Passport

We will pay for:

- accidental loss, theft or damage to baggage up to the sums insured/limits applicable to the Cover Option chosen;
- emergency replacement of clothing, medication and toiletries if your baggage is lost and not returned for more than 12 hours on the outward journey;
- reasonable additional costs for travel and accommodation incurred to obtain a replacement passport abroad.

Main Exclusions:

- the first €35 of every claim (unless Excess Waiver has been purchased);
- property in an unattended vehicle unless secured and out of sight;
- cameras, photographic, audio, video, computer and telecommunications equipment and other specific valuables (see policy for full list), business equipment, business samples, golf equipment and ski equipment left unattended at any time unless in a locked safe or safety deposit box or in a left luggage facility or in your locked accommodation;
- other valuables and money if left unattended at any time unless deposited in a locked safe or safety deposit box;
- delay, confiscation, requisition, seizure, detention or destruction by customs or other authority;
- goods samples or property carried in connection with your business;
- contact or corneal lenses, hearing aids, dental or medical fittings, ski and golf equipment (unless relevant extension is chosen) and other items are excluded - (see policy wording for full list);
- damage to china glass and other brittle articles, sports equipment and clothing while in use and musical instruments;
- breakdown and gradually operating causes like wear and tear;
- depreciation in value of money, variation in exchange rates or shortages due to error or omission;
- all General Exclusions.

Section F - Personal Money

We will pay for:

- accidental loss, theft or damage of personal money including foreign currency up to 72 hours prior to departure (including limited cover for misuse of stolen or lost credit cards).

Main Exclusions:

- The same exclusions for Section E - Baggage and Passport, apply to this Section;
- all General Exclusions.

Section G - Personal Liability

We will pay for:

- any compensation you become legally liable to pay in respect of death, bodily injury to others and damage to others' property up to €1,250,000.

Main Exclusions:

- pursuit of any trade, business or profession;
- the ownership, possession or use of firearms, animals other than dogs or cats, electrically and mechanically propelled vehicles, aircraft including drones and watercraft (other than rowing boats, punts or canoes);
- transmission of any communicable disease or virus;
- all General Exclusions.

Section H - Delayed Departure

We will pay for:

- any irrecoverable travel and other prepaid charges if you choose to cancel your trip once 24 hours have elapsed.

Main Exclusions:

- the first €35 of claims when trip is cancelled after 24 hours have elapsed;
- strikes, industrial action or air traffic control delay publicly declared before taking out this insurance;
- management fees, compensation for frequent flyer points or loyalty schemes;
- any circumstances known to you prior to the date this insurance is effected which could have given rise to a claim;
- withdrawal from service of ship/aircraft on recommendation of an authority;
- cancellation from service of ship/aircraft due to adverse weather or other natural disasters;
- all General Exclusions.

Section I - Missed Departure

We will pay for:

- additional travel expenses if you fail to arrive in time to board the public transport on which you are booked to travel;
- additional accommodation (room only) if you are travelling back to Malta.

as a result of:

- the failure of the public transport;
- delay to a connecting scheduled flight;
- an accident to or breakdown of the vehicle you are travelling in;
- an accident or breakdown occurring ahead of you on a motorway or dual carriage way;
- strike or adverse weather conditions.

Additional travel costs for the missed public transport when you are unexpectedly delayed while awaiting a coronavirus test result (you would need to arrive at the departure point in time tough).

Main Exclusions:

- the first €35 of every claim (unless Excess Waiver has been purchased);
- the exclusions mentioned in Section A and B related to coronavirus cover;

- strikes, industrial action or air traffic control delay publicly declared before taking out this insurance;
- vehicle breakdown or accidents where a repairer's report is not provided;
- withdrawal from service of ship/aircraft on recommendation of an authority;
- expenses where operator provides reasonable alternative travel arrangements;
- cancellation from service of ship/aircraft due to adverse weather or other natural disasters;
- all General Exclusions.

Section J – Hijack

We will pay for:

- a benefit of €120 for every completed 24 hours of restraint from travel up to a maximum of €500 if the Public Transport on which travel is booked is hijacked to and from Malta.

Main Exclusions:

- all General Exclusions.

Section K - Hire vehicle Excess

Not operative if the Budget Cover option is chosen

Optional higher "Excess" available with the "Premier cover" option

We will pay for:

- the lower of the standard rental vehicle excess or the cost of repairing the vehicle if you rent a vehicle and it is involved in an accident or is stolen during the trip.

Main Exclusions:

- use of the rental vehicle outside the terms of the rental agreement;
- use of the rental vehicle by persons who do not have a valid driving licence;
- use of the rental vehicle for racing, competitions, trials, rallies or speed testing;
- drivers aged under 25 or over 75 when one of the higher excess option is taken up;
- all General Exclusions.

Section L - Cancelled Services Extension

(due to adverse weather and natural phenomena)

Not operative if the Budget Cover option is chosen

We will pay up to for:

- irrecoverable unused travel and accommodation costs and other pre-paid charges if you choose to cancel your trip in the event of cancellation of a marine/flight service from Malta due to adverse weather or other natural disasters; or
- reasonable additional travel and accommodation expenses inevitably incurred due to your trip being extended in the event of cancellation of any other marine/flight service due to adverse weather or other natural disasters.

Main Exclusions:

- the first €35 of every claim (unless Excess Waiver has been purchased);
- withdrawal from service of ship/aircraft on recommendation of an authority;
- adverse weather and other natural disasters which existed prior to the date this insurance is effected;
- expenses payable by or recoverable from any airline or other service provider;

- management fees, compensation for frequent flyer points or loyalty schemes;
- all General Exclusions.

Section M - Tee-Off Extension (optional) For Golfing Holidays

In addition to the limits under Section E on the Cover Option you choose, we will pay:

- up to €1,750 for the loss, theft, or damage to your own golf equipment and €1,200 for hired golf equipment;
- up to €50 per day up to a maximum of €350 for the cost of hiring golf equipment; following the loss, theft of or damage to your own golf equipment or when it is delayed in transit;
- up to €475 for the unused portion of your prepaid unrefundable green fees following your own bodily injury or illness (subject to written confirmation from a Medical Practitioner).

Main Exclusions:

- the same exclusions for Section E - Baggage and Passport, apply to this Section;
- all General Exclusions.

Section N - Continental Motoring Extension For driving holidays with your own vehicle (optional)

Following breakdown, re, theft or accidental damage to your vehicle, we will pay:

- up to €300 for emergency roadside assistance (limit €60 on labour charges);
- up to €475 to get your vehicle back home;
- up to €250 per person for return transportation to Malta if vehicle is not repaired in time;
- up to €125 for additional hotel room costs awaiting repairs to be effected within 24 hours, or if more time is needed for repairs;
- up to €300 for alternative car hire or €125 per person for additional transport costs to arrive to destination;
- up to €250 for emergency repairs to the vehicle in the case of theft or damage.

Main Exclusions:

- the first €60 (see policy wording for exact application of this excess);
- frost damage, unroadworthy tyres, paintwork, inadequate repairs;
- travelling outside Europe;
- not being in possession of a valid driving licence;
- the vehicle you are travelling in, is:
 - over 15 years old;
 - in an unroadworthy condition;
 - used for rallies, racing and the like;
 - carrying more persons than it is meant to;
 - carrying more than 8 persons;
 - not serviced or operated per manufacturer's instructions;
 - not VRT tested (when required) and/or not insured;
 - immersed in mud, snow, sand or water unless by accident;
- all General Exclusions.

Section O - Slalom Extension (optional) For Winter Sports

In addition to the limits under Section E on the Cover Option you choose, we will pay:

- up to €1,000 for loss, theft of or damage to your own or hired ski equipment (maximum €500 for any one article, pair or set of articles);
- up to €50 per day for the cost of hiring ski equipment up to a maximum of €350, following the loss, theft of or damage to your own ski equipment;
- up to €500 for the unused portion of your Ski Pack following bodily injury or illness;
- up to €250 for the unused portion of your lift pass if lost;
- up to €50 per day for the cost of transport organised by your tour operator to take you to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available, we will pay you compensation of €50 per day up to a maximum of €350.

Main Exclusions:

- the same exclusions for Section E - Baggage and Passport, apply to this Section;
- expense for piste closure where compensation or alternatives are provided;
- all General Exclusions.

Excess Waiver (optional)

If you choose to purchase this extension we will waive all excesses applicable under this insurance.

Main General Exclusions

Claims related to:

- claims for cancellation, abandonment, medical expenses, hospital benefit (including claims for the unused portion of your Ski Pack under the Slalom Extension) are excluded due to any medical condition that exists or existed in the 12 months prior to application for travel cover - we refer to these as pre-existing conditions;
- claims related to HIV illness including AIDS;
- travel to a country or specific area or event to which the Maltese authorities have advised the public not to travel or prohibited travel;
- war risks, civil unrest, terrorism, sonic bangs and nuclear contamination;
- manual work of any kind and operational duties of the armed forces;
- a number of activities, practices and extreme sports are excluded (please refer to the full main exclusions in the policy wording);
- winter sports unless the Slalom Extension has been purchased, however, certain winter sports activities are still excluded (refer to the full main exclusions in the policy wording);
- driving (as well as a passenger) a motorised two or three-wheeled vehicle with engine capacity of 126cc and higher. You must also have a valid driving licence to drive such vehicles and must wear a crash helmet;
- wilful self-inflicted injury, suicide, solvent, drug or alcohol abuse, alcohol consumption, asbestos related conditions and sexually transmitted diseases;

- coronavirus except as allowed under the Cancellation/abandonment, Medical Expenses, Hospital Benefit and Missed Departure (refer to general exclusion 22 of the policy wording);
- emotional disorders and the like unless they result in hospital admission;
- unlawful actions of any insured persons and any criminal proceedings brought against them;
- erasure or data distortion, computer viruses, hacking and similar mechanism;
- compensation for frequent flyer points or similar schemes;
- claims for unused travel and/or accommodation arranged by using Air Miles or similar schemes;
- management fees, maintenance costs or exchange fees associated with timeshare and similar arrangements;
- any costs and/or expenses related to persons that are not insured under the travel policy.

Remember!

Medical cover and Your Health

Remember that this is not a general health insurance policy and is solely intended to cover unexpected illness or injury. No cover is provided in respect of pre-existing disease, illness or injury which any insured person has suffered during the 24 months prior to application for insurance cover.

Dangerous Activities

If you intend to carry out any manual work and/or dangerous sports or activities during your trip, please remember that we exclude such work/activities/sports. If in doubt, please check with us.

Care of your property

Most losses occur when belongings are left unattended so please make sure that you take full care of your property. Remember we exclude cases of losses of/to unattended property. Remember also to keep money and valuables in a safe when left in your room and never put these in your luggage. Any property left in any unattended vehicle must be securely locked and out of sight.

Single article (including valuables) limit and overall valuables limit

This policy contains a limit for any one article or set (valuable or not) and there is also an overall limit on valuables.

Duration

This is a single trip policy and cover starts as shown on the period of insurance on the Schedule with the exception of cancellation cover under Section A which commences on the date the policy is issued.

Cancellation

You may cancel this policy from its inception within 14 days of receiving the policy document in which case a full refund of premium will be given as long as any claim paid is refunded. If you cancel after the first 14 days of receiving the policy document no premium refund will be given.

Making yourself heard

With the best will in the world, concerns about some aspects of our service may arise. In such circumstances Atlas staff have training and authority to settle problems and will do everything they can to help. This should be your first point of contact. In the unlikely event that your complaint is unresolved, please write to The

Customer Care Manager of Atlas Insurance. We will aim at finalized the issue within 15 working days from the date of receipt of your complaint. If we are still unable to conclude within this time period we will write to you explaining why. If you are still not satisfied with our final reply or we have failed to give you a reply within 15 working days without giving you an explanation, you (individuals and micro enterprises) may also refer your complaint to the Financial Services Arbitrer (Office of the Arbitrer for Financial Services). Full details of addresses and contact numbers can be found within the If you are not satisfied with Atlas Insurance section of the policy booklet.

Telephone monitoring - For our joint protection telephone calls may be recorded and/or monitored.

Law

This contract of insurance shall be governed by and according to Maltese Law and is subject to the exclusive jurisdiction of the Maltese courts.

Protection and Compensation Fund Regulations 2003

Under the Protection and Compensation Fund Regulations 2003, should Atlas Insurance PCC Limited be unable to meet all its liabilities to policyholders, compensation may be available. Full details are available on the Malta Financial Services Authority website www.mfsa.com.mt.

WHAT TO DO IF YOU WANT TO CLAIM

You must notify us as soon as possible of any potential claim on telephone number +356 23 43 53 81 and in any case full details in writing must be given within 15 days of your return.

For claims related to

Cancellation and Abandonment / Medical Expenses / Personal Accident

- you will need a medical certificate from the Medical Practitioner for the death, bodily injury or illness in question, explaining the reasons why you returned/cancelled the trip or did not attend any pre-booked events during the trip
- receipts and bills are required supporting the above
- you will need to provide the required dated coronavirus test results to be able to claim under this cover as offered under the specific sections for cancellation/abandonment/quarantine/medical expenses/hospital benefit
- **in cases of required medical treatment as an inpatient or repatriation, you must contact our International Emergency Assistance Provider on their 24 hour assistance emergency number which will be provided to you with the policy. They will guarantee expenses and arrange for the necessary repatriation**
- when cancellation/early return/delayed return is necessary, you must immediately inform your travel agents/tour operators/transport/accommodation providers

Baggage, Personal Money and any other property or documents

(including theft under the Continental Motoring Extension)

- For loss or damage during the air journeys, please report the event before leaving the airport and fill in a Property Irregularity Report form (such forms are obtained from the airport). Please keep all tickets and luggage tags to be given to us with your claim
- For loss or damage while at your Hotel or while in the care of any other carrier/transport company, immediately report to them in writing and obtain written confirmation of your claim

- Report losses and thefts to the local police within 24 hours and get a written report from them
- When possible, keep damaged items so that we can inspect them.
- Repair estimates and receipts for damaged/lost items are to be retained to support any claim
- When passports are lost, you must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of any Baggage and/or Ski Equipment and/or Golf Equipment and/or Personal Money. In the case of lost or stolen credit and/or cash cards you must also report the loss/theft to the issuing authority
- For loss of money (cash), you will need to produce proof of cash (exchange/ cash withdrawal chits)
- If credit cards/travellers cheques are lost, please notify the issuing entities immediately

Delayed Departure, Missed Departure, Cancelled Services

- A report/letter is required from the carrier/transport operations confirming the number of hours of delay and reasons for such delay/missed departure and the effect on scheduled and actual departure/arrival times
- In case of missed departure due to delay on the motorway, you must get written confirmation from the police or emergency breakdown service stating location, reason and duration of delay
- When cruise liners cease service for at least 48 hours due to adverse weather conditions, you must get written confirmation from the cruise line of the duration and reason of the stoppage of service
- In case of cancelled service you must get written confirmation from the carrier of the service cancellation

Personal Liability

- Never admit responsibility or agree to pay compensation
- Forward us all documents you receive including writs, summons and/or judicial letters
- We will need full details of circumstances leading to the claim plus other evidence

TravelPak Premium

Europe (including Russia, west of Ural Mountains, countries bordering the Mediterranean, the Azores, Canary Islands, Madeira and Iceland)

Worldwide (including USA and Canada)

Europe	Budget €	Standard €	Premier €
Rating per Person aged 16 to 69 years			
up to 5 days	14.00	18.00	24.50
6 to 11 days	16.50	22.00	29.50
12 to 18 days	20.00	25.50	33.00
19 to 24 days	22.50	30.00	40.00
25 to 31 days	23.50	32.00	44.00
each additional week	4.00	6.50	8.50

Worldwide	Budget €	Standard €	Premier €
Rating per Person aged 16 to 69 years			
up to 5 days	25.50	33.50	45.00
6 to 11 days	33.50	40.00	55.00
12 to 18 days	41.50	51.50	69.00
19 to 24 days	47.50	59.50	80.00
25 to 31 days	51.50	66.50	89.50
each additional week	7.50	12.50	17.50

	Budget €	Standard €	Premier €
Children aged under 2 years	Free	Half the above rates	
Children aged 2 to 15 years	Half the above rates		
Family 'Plus' Cover – 3 rd & more children under 16 years	Free up to Cover Option (including extensions) purchased by adults		
Persons aged 70 to 75 years	Above rates x 2		
Persons aged 76 to 80 years	Above rates x 3	Not available	Not available

For the purpose of this Policy, any person must be the age he or she is on the date when the policy is issued.

Note: An additional 11% Government Document Duty (subject to a minimum of €13.00) is applicable on the premium.

Extensions Available

Section K - Hire Vehicle Excess

Optional increase in excess limits - applicable only with Premier Cover

Additional Premium per Person/Driver (applicable to both Europe and Worldwide cover)

	Excess of €1,000	Excess of €1,500
Persons/Drivers aged 25 to 75	€	€
up to 5 days	17.50	25.00
6 to 11 days	27.50	35.00
12 to 18 days	62.50	87.50
19 to 24 days	97.50	132.50

Not available for longer trips

Section M - Tee Off (Golfing) Extension

Additional Premium per Person

	Europe €	Worldwide €
Persons of all ages		
up to 5 days	13.00	16.00
6 to 11 days	15.50	19.00
12 to 18 days	16.50	21.00
19 to 24 days	20.00	25.00
25 to 31 days	24.50	30.50
each additional week	5.00	6.00

Section N - Continental Motoring Extension

Available to persons travelling with a privately owned Maltese vehicle used for private purpose - vehicles must be less than 15 years old and carrying less than 8 passengers

Additional Premium per Person

	Europe €	Worldwide €
Persons aged 16 and over		
up to 5 days	24.50	Not available
6 to 11 days	29.50	Not available
12 to 18 days	36.50	Not available
19 to 24 days	44.00	Not available
Not available for longer trips		
Children aged 2 to 15 years	Half the above rates	
Children under 2 years	Free if Extension purchased by one or more adults	

Section O - Slalom (Winter Sports) Extension

Rating per Person	Europe €	Worldwide €
Persons of all ages	applicable rate x 2.5	applicable rate x 2.5

Excess Waiver

Additional Premium per Person

	Europe €	Worldwide €
Persons of all ages	2.50	2.50

Summary of Limits

All amounts are for each Insured Person (other than Section K)

Section	Budget Cover Option	Standard Cover Option	Premier Cover Option
A – Cancellation or Abandonment charges	Limit - €1,250	Limit - €5,000	Limit - €7,500
B – Emergency Medical & Other Expenses	Limit - €50,000 Malta Limit - €750	Limit - €250,000 Malta Limit - €1,000	Limit - €750,000 Malta Limit - €1,250
C – Hospital Benefit	€25 for every complete 24 hours – maximum €700		
D – Personal Accident	See Benefits applicable overleaf		
E – Baggage And Passport	Baggage Sum Insured- €700 Single Article Sub-Limit - €300 Aggregate Valuables Sub-Limit - €500 Delayed Baggage Limit - €125 Passport Loss Expenses Limit - €125	Baggage Sum Insured - €2,500 Single Article Sub-Limit - €750 Aggregate Valuables Sub-Limit - €1,000 Delayed Baggage Limit - €300 Passport Loss Expenses Limit - €200	Baggage Sum Insured - €3,500 Single Article Sub-Limit - €750 Aggregate Valuables Sub-Limit - €1,250 Delayed Baggage Limit - €750 Passport Loss Expenses Limit - €250
F – Personal Money	Sum Insured - €1,000 Cash Sub-Limit - €750 Unauthorised Card Use Limit - €500	Sum Insured - €1,250 Cash Sub-Limit - €1,000 Unauthorised Card Use Limit - €750	Sum Insured - €2,000 Cash Sub-Limit - €1,500 Unauthorised Card Use Limit - €1,000
G – Personal Liability	€1,250,000		
H – Delayed Departure	€50 for the first completed 12 hours delay and €25 for every additional completed 12 hours delay – maximum €250		
I – Missed Departure	Limit - €250	Limit - €750	Limit - €1,500
J – Hijack	€120 for every complete 24 hours restraint from travel - maximum €500		
K – Hire Vehicle Excess	Not Insured	Limit - €500	Limit - €500 (may be increased at an additional premium) - see extensions available
L - Cancelled Services (due to adverse weather and natural phenomena)	Not Insured	Limit - €1,500	Limit - €2,000

Personal Accident Benefits

For the purpose of this Policy, any person must be the age he or she is on the date when the policy is issued.

Budget Cover Option	Up to age 15 years	16 years to 80 years
Benefit		
1 – Death	€1,250	€6,000
2 – Loss of one or more limbs and/or loss of sight in one or both eyes	€6,000	€6,000
3 – Permanent total disablement	€6,000	€6,000

Standard Cover Option

Benefit	Up to age 15 years	16 years to 75 years
1 – Death	€5,000	€20,000
2 – Loss of one or more limbs and/or loss of sight in one or both eyes	€20,000	€20,000
3 – Permanent total disablement	€20,000	€20,000

Premier Cover Option

Benefit	Up to age 15 years	16 years to 75 years
1 – Death	€5,000	€40,000
2 – Loss of one or more limbs and/or loss of sight in one or both eyes	€40,000	€40,000
3 – Permanent total disablement	€40,000	€40,000

IMPORTANT NOTE

- It is essential that you refer to the Important Conditions Relating to Health Section in the Policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- If you are travelling to a country within the European Union, the European Economic Area, Switzerland and the UK, you should obtain a European Health Insurance Card from the Maltese Health Authorities to benefit from Reciprocal Health Agreements.

Refer to Policy wording for full details of conditions.

Proposal Form

Non-Disclosure Warning - Please note that you are under duty to disclose all facts likely to influence the acceptance of your proposal including but not limited to any facts relating to your health or that of any person on whom the trip depends. Failure to do so may prejudice the settlement of any claim or invalidate your policy. Please mention such facts or if in doubt refer to Atlas Insurance PCC Limited (Atlas). If you are completing the form on behalf of other persons noted on this form (Others) this duty extends to each one of those persons and you must explain this point to them. A copy of this proposal form will be given to you.

The Proposer

Address

Telephone Mobile

Email

Travel Dates From To

Insured Persons	ID/Passport Number	Date of Birth
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		

Please as appropriate

Geographical Area Europe Worldwide

Europe including Russia (west of Ural Mountains), countries bordering the Mediterranean, the Azores, the Canary Islands, Madeira and Iceland

Worldwide including USA and Canada

Cover Option required Budget Standard Premier

Extensions of cover required

Excess Waiver Golfing (Tee-Off)

Increased limit for Hire Vehicle Excess (applicable for Premier Cover only) €1000 or €1500

Continental Motoring → Vehicle Reg. No.

Winter Sports (Slalom)

General Questions

- a. Do any persons being insured under this travel policy have pending prosecutions, have ever been arrested or have received any criminal convictions? Yes No
- b. Have any persons being insured under this travel policy suffered from any medical conditions during the past 12 months? *Please note that claims may be excluded due to any pre-existing medical conditions during the past 12 months. This also applies to any accompanying persons, close relatives or close business associates.* Yes No
- c. Have any persons being insured under this travel policy had any previous travel claims? Yes No

If you have answered Yes to any of the above questions, please give details.

Declaration

IMPORTANT – DO NOT SIGN THIS DECLARATION BEFORE YOU HAVE READ AND UNDERSTOOD IT. If this form is being completed by someone else on Your behalf please ensure that the details submitted accurately reflect what You have said.

By making a request for Insurance with Atlas Insurance PCC Limited (hereinafter 'Atlas'), you and any other person/s whom you propose to insure (hereinafter 'Others') accept the terms of this statement. You hereby warrant that you have presented this Declaration and the leaflet 'Information for Policyholders' to Others.

You confirm that you have read or have had read to you the contents of the completed proposal form and agree that the above statements are, to the best of your knowledge and belief, correct and complete and will form the basis of the contract between you and Atlas. You are satisfied with the way this proposal has been completed and confirm that if this form has been completed on your behalf by a person (including but not limited to any employee, agent or tied insurance intermediary of Atlas), such person, for that purpose, shall be regarded as your agent and not the agent of Atlas. You agree to read the policy and be bound by its conditions.

Data and Privacy Protection

Atlas Insurance PCC Limited and/or any other subsidiaries of Atlas Holdings Limited or any of its daughter companies (hereinafter 'Atlas', 'Us', 'Our', 'We') are the data controllers, as defined by relevant data protection laws and regulations, of personal data held about you or relating to you and/or to any other person/s whom you insure with Atlas (hereinafter 'Others').

In completing all the forms related to your policies or claims, you confirm your understanding and acceptance of the terms in Atlas's Data Protection and Privacy Statement. You hereby warrant that you have informed Others why We asked for this information and what We will use it for and have obtained the necessary explicit verbal consent.

Atlas collects and processes information about you and Others for purposes which include preparing requested quotations, underwriting and administering the insurance proposal and policy, carrying out its contractual obligations including handling and settling of claims, and preventing or detecting crime (including fraud). Atlas may monitor calls to and from customers for training, quality and regulatory purposes.

Atlas may collect and disclose your and Others' information from/to other entities in order to conduct Our business including:

- managing claims, which may require obtaining data including medical information from healthcare providers (including any public or private hospital or clinic) and/or your employers (for company schemes) and which you hereby authorise. The processing of this data shall be in accordance with Subsidiary Legislation 586.10 of the Laws of Malta on the Processing of Data Concerning Health for Insurance Purposes;
- administering policies with insurance brokers or other intermediaries appointed by the policyholder;
- helping Us prevent or detect crime by sharing your information with regulatory and public bodies in Malta or, if applicable, overseas, including the Police, as well as with other insurance companies (directly or via shared databases such as the Malta Insurance Fraud Platform), or other agencies or appointed experts to undertake credit reference or fraud searches or investigations; and/or
- Our third party suppliers or service providers to whom We outsource certain business operations.

We will retain data for the period necessary to fulfil the above-mentioned purposes unless a longer retention period is required or permitted by law.

You can withdraw your consent to Atlas processing your personal information which is processed with your consent, e.g. direct marketing, at any time. You have the right to access your personal data and ask Atlas to update or correct the information held or delete such personal data from Our records if it is no longer needed for the purposes indicated above. You may exercise these and other rights held in Atlas's Data Protection and Privacy Statement, by contacting Our Data Protection Officer at The Data Protection Officer, Atlas Insurance PCC Limited, 48-50 Ta' Xbiex Seafront, Ta' Xbiex XBX 1021 Malta or email dpo@atlas.com.mt

Please note, however, that certain personal information may be exempt from such access, correction or erasure requests pursuant to applicable data protection laws or other laws and regulations.

If you and Others consider that the processing of personal data by Atlas is not in compliance with data protection laws and regulations, you and Others may lodge a complaint with Us and/or the Office of the Information and Data Protection Commissioner by following this link <https://idpc.org.mt/en/Pages/contact/complaints.aspx>

If you wish to view the full Atlas's Data Protection and Privacy Statement, for a better understanding of how We use this data please visit <https://www.atlas.com.mt/legal/data-protection/>. Kindly note that this is subject to occasional changes including to comply with changing data protection laws, regulations and guidance.

Signature _____ Date

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I confirm my understanding and acceptance of the above.

With your consent We would also like to use your details to occasionally provide you with information about Our special offers, competitions, events, products, services, news and tips. Please tick below how you would like to receive this information:

Email Post Phone SMS

Your choice will not affect any of the other services We provide to you. Per above you may contact Us at any time if you change your mind.

Intermediary



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Calls may be recorded for security and training purposes.

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 cells in excess of their assets.