Atlas TravelPak Policy
Introduction

This is Your travel insurance policy. It contains details of cover, conditions and exclusions relating to each Insured Person and is the basis on which all claims will be settled. It is validated by the issue of the numbered Schedule which must be attached to the policy.

In return for having accepted Your premium, We will, in the event of Bodily Injury, death, illness, disease, loss, theft, damage or other events happening within the Period of Insurance provide insurance in accordance with the operative sections of Your policy as referred to in Your Schedule.

The Schedule and any endorsements are all part of the policy.

The information You have supplied forms part of the contract of insurance with Us. Your policy is evidence of that contract.

Help lines

It is recommended that You keep this policy in a safe place and that You carry it with You when You travel. Your Schedule contains important medical emergency contact numbers.

Eligibility

This policy is only available to You if You
- have been a Maltese Resident for a least 6 months; and
- are not aged 81 years or over.

at the time of purchasing Your policy.

The Law applicable to this contract

This contract of insurance shall for all effects and purposes be deemed to be a Maltese contract and shall be governed by and according to Maltese law. Without prejudice to any arbitration proceedings in Malta under current statutory provisions, this policy is subject to the exclusive jurisdiction of the Maltese courts.

The indemnity provided in this policy shall apply only to judgements, orders or awards that are delivered by or obtained from a court within Malta or within the Geographical Area shown in the Schedule or in arbitration in Malta under Maltese statutory provisions.

Furthermore the indemnity shall not apply to:
- a judgement, order or award obtained in Malta for the enforcement of a judgement or arbitration award obtained elsewhere except in the Geographical Area noted in the Schedule or
- to costs and expenses of litigation recovered by any claimant from You which costs and expenses of litigation are not incurred in Malta or in the Geographical Area noted in the Schedule.

Policy information or advice

If You would like more information or if You feel the insurance may not meet Your needs, phone Our office on +356 2343 5363.
**Contents**

Definitions 3
Limits 8
General Conditions Applicable To The Whole Policy 11
Claims Conditions 12
Important Conditions Relating To Health 13
General Exclusions Applicable To All Sections Of The Policy 15
Emergency And Medical Service 18
Reciprocal Health Agreements 18
Section A – Cancellation or Abandonment Charges 19
Section B – Emergency Medical And Other Expenses 22
Section C – Hospital Benefit 24
Section D – Personal Accident 25
Section E – Baggage And Passport 26
Section F – Personal Money 29
Section G – Personal Liability 30
Section H – Delayed Departure 32
Section I – Missed Departure 33
Section J – Hijack 35
Section K – Hire Vehicle Excess 36
Section L – Cancelled Services Extension 37
Section M – Tee Off Extension 38
Section N – Continental Motoring Extension 39
Section O – Slalom Extension 43
Data and Privacy Protection 45
What You can do if You are not satisfied with Atlas Insurance 47

**Definitions**

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of **bold** print and will start with a capital letter.

**You/Your/Insured Person** means each person travelling on the **Trip** whose name appears in the policy **Schedule**. Each person must be a **Maltese Resident** as at the Date of Issue of the **Schedule**.

**We/Us/Our** means Atlas Insurance PCC Limited 48-50 Ta’ Xbiex Seafront Ta’ Xbiex XBX1021 Malta.

**Abandonment/Abandon** means abandoning the **Trip** by direct return to **Malta** or by attending a hospital abroad in excess of 48 hours as an in-patient.

**Accompanying Person** means a person with whom **You** are travelling or have arranged to travel with and without whom the **Trip** cannot commence or continue excluding a tour or group leader.

**Baggage** means luggage, clothing, personal effects, **Valuables** and other articles which belong to **You** (or for which **You** are legally responsible) worn, used or carried by **You** during the **Trip**. Baggage includes articles purchased during the **Trip** but excludes **Personal Money, Ski Equipment and Golf Equipment**.

**Bodily Injury** means an identifiable accidental bodily injury caused solely and directly by sudden, unexpected, violent, external and visible means. This definition includes:

- unavoidable exposure to the elements,
- accidental drowning, gassing, poisoning or electrocution,
- accidental bodily injury sustained whilst lawfully arresting, detaining or attempting to arrest or detain a criminal or suspected criminal.

**Close Business Associate** means any person whose absence from business for one or more complete days at the same time as **Your** absence prevents the proper continuation of that business. A director or senior manager of **Your** business must agree with this.

**Close Relative** means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, aunt, uncle, cousin, nephew, niece, legal guardian, partner (who lives with **You**) or fiancé/fiancée.
**Direct Journey**
means travel between **Malta** and a pre-booked destination overseas and vice versa including scheduled stops for refuelling and change of connection which involves the same mode of transport and when time spent at the stop is less than 12 hours.

**Electronics**
means
- cameras, camcorders, photographic, audio, video, computer, television and telecommunications equipment (including CD's, DVD's, tapes, films, cassettes, cartridges, headphones, personal organisers, tablets, laptops and mobile phones and their related accessories),
- computer games and associated equipment.

**Excess**
means the amount that **You** will have to pay towards any claim. This applies to each claim per **Insured Person** per section, if applicable. However, if **Family Cover or Family Plus Cover** apply, the amount of the **Excess** applicable to such section shall be limited to two times the **Excess** regardless of the number of **Insured Persons** claiming. If **You** pay the additional premium due in respect of an Excess Waiver all excesses applicable under this policy shall be waived. **Your Schedule** will show you if an Excess Waiver applies.

**Family Cover**
means up to two adults and any number of their children, step children or foster children aged under 16, accompanying the parents or legal guardian insured on the same policy travelling on any **Trip** to the same destination.

**Family “Plus” Cover**
means two adults and two or more of their children, step children or foster children aged under 16, accompanying the parents or legal guardian insured on the same policy travelling on any **Trip** to the same destination.

**Full Value**
means the current cost as new less an appropriate deduction for wear, tear and depreciation.

**Geographical Area**
means the area defined in the **Schedule**. Cover under this policy applies only to travel within the geographical area noted in the **Schedule**.

**Golf Equipment**
means golf clubs and golf club carrying bags excluding any clothing, tees and golf balls.

**Home**
means **Your** normal place of residence in **Malta**.

**Loss of limb**
means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

**Loss of sight**
means total and irrecoverable loss of sight.

**Malta/Maltese**
means the islands of Malta, Gozo and Comino.

**Medical Condition**
means any disease, illness or injury.

**Medical Practitioner**
means a registered practising member of the medical profession who is not related to **You** or to any **Accompanying Person**.

**Maltese Resident**
means a person whose main place of residence is in **Malta**.

**Period of Insurance**
means the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the **Schedule**.

In respect of cancellation cover provided by Section A - Cancellation or Abandonment Charges, cover shall be operative from the Date of Issue of the **Schedule** or 12 calendar months prior to the start of the **Trip** whichever is the later.

For all other sections of the policy, the insurance commences when **You** leave **Your Home** or **Your** place of business in **Malta** (whichever is the later) to commence the **Trip** and terminates at the time of **Your** return to **Your Home** or place of business in **Malta** (whichever is the earlier) on completion of the **Trip**.

The **Period of Insurance** is automatically extended for the period of the delay up to a maximum of thirty days in the event that **Your** return to **Malta** is unavoidably delayed due to an event insured by this policy. This extension is provided without additional premium being charged.

**Personal Money**
means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets (excluding lift passes), passport, event and entertainment tickets, phone cards and credit/debit or charge cards all held for private purposes.

**Pre-existing Medical Condition**
means:

a) any **Medical Condition** **You** have, or have had, for which **You** are taking or have been taking prescribed medication within the last 24 months.

b) any **Medical Condition** **You** have, or have had, for which **You** are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 24 months.
Public Transport
means any publicly licensed aircraft, sea vessel, train or coach on which You are booked to travel.

Schedule
means the validation page attached to this travel policy setting out the names of those persons insured (You/Your/Insured Person), the Geographical Area, the Period of Insurance, the policy number, the Cover Option applicable, details of any Extensions/Extension Sections chosen and any special conditions and terms. The Schedule is validated by Us.

Secure Baggage Area
means any of the following, as and where appropriate:
• the locked dashboard, boot or luggage compartment of a motor vehicle;
• the locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats;
• the fixed storage units of a locked motorised or towed caravan; or
• a locked luggage box, attached to a roof rack which is itself attached to the vehicle roof.

Service Cancellation
means the cancellation of a marine or flight service which You are booked to utilise as a result of adverse weather conditions or other natural disasters.

Ski-Equipment
means skis (including bindings), ski boots, ski poles and snowboards.

Ski-pack
means ski school fees, lift passes and the cost of hired Ski Equipment.

Terrorism
means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone on or behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

Trip
means any conventional pleasure trip or business trip of a commercial nature (excluding manual work) made by You within the Geographical Area shown in the Schedule which begins and ends in Malta during the Period of Insurance but excluding one way trips or journeys.

Unattended
means when You are not in full view of and not in a position to prevent unauthorised interference with Your property or vehicle.

Valuables
means any of the following items:
• jewellery,
• gold, silver, precious metal or precious or semiprecious stone articles,
• watches,
• furs,
• Electronics,
• telescopes and binoculars.
**Limits**

We will not pay more than the following sums insured, benefits or limits in the *Period of Insurance*. The limits below vary according to the Cover Option chosen.

Further limits apply to any extension sections *You* choose and appear in the wording of the sections themselves.

*Your Schedule* shows which Cover Option and extensions apply.

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**Table: Limits**

<table>
<thead>
<tr>
<th>Section</th>
<th>Budget Cover Option</th>
<th>Standard Cover Option</th>
<th>Premier Cover Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Cancellation or Abandonment Charges</td>
<td>Limit - €1,000</td>
<td>Limit - €5,000</td>
<td>Limit - €7,500</td>
</tr>
<tr>
<td>B Emergency Medical and Other Expenses</td>
<td>Limit - €50,000 Malta Limit - €750</td>
<td>Limit - €250,000 Malta Limit - €1,000</td>
<td>Limit - €750,000 Malta Limit - €1,250</td>
</tr>
<tr>
<td>C Hospital Benefit</td>
<td>€25 for every complete 24 hours</td>
<td>- maximum €700</td>
<td></td>
</tr>
<tr>
<td>D Personal Accident</td>
<td>See Benefits Specification which follows this table</td>
<td></td>
<td></td>
</tr>
<tr>
<td>E Baggage and Passport</td>
<td>Baggage Sum Insured - €700</td>
<td>Baggage Sum Insured - €2,500</td>
<td>Baggage Sum Insured - €3,500</td>
</tr>
<tr>
<td></td>
<td>• Single Article Sub-Limit - €300</td>
<td>• Single Article Sub-Limit - €750</td>
<td>• Single Article Sub-Limit - €750</td>
</tr>
<tr>
<td></td>
<td>• Aggregate Valuables Sub-Limit - €500</td>
<td>• Aggregate Valuables Sub-Limit - €1,000</td>
<td>• Aggregate Valuables Sub-Limit - €1,250</td>
</tr>
<tr>
<td></td>
<td>• Delayed Baggage Limit - €125</td>
<td>• Delayed Baggage Limit - €300</td>
<td>• Delayed Baggage Limit - €750</td>
</tr>
<tr>
<td></td>
<td>• Passport Loss Expenses Limit - €125</td>
<td>• Passport Loss Expenses Limit - €200</td>
<td>• Passport Loss Expenses Limit - €250</td>
</tr>
<tr>
<td>F Personal Money</td>
<td>Personal Money Sum Insured - €900</td>
<td>Personal Money Sum Insured - €1,250</td>
<td>Personal Money Sum Insured - €2,000</td>
</tr>
<tr>
<td></td>
<td>• Cash Sub-Limit - €750</td>
<td>• Cash Sub-Limit - 1,000</td>
<td>• Cash Sub-Limit - €1,500</td>
</tr>
<tr>
<td></td>
<td>• Unauthorised Card Use Limit - €500</td>
<td>• Unauthorised Card Use Limit - €750</td>
<td>• Unauthorised Card Use Limit - €1,000</td>
</tr>
<tr>
<td>G Personal Liability</td>
<td>€1,250,000</td>
<td>€1,250,000</td>
<td>€1,250,000</td>
</tr>
<tr>
<td>H Delayed Departure</td>
<td>€50 for the first completed 12 hours delay and €25 for each full 12 hours delay thereafter - maximum €250</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I Missed Departure</td>
<td>Limit - €250</td>
<td>Limit - €750</td>
<td>Limit - €1,500</td>
</tr>
<tr>
<td>J Hijack</td>
<td>€120 for every complete 24 hours restraint from travel - maximum €500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>K Hire Vehicle Excess</td>
<td>Not Insured</td>
<td>Limit - €400</td>
<td>Limit - €500</td>
</tr>
</tbody>
</table>

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The Budget Cover Option is available to any **Insured Person** not aged 81 years or over at the time of purchasing *Your* policy.

Standard and Premier Cover Options are available to any **Insured Person** not aged 76 years or over at the time of purchasing *Your* policy.
### Personal Accident Benefits - Specification

For the purpose of this Policy, any person is deemed to be the age he or she is on the Date of Issue of the Schedule.

### General Conditions Applicable to the Whole Policy

**You** must comply with the following conditions to have the full protection of **Your** policy.

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

#### 1. Disclosure and observance

**You** must have answered truthfully all questions that **We** asked when **Your** policy started. **You** must also have truthfully agreed to any statements that **We** may have listed in the terms and conditions relating to **Your** policy when it started. **You** must also advise **Us** as soon as possible of all changes to this information. **We** only provide cover if any person insured under this policy observes the terms, exceptions and conditions of this policy.

#### 2. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability, **We** will not pay more than **Our** proportional share (not applicable to Section D - Personal Accident).

#### 3. Reasonable precautions

**You** must take and cause to be taken all reasonable precautions to avoid illness, injury, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen.

#### 4. Cancellation

**You** may cancel this policy within 14 days of receipt of **Your** policy documentation.

- If the policy is paid in full and provided that **You** have not travelled and there has been no claim or incident likely to give rise to a claim **We** will refund any premium paid.
- If a claim has been submitted or there has been an incident likely to give rise to a claim during the current **Period of Insurance** no premium will be given.

If **You** cancel after the first 14 days of receipt of **Your** policy documentation no premium refund will be given.

**You** must tell **Us** by writing to: Atlas Insurance PCC Limited 48-50 Ta’Xbiex Sea Front, Ta’Xbiex XBX1021, Malta or **You** may contact **Us** on telephone number +356 2343 5363.

**We** may cancel this policy by writing to **You** at **Your** last known address by recorded delivery giving 14 days notice. No premium refund will be given.

### Budget Cover Option

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>Up to age 16 years</th>
<th>15 years to 80 years inclusive</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Death</td>
<td>€1,250</td>
<td>€6,000</td>
</tr>
<tr>
<td>2 Loss of one or more limbs and/or loss of sight in one or both eyes</td>
<td>€6,000</td>
<td>€6,000</td>
</tr>
<tr>
<td>3 Permanent total disablement</td>
<td>€6,000</td>
<td>€6,000</td>
</tr>
</tbody>
</table>

### Standard Cover Option

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>Up to age 16 years</th>
<th>15 years to 75 years inclusive</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Death</td>
<td>€5,000</td>
<td>€20,000</td>
</tr>
<tr>
<td>2 Loss of one or more limbs and/or loss of sight in one or both eyes</td>
<td>€20,000</td>
<td>€20,000</td>
</tr>
<tr>
<td>3 Permanent total disablement</td>
<td>€20,000</td>
<td>€20,000</td>
</tr>
</tbody>
</table>

### Premier Cover Option

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>Up to age 16 years</th>
<th>15 years to 75 years inclusive</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Death</td>
<td>€5,000</td>
<td>€40,000</td>
</tr>
<tr>
<td>2 Loss of one or more limbs and/or loss of sight in one or both eyes</td>
<td>€40,000</td>
<td>€40,000</td>
</tr>
<tr>
<td>3 Permanent total disablement</td>
<td>€40,000</td>
<td>€40,000</td>
</tr>
</tbody>
</table>
5. Arbitration
If We have accepted a claim under the policy and there is a disagreement over the amount to be paid to You, the dispute must be referred to an arbitrator to be appointed by mutual agreement between the parties in accordance with the provisions of the Arbitration Act 1996. When this happens the making of an award by the said arbitrator shall be a condition to any right of action against Us.

Claims Conditions

You must comply with the following conditions to have the full protection of Your policy.

If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

1. Claims
You must notify Us with full details in writing as soon as You reasonably can, but not later than 15 days following Your return to Malta, following any Bodily Injury, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

You must also inform Us immediately if You are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to Us without delay. You or anyone acting on Your behalf must not negotiate admit or repudiate any claim without Our written consent.

You or Your legal representatives must supply at Your own expense all information, reports, evidence (including receipts), details of household and other insurance and medical certificates as required by Us. We reserve the right to require You to undergo an independent medical examination at Our expense. We may also request and will pay for a post-mortem examination.

You must retain any property which is damaged, and, if requested, send it to Us at Your own expense. If We pay a claim for the Full Value of the property and it is subsequently recovered or there is any salvage then it will become Our property.

We may refuse to reimburse You for any expenses for which You cannot provide receipts or bills.

You may be asked to present a sworn statement (affidavit) at Your expense in support of Your claim.

2. Subrogation
We are entitled to take over and conduct in Your name the defence and settlement of any legal action. We may also take proceedings at Our own expense and for Our own benefit, but in Your name, to recover any payment We have made under this policy to anyone else.

3. Fraud
You must not act in a fraudulent manner.

If You or anyone acting for You:
a) make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
b) make a statement in support of a claim knowing the statement to be false in any respect or
c) submit a document in support of a claim knowing the document to be forged or false in any respect or
d) make a claim in respect of any loss or damage caused by Your willful act or with Your connivance, then
• We shall not pay the claim;
• We shall not pay any other claim which has been or will be made under the policy;
• We may at Our option declare the policy void;
• We shall be entitled to recover from You the amount of any claim already paid under the policy;
• We shall not make any return of premium;
• We may inform the police of the circumstances.

Important Conditions Relating to Health

You must comply with the following conditions to have the full protection of Your policy.

If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

1. It is a condition of this policy that You will not be covered under:
   • Section A - Cancellation Or Abandonment Charges
   • Section B - Emergency Medical And Other Expenses
   • Section C - Hospital Benefit
   • Section D - Personal Accident
   • Sub-section 3 of Section M - Tee Off Extension
   • Sub-section 3 of Section O - Slalom Extension
for any claims arising directly or indirectly from:
   a) at the time of taking out this policy:
      i. any Pre-Existing Medical Condition;
      ii. any Medical Condition for which You have received a terminal prognosis;
      iii. any Medical Condition for which You are on a waiting list for or have knowledge of the need for surgery, inpatient treatment or investigation at a hospital, clinic or nursing home;
      iv. any circumstances You are aware of that could reasonably be expected to give rise to a claim on this policy including, but not limited to:
         • when an Accompanying Person, a Close Relative, a Close Business Associate or a person with whom You have arranged to stay is suffering from a Pre-existing Medical Condition or a Medical Condition as referred to in ii, and iii above;
         • when You have had signs or symptoms for which a Medical Practitioner has not yet been consulted or You are awaiting day-patient, in-patient or outpatient treatment unless You have been given Our agreement in writing.
   b) at any time:
      i. any Medical Condition You have in respect of which a Medical Practitioner has advised You not to travel or would have done so had You sought his/her advice;
      ii. any Medical Condition for which You are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of Malta;
      iii. any Medical Condition for which You are not taking the prescribed medication or recommended treatment as directed by a Medical Practitioner;
      iv. normal pregnancy or childbirth without any accompanying complication.

2. If You require private in-patient treatment or repatriation You must comply with the conditions of the Emergency and Medical Service section on page 18.

3. If Your health changes after the start date of Your policy and the date of Your travel tickets or confirmation of booking were issued, You must telephone Us on +356 2343 5363 to make sure Your cover is not affected. You must check with Your general practitioner that You are still fit to travel. You will not be covered for medical and abandonment related claims if You travel against medical advice.

You should also refer to the General Exclusions on page 15.

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**General Exclusions Applicable to All Sections of the Policy**

(Exclusions 5, 6, 7, 8 and 9 do not apply to claims for cancellation under Section A - Cancellation and Abandonment Charges)

This policy does not insure any claim or payment of any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states.

Furthermore, We will not pay for claims arising directly or indirectly from:

1. a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion (assuming the proportions of or amounting to an uprising) and military or usurped power;

   b) Terrorism caused or contributed to by the use of, release or the threat thereof of any nuclear weapon or device or chemical or biological agent (regardless of any other cause or event contributing concurrently or in any other sequence to the loss) and any action taken in controlling, preventing, suppressing or in any way relating to any act of such Terrorism;

2. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly;

3. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;

4. the failure or fear of failure or inability of any equipment or any computer programme, whether or not You own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date;

5. Your pursuit of winter sports or Your use of dry-ski slopes unless Section O - Slalom Extension is shown as operative in the Schedule;
6. the following winter sports activities even if Section O - Slalom Extension is shown as operative in the Schedule: Off piste skiing without a guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, Nordic skiing, ice hockey, bobsledding, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snow carting, snow mobiling or the use of bob sleighs, luges or skeletons;

7. Your engagement in or practice of: manual work in connection with a profession, business or trade, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, professional entertaining, professional sports, racing (other than on foot or while swimming), motor rallies and motor competitions;

8. Your engagement in or practice of: boxing, bungee jumping, canoeing at grade 4 or above, caving or cave diving, canyoning, rock climbing or mountaineering requiring the use of guides or ropes, extreme sports of any kind, expeditions, gliding, gymnastics, hang gliding, high diving, horseriding in competitions, hot air ballooning (unless as part of an organised trip with a qualified pilot), hunting, jetskiing, karate, kayaking, martial arts, microlighting, parachuting, paragliding, parapenting, polo, pot holing, quad-biking, rafting, rugby, shark diving, sky diving, sky surfing, trekking/hiking in excess of 2500 metres altitude, tubing, underwater activities requiring the use of artificial breathing apparatus (except scuba diving of less than 15 metres depth if suitably qualified or if supervised by a professional instructor) or wrestling;

9. Your use, as a driver or passenger, of a motorised two or three wheeled vehicle unless:
   • the vehicle has an engine size of 125cc or lower and
   • You are wearing a crash helmet and
   • (if You are driving) a full Maltese driving licence is held permitting the use of such vehicle in Malta;

10. Your wilfully self-inflicted injury or illness, self-exposure to needless peril (except in an attempt to save human life), suicide or attempted suicide and sexually transmitted diseases;

11. Your
   (a) consumption of alcohol, drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addition) and solvents impairing Your physical ability and/or judgement;
   (b) abuse of alcohol, drugs and/or solvents; (c) suffering from the symptoms of or illness due to alcohol, drug and/or solvent dependence and/or withdrawal;

12. Your own unlawful action or any criminal proceedings against You;

13. HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS and/or mutant derivatives or variations thereof however caused;

14. inhalation and/or ingestion of asbestos or exposure to asbestos or the existence of or the harmful nature of asbestos or health hazards associated with asbestos or any allegation or concern in relation thereto. The term asbestos shall include asbestos, asbestos fibres, derivatives of asbestos or any substance or compound containing asbestos or waste comprising of or containing asbestos;

15. operational duties of a member of the police or armed forces;

16. emotional disorders anxiety or panic attacks and hysteria unless they result in admission into a hospital;

17. consequential loss of any kind (for example the replacement of locks following loss of keys);

18. Your travel to a country or specific area or event to which the relevant Maltese authorities or the World Health Organisation has advised the public not to travel;

19. erasure or distortion of data, accidental erasure or mislaying or misfiling of documents or records and computer viruses and similar mechanisms or hacking.
Emergency and Medical Service

In the event of a serious illness or accident in circumstances covered by this policy which may lead to in-patient hospital treatment or before any arrangements are made for repatriation, You must contact Our International Emergency Assistance Provider (IEAP), details of which are shown in Your policy Schedule. The service is available to You and operates 24 hours a day, 365 days a year for advice and assistance when making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment You must contact Our IEAP as soon as possible. Private medical in-patient treatment and repatriation costs are not covered unless authorised specifically by Our IEAP or by Us.

Medical assistance abroad
Our IEAP has the medical expertise, contacts and facilities to help should You:
• be injured in an accident or
• fall ill
and require in-patient medical treatment.
Our IEAP will also arrange transport Home when this is considered to be medically necessary.

Payment for medical treatment abroad
If You are admitted to a hospital or clinic while abroad, Our IEAP will arrange for medical expenses covered by the policy to be paid direct to the hospital or clinic. To take advantage of this benefit someone must contact Our IEAP for You as soon as possible. For simple out-patient treatment, You should pay the hospital or clinic yourself and claim back medical expenses from Us on Your return to Malta.

Reciprocal Health Agreements
European Union, European Economic Area or Switzerland
If You are travelling to countries within the European Union (EU), European Economic Area (EEA) or Switzerland, You are strongly advised to obtain a European Health Insurance Card from the Maltese Government Health Department. This will entitle You to benefit from the reciprocal health arrangements which exist between countries within the EU, EEA or Switzerland. In the event of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card or private health insurance, We will not apply the deduction of Excess under Section B – Emergency Medical and other Expenses.

Section A - Cancellation or Abandonment Charges

What is covered

We will pay You up to the Cancellation or Abandonment Charges Limit noted under the Limits section on page 8, for any
• irrecoverable unused travel and accommodation costs;
• non-refundable costs in respect of unused excursions; holiday tours, cultural and sports events booked before the occurrence which leads to a claim; and
• other pre-paid charges
which You have paid or are contracted to pay together with
• any reasonable additional travel expenses incurred (when You cannot use Your return ticket and unless such expenses are claimed under any other section).

Note: the above includes irrecoverable deposits but it excludes anything forming part of a Ski Pack and/or any prepaid green fees if:
  a) cancellation of the Trip is necessary and unavoidable or
  b) the Trip is Abandoned before completion

as a result of any of the following events occurring:

1. Your death, Bodily Injury or illness or that of:
   a) any Accompanying Person
   b) any person with whom You have arranged to reside temporarily;

2. The death, serious Bodily Injury or serious illness of:
   a) Your Close Relative or the Close Relative of an Accompanying Person;
   b) Your Close Business Associate or the Close Business Associate of an Accompanying Person;

3. Your or an Accompanying Person’s compulsory quarantine, jury service attendance or being called as a witness at a Court of Law;

4. Your or Your spouse’s redundancy (which qualifies for payment under current Maltese redundancy payment legislation) provided that, at the time of booking the Trip, there was no reason to believe anyone would be made redundant;

5. The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department, provided that such cancellation or Abandonment could not reasonably have been expected at the time of applying for insurance;
6. The Police requesting You to remain at or return to Your Home or place of business following theft at Your Home or place of business;

7. Your Home becoming uninhabitable following serious damage caused by fire, aircraft, explosion, storm, flood, burst pipes, malicious persons or theft occurring during or within 30 days of the start of the Trip;

8. Adverse weather conditions cause the complete cessation of services of Your cruise liner for a least 48 consecutive hours;

9. You or any Accompanying Person being prevented from travelling because of a Maltese Government restriction arising from epidemic or pandemic;

10. Avalanche, earthquake, volcanic eruption, tsunami, explosion, fire, landslide, storm or flood renders the accommodation You are staying in uninhabitable.

Special conditions relating to claims

1. You must obtain a medical certificate from a Medical Practitioner to confirm the necessity to return Home prior to Abandonment of the Trip due to death, Bodily Injury or illness.

2. If You fail to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel or Abandon the Trip, Our liability shall be restricted to the cancellation/Abandonment charges that would have applied had failure not occurred.

3. If You cancel the Trip due to Bodily Injury or illness You must provide a medical certificate from a Medical Practitioner stating that this necessarily and reasonably prevented You from travelling.

What is not covered

1. The Excess of €35.

2. Any claims arising directly or indirectly from:
   a) redundancy:
      • caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy, or
      • where a warning or notification of redundancy was given prior to the date this insurance is effected by You, or
      • where You or Your spouse have been employed for less than 12 months as at the date this insurance is effected by You, or
   b) circumstances known to You prior to the date this insurance is effected which could reasonably have been expected to give rise to cancellation or Abandonment of the Trip;

3. Compensation for frequent flyer points or similar schemes;

4. Any claim for unused travel or accommodation arranged by using Air Miles or similar travel loyalty schemes;

5. Any claim for management fees, maintenance costs or exchange fees associated with timeshare and similar arrangements;

6. Abandonment arising as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication;

7. Anything mentioned in the General Exclusions on page 15.

You should also refer to the Important Conditions Relating To Health on page 13.
Section B - Emergency Medical and Other Expenses

What is covered

We will pay You up to the Emergency Medical and Other Expenses Limit noted in the Limits Sections on page 8 for the following expenses which are necessarily incurred within 12 months of the incident as a result of Your suffering death, Bodily Injury or illness and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance (including rescue services to take You to hospital) and nursing fees and charges incurred outside Malta (and in Malta up to the Malta limit noted in the Limits Sections on page 8 for any treatment required within a maximum period of three months after Your booked return date);

2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) incurred outside Malta;

3. In the event of Your death outside Malta, the reasonable additional cost of funeral expenses abroad plus the reasonable cost of conveying Your ashes to Your Home, or the additional costs of returning Your body to Your Home;

4. Reasonable additional transport (economy class) and half board accommodation expenses incurred, up to the standard of Your original booking, if it is medically necessary for You to stay beyond Your scheduled return date;

This includes, with Our prior authorisation or that of Our IEAP, reasonable additional transport and accommodation expenses for a friend or Close Relative to remain with You or travel to You from Malta or escort You and reasonable additional travel expenses (economy class) to return You to Your Home if You are unable to use the return ticket;

5. With the prior authorisation of Our IEAP, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate You to Your Home if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless Our IEAP agree otherwise.

Special conditions relating to claims

1. You must give notice as soon as possible to Our IEAP or Us of any Bodily Injury or illness which necessitates Your admittance to hospital as an in-patient or before any arrangements are made for Your repatriation.

2. In the event of Your Bodily Injury or illness We reserve the right to relocate You from one hospital to another and arrange for Your repatriation to Malta at any time during the Trip. We will do this if in the opinion of the Medical Practitioner in attendance or Our IEAP You can be moved safely and/or travel safely to Malta to continue treatment.

What is not covered

1. The Excess of €35.

2. Any claims arising directly or indirectly in respect of:
   a) costs of telephone calls, other than calls to Our IEAP notifying them of the problem for which You are able to provide a receipt or other evidence to show the cost of the call and the number telephoned;
   b) the cost of treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or illness which necessitated Your admittance into hospital;
   c) any expenses which are not usual, reasonable or customary to treat Your Bodily Injury or illness;
   d) any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and Our IEAP can be delayed reasonably until Your return to Malta;
   e) expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside Malta;
   f) additional costs arising from single or private room accommodation;
   g) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
   h) any expenses incurred after You have returned to Malta except up to the limit noted in the Limits Section on page 8;
   i) expenses incurred as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication;
   j) Your decision not to be repatriated after the date when in the opinion of Our IEAP it is safe to do so.

3. Anything mentioned in the General Exclusions on page 15.

You should also refer to the Important Conditions Relating To Health on page 13.
Section C - Hospital Benefit

What is covered

We will pay You €25 for every complete 24 hours You have to stay in hospital as an in-patient outside Malta up to a maximum of €700 as a result of Bodily Injury or illness You sustain. We will pay the amount above in addition to any amount payable under section B - Emergency Medical And Other Expenses.

Special condition relating to claims

You must give notice as soon as possible to Our IEAP or Us of any Bodily Injury or illness which necessitates Your admittance to hospital as an in-patient.

What is not covered

1. Any claims arising directly or indirectly from:
   a) any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or illness which necessitated Your admittance into hospital;
   b) hospitalisation relating to any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and Our IEAP can be delayed reasonably until Your return to Malta;
   c) any additional period of hospitalisation relating to treatment or services provided by a health spa, convalescent or nursing home, or any rehabilitation centre;
   d) hospitalisation as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication;
   e) any additional period of hospitalisation following Your decision not to be repatriated after the date when in the opinion of Our IEAP it is safe to do so.

2. Anything mentioned in the General Exclusions on page 15.

You should also refer to the Important Conditions Relating To Health on page 13.

Section D - Personal Accident

What is covered

We will pay one of the Personal Accident Benefits shown in the relevant Specification on page 10 if You sustain Bodily Injury which shall solely and independently of any other cause, result within two years in You:
1. death,
2. loss of limb, loss of sight, or
3. permanent total disablement.

Special conditions relating to claims

1. Our Medical Practitioner may examine You as often as he/she deems necessary in the event of a claim.

2. A person is deemed to be the age which applies on the Date of Issue of the Schedule.

Provisions

Benefit is not payable to You:

1. under more than one of items 1, 2 or 3 of the Personal Accident Benefits shown in the Specification on page 10;

2. under item 3 of the Personal Accident Benefits (permanent total disability) until one year after the date You sustain Bodily Injury;

3. under item 3 of the Personal Accident Benefits (permanent total disability) if You are able or may be able to carry out any gainful employment or gainful occupation;

4. under item 3 of the Personal Accident Benefits (permanent total disability) unless You are in full time employment at the time of the accident.

What is not covered

Anything mentioned in the General Exclusions on page 15.

You should also refer to the Important Conditions Relating To Health on page 13.
Section E - Baggage and Passport

What is covered

1. **We** will pay **You** up to the amount of the Baggage Sum Insured under the Limits section on page 8 for the accidental loss of, theft of or damage to **Baggage**. The amount payable will be the value at today’s prices less a deduction for wear, tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).

   The maximum **We** will pay **You** for any one article (Valuable or otherwise), pair or set of articles (Valuable or otherwise) is the amount of the Single Article Sub-Limit noted in the Limits section. The maximum **We** will pay **You** in total for all Valuables is the amount of the Aggregate Valuables Sub-Limit noted in the Limits Section.

2. **We** will also pay **You**:
   a) up to the amount of the Delayed Baggage Limit shown under the Limits section on page 8 for the emergency replacement of clothing, medication and toiletries if **Your Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 12 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the Baggage was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section;
   b) up to the amount of the Passport Loss Expenses Limit shown under the Limits section on page 8 for reasonable additional travel, communication and accommodation expenses incurred necessarily abroad to obtain a replacement of **Your** lost or stolen passport plus the cost of a temporary replacement passport.

Special conditions relating to claims under Sections:
E - Baggage and Passport,
F - Personal Money and (if operative) under Sections:
M - Tee-Off Extension and
O - Slalom Extension

1. **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.

2. If **Baggage** and/or **Ski Equipment** and/or **Golf Equipment** and/or **Personal Money** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.

3. If **Baggage** and/or **Ski Equipment** and/or **Golf Equipment** and/or **Personal Money** is lost, stolen or damaged whilst in the care of an airline **You** must:
   a) obtain a Property Irregularity Report from the airline;
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
   c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

4. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

5. **We** will pay for individual damaged or lost items forming part of a set or pair but not for companion pieces which are undamaged or not lost.

6. If at the time of any loss, theft or damage the Baggage Sum Insured per **Insured Person** on **Baggage** is less than the **Full Value**, the sum paid by **Us** in respect of any claim will be limited in the same proportion as the above mentioned Sum Insured bears to the **Full Value** of the property at the time of the incident leading to a claim. This Special Condition does not apply if Premier Cover Option is chosen.

7. In respect of credit cards and/or cash cards **You** must comply with the terms and conditions of the issuing authority.

What is not covered under Sections:
E - Baggage and Passport;
F - Personal Money
and (if operative) under Sections:
M - Tee-Off Extension;
O - Slalom Extension

1. The **Excess** of €35 (except claims under:
   • Sub-section 2 a and 2 b of Section E - Baggage and Passport;
   • Sub-section 2, 3 and 4 of Section O - Slalom Extension). Only one **Excess** will apply per **Insured Person** where **Baggage** and **Ski Equipment** and/or **Golf Equipment** and/or **Personal Money** claims arise out of the same incident.
2. Loss, theft of or damage:
   a) to Valuables (other than those included in b) below) and/or Personal Money if left Unattended at any time (including in a vehicle or in custody of carriers) unless deposited in a locked safe or safety deposit box;
   b) to Electronics, telescopes and binoculars if left Unattended at any time (including in a vehicle or in the custody of carriers) unless:
      • deposited in a locked safe or safety deposit box; or
      • deposited in the custody of the “left luggage” facility provided by an airport, hotel, sea, train or bus station; or
      • in Your locked accommodation;
   c) to other property contained in an Unattended vehicle at any time unless:
      • it is locked out of sight in a Secure Baggage Area; and
      • forcible and violent means have been used by an unauthorised person to gain entry to the vehicle and evidence of such entry is available.

Note to 2 above - In the context of transit by any means of transport including Public Transport, property is deemed Unattended if it is not in Your personal custody and control e.g. when travelling by aeroplane it must travel as hand luggage.

3. Loss or damage or expense due to delay, confiscation, requisition, seizure, detention or destruction by customs or other authority.

4. Damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

5. Loss, theft of or damage to:
   a) unset precious stones;
   b) contact or corneal lenses;
   c) hearing aids, dental or medical fittings;
   d) anything shipped as freight;
   e) deeds, manuscripts, securities, bonds or documents of any kind;
   f) bicycles;
   g) Golf Equipment - unless Tee-Off extension is chosen (but see also exception 7 below);
   h) Ski Equipment - unless Slalom Extension is chosen (but see also exception 7 below).

6. Cracking, scratching, breakage of or damage to:
   • china;
   • glass (other than glass in watch faces, cameras, binoculars or telescopes);
   • porcelain or other brittle or fragile articles;
   • antiques, household goods and perishable goods unless caused by fire, theft, or accident to the sea vessel, aircraft, train or vehicle in which they are being carried.

7. Breakage of or other damage to:
   a) sports equipment (including Golf Equipment and Ski Equipment);
   b) sports clothing while in use.

8. Musical instruments suffering:
   • scratching, denting or bruising, breakage of strings or loss of tone;
   • other damage unless they are carried in their professional cases.

9. Loss, theft of or damage to:
   • motor accessories;
   • business goods, samples, tools of trade, and other items used in connection with Your business, trade, profession or occupation.

10. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing, altering or restoring, mechanical or electrical breakdown.

11. Loss due to depreciation in value of money, variation in exchange rates or shortages due to error or omission.

12. Loss, theft of or damage to travellers' cheques if You have not complied with the issuer's conditions or where the issuer provides a replacement service.

13. Unauthorised use of credit and/or cash cards by anyone related to or residing with the cardholder.

14. Loss, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when We will pay up to the makers latest list price.

15. Anything mentioned in the General Exclusions on page 15.

Section F - Personal Money

What is covered

We will pay You up to the amounts specified below for the accidental loss of, theft of or damage to Personal Money and in respect of Your liability under the terms of any credit and/or cash card as a direct result of its loss and subsequent unauthorised use. In respect of foreign
currency, cover is also operative during the 72 hours immediately preceding Your departure on the outward journey.

We will pay You up to the amount of the Personal Money Sum Insured under the Limits section on page 8 but

- the maximum We will pay You for bank notes, currency notes and coins is the Cash Sub-Limit noted in the Limits section and
- the maximum We will pay You in respect of Your liability under the terms of any number of credit and/or cash cards is the Unauthorised Card Use Limit noted in the Limits section in the aggregate for all cards together.

Special conditions relating to claims

1. You will need to produce proof of cash (exchange/cash withdrawal chits).
2. See what is not covered in Section E - Baggage and Passport.

What is not covered

See What is not covered in Section E - Baggage and Passport.

Section G - Personal Liability

What is covered

We will pay up to €1,250,000 (inclusive of legal costs and expenses awarded against You or incurred by You with Our written permission) against any amount You become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. Bodily Injury, death illness or disease to any person who is not in Your employment or who is not a member of Your household.
2. Loss of or damage to property:
   - that does not belong to and
   - is neither in the charge of nor under the control of:
     • You;
     • anyone in Your employment;
     • or any member of Your household
   other than any temporary holiday accommodation occupied (but not owned) by You.

What is not covered

See What is not covered in Section E - Baggage and Passport.

1. Compensation or legal costs arising directly or indirectly from:
   a) liability which has been assumed by You under agreement unless the liability would have attached in the absence of such agreement;
   b) the pursuit of any trade, business, profession or occupation or the supply of goods or services;
   c) the ownership, possession or use of:
      • firearms;
      • animals (other than dogs and cats and horses used for private hacking);
      • mechanically propelled vehicles;
      • aircraft;
      • watercraft (other than manually propelled rowboats, punts or canoes);
   d) the transmission of any communicable disease or virus;
   e) ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where We will not pay for the first €45 of each and every claim arising from the same incident).
2. Punitive, aggravated, compensatory or exemplary damages.
3. Anything mentioned in the General Exclusions on page 15.
Section H - Delayed Departure

What is covered

If the Public Transport on which You are booked to travel is delayed on a Direct Journey to or from Malta resulting in You arriving at Your final destination at least 12 hours after Your original scheduled arrival time.

We will pay You:

1. €50 for the first completed 12 hours delay and €25 for each full 12 hours delay thereafter up to a maximum of €250 or
2. up to the Cancellation and Abandonment Charges Limit noted in the Limits section on page 8 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which You have paid or are contracted to pay if after a minimum 24 hours has elapsed from the scheduled time of departure from Malta, You choose to cancel Your Trip.

You may claim only under Sub-section 1 or 2 above, for the same event, not both.

You may claim only under Section H - Delayed Departure or Section I - Missed Departure or Section J - Hijack for the same event.

Cover ceases under this section after the first leg of a Trip when an overnight stop is included in Your itinerary - see also definition of Direct Journey.

Special conditions relating to claims

1. You must check in according to the itinerary supplied to You.
2. We will work out the length of the delay from the date and time You should have arrived at Your final destination up to the actual time of arrival at Your final destination. You must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

1. The Excess of €35 under Sub-section 2 above.
2. Claims arising directly or indirectly from:
   a) strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is effected by You;
   b) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country;
   c) Service Cancellation.
3. Compensation for frequent flyer points or similar schemes.
4. Any claim for unused travel or accommodation arranged by using Air Miles or similar travel loyalty schemes.
5. Any claim for management fees, maintenance costs or exchange fees associated with timeshare and similar arrangements.
6. Anything mentioned in the General Exclusions on page 15.

Section I - Missed Departure

What is covered

We will pay You up to the Missed Departure Limit under the Limits section on page 8 for reasonable additional accommodation (room only and not incurred in Malta) and travel expenses (economy only) necessarily incurred if

1. You fail to arrive at the departure point in time to board the Public Transport on which You are booked to travel as a result of:
   a) the failure of other scheduled Public Transport or,
   b) delay to a connecting scheduled flight or,
   c) an accident to or breakdown of the vehicle in which You are travelling or,
   d) an accident, or breakdown occurring ahead of You on a motorway or dual carriage way which cause an unexpected delay to the vehicle in which You are travelling or,
   e) strike, industrial action or adverse weather conditions, or
2. You are denied boarding the flight You are booked to travel on, due to overbooking of passengers.
You may claim only under Section I - Missed Departure or Section H - Delayed Departure or Section J - Hijack for the same event.

Special conditions relating to claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way You must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.

2. You must allow sufficient time for the Public Transport or other transport to arrive on schedule and to deliver You to the departure point.

3. In respect of claims under What is covered number 1. a) above, You must obtain written confirmation of the failure from the Public Transport operator/s.

4. In respect of claims under What is covered number 1. b) above, You must obtain written confirmation from the carriers (or their handling agents) of the number of hours of delay.

5. In respect of claims under What is covered number 1. c) above, if the vehicle belongs to a transport operator then You must obtain written confirmation from the operator of the accident or breakdown and the number of hours of delay.

6. In respect of claims under What is covered number 1. e) above, You must obtain written confirmation of the missed departure from the Public Transport operator/s explaining that it was due to strike, industrial action or adverse weather conditions.

7. In respect of claims under What is covered number 2 above, You must obtain written confirmation from the Airline or their representatives that You have been denied boarding and what (if any) alternative flight options have been provided to You.

What is not covered

1. The Excess of €35.

2. Claims arising directly or indirectly from:
   a) adverse weather, strike or industrial action or air traffic control delay existing or declared publicly by the date this insurance is effected by You;
   b) an accident to or breakdown of the vehicle in which You are travelling for which a professional repairers report is not provided;
   c) breakdown of the vehicle in which You are travelling if the vehicle is owned by You and has not been serviced properly and maintained in accordance with manufacturer’s instructions;

   d) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country;
   e) Service Cancellation.

3. Additional costs where the scheduled Public Transport operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.

4. Any claim where You have not done all You can to reach Your departure point in time.

5. Any amount recoverable from any other source.

6. Anything mentioned in the General Exclusions on page 15.

Section J - Hijack

What is covered

If the Public Transport on which You are booked to travel is hijacked on a Direct Journey to or from Malta,

We will pay You €120 for every completed 24 hours of restraint from travel up to a maximum of €500 in the aggregate.

You may claim only under Section J - Hijack or Section H - Delayed Departure or Section I - Missed Departure for the same event.

Special conditions relating to claims

1. You must check-in according to the itinerary supplied to You.

2. You must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of restraint from travel and the reason for this restraint.

3. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

Anything mentioned in the General Exclusions on page 15, however, for the purpose of this section, General Exclusion 1 b) is not applicable.
Section K - Hire Vehicle Excess
Not operative if the Budget Cover option is chosen

What is covered

We will reimburse You for the standard rental vehicle excess You have paid or for the cost of repairing the vehicle, whichever is the lower, if You rent a vehicle from a rental company and it is involved in an accident and You are the driver or it is stolen during the Trip. This cover does not replace the motor vehicle insurance. We will pay no more than the Hire Vehicle Excess Limit* under the Limits Section on Page 8 under this Section, which limit is applicable in the Period of Insurance regardless of the number of vehicles hired and the number of occurrences.

*If You have chosen the Hire Vehicle Excess Top-up option and paid the relative additional premium then this and the applicable limit shall be shown on Your Schedule. Drivers below the age of 25 and over the age of 75 are not covered under the Hire Vehicle Excess Top-up option.

Special condition relating to claims

You must provide a copy of the repair account and/or estimate of repairs and documentary evidence of the excess payable.

What is not covered

1. Claims arising directly or indirectly from the use of the rental vehicle:
   a) other than on a dedicated public highway;
   b) by persons who do not have a valid driving licence;
   c) for racing competitions, trials, rallies or speed testing, or;
   d) in any other way outside the terms of the rental agreement.

2. Anything mentioned in the General Exclusions on page 15

Section L - Cancelled Services Extension

• only operative if indicated in the Schedule;
• not available if the Budget Cover option is chosen;
• not available if commencement of the Trip is less than 14 days from the date of issue of the policy.

What is covered

1. In the event of a Service Cancellation from Malta, we will pay for any irrecoverable unused travel and accommodation costs and other pre-paid charges which You have paid or are contracted to pay if You choose to cancel Your Trip.

2. In the event of any other Service Cancellation, We will pay for reasonable additional travel and accommodation expenses inevitably incurred due to Your Trip being extended.

We will pay up to €2,000 per Insured Person.

Special conditions relating to claims

1. You must obtain written confirmation of the service cancellation from the carriers (or their handling agents).

2. You must provide written proof of all the additional expenses incurred.

What is not covered

1. The Excess of €35 per Insured Person.

2. Claims arising directly and indirectly from:
   • withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country; or
   • any Service Cancellation for reasons other than adverse weather conditions or other natural disasters.

3. Claims arising directly or indirectly from adverse weather conditions and other natural disasters which already existed at the time this insurance is effected by You.

4. Compensation for frequent flyer points or similar schemes.

5. Any claim for unused travel or accommodation arranged by using Air Miles or similar travel loyalty schemes.

6. Any claim for management fees, maintenance costs or exchange fees associated with timeshare and similar arrangements.

7. Expenses payable by or recoverable from any tour operator, airline, hotel or any other service provider.

8. Anything mentioned in the General Exclusions on page 15.
Section M - Tee-Off Extension
(only operative if indicated in the Schedule)

Cover in respect of Section M only operates if the appropriate Tee-Off Extension has been chosen and the appropriate additional premium has been paid.

What is covered
Note - any limits apply per Insured Person within the whole Period of Insurance

1. We will pay You up to €1,750 for the accidental loss of, theft of or damage to Your own Golf Equipment or up to €1,200 for hired Golf Equipment You may be responsible for. The amount payable will be the value at today’s prices less a deduction for wear, tear and depreciation, (or We may at Our option replace, reinstate or repair the lost or damaged Golf Equipment).

2. We will pay up to €50 per day, up to a maximum of €350 for the reasonable cost of hiring replacement Golf Equipment as a result of the accidental loss of, theft of or damage to or temporary loss in transit (when Your Golf Equipment is not returned to You within 4 hours of Your arrival at Your destination) of Your own Golf Equipment.

3. We will pay up to €475 for the unused portion of prepaid unrefundable green fees following Your Bodily Injury or illness.

Special conditions relating to claims

1. In respect of What is covered numbers 1 and 2 above see Special conditions relating to claims in Section E - Baggage And Passport.

2. In respect of What is covered number 3 above You must provide written confirmation from a Medical Practitioner that such Bodily Injury or illness prevented You from playing golf.

What is covered

Note - the limits noted in numbers 1, 2a, 5b and 6 apply to each Insured Vehicle - other limits apply per Insured Person in respect of the entire Period of Insurance.

Section N - Continental Motoring Extension
(only operative if indicated in the Schedule)

Cover in respect of Section N only operates if the appropriate Continental Motoring Extension has been chosen and the appropriate additional premium has been paid.

Special definitions applicable only to this section

Emergency Roadside Assistance
- means the provision of a recovery operator to attend at the scene of an accident or Mechanical Breakdown for the purpose of restoring or attempting to restore the Insured Vehicle’s mobility and/or towing it to a suitable repairer.

Immobilise
- means (when used to describe the Insured Vehicle) that it cannot be driven or it is rendered unsafe for use on a public highway.

Insured Vehicle
- means the vehicle declared to, and accepted by Us, the registration number of which is shown on the Schedule or has been notified to Us. The Insured Vehicle must be a private car, motorised caravan, light van, estate car or Landrover-type vehicle which does not exceed 3,500 kgs GVW and is designed to carry eight persons or less.

Mechanical Breakdown
- means the breakdown, breakage or failure of any part of the Insured Vehicle essential to its mobility.

What is covered

Note - the limits noted in numbers 1, 2a, 5b and 6 apply to each Insured Vehicle - other limits apply per Insured Person in respect of the entire Period of Insurance.

1. In respect of What is covered numbers 1 and 2 above, see What is not covered under Section E - Baggage And Passport.

2. Anything mentioned in the General Exclusions on page 15.
1. In the event of the loss of use of the **Insured Vehicle** (after the Trip commences outside Malta) as a result of fire, theft, accidental damage or **Mechanical Breakdown**, **We** will pay the cost of call-out and towing charges made by an accredited repairer when rendering **Emergency Roadside Assistance** and the cost of emergency labour necessary to effect repair of the **Insured Vehicle** up to a maximum of €300. **We** will not pay more than €60 within the overall limit in respect of labour charges and such charges will only be paid if as a result the Trip can be continued within 24 hours of the incident necessitating repairs.

2. In the event of the loss of use of the **Insured Vehicle** (after the Trip commences outside Malta) as a result of fire, theft, accidental damage or **Mechanical Breakdown** or if the **Insured Vehicle** is stranded because You have to return Home early as a result of a situation covered elsewhere under this policy, **We** will pay:

   a) the additional cost of transporting the **Insured Vehicle** to Your Home if repairs cannot be carried out in Europe by the intended date of return Home. Such costs may include garage storage costs and the cost of transportation and delivery. The maximum amount payable will be limited to €475 or

   b) up to €475 in respect of the cost of one person to travel by Public Transport to wherever the **Insured Vehicle** is located in order to drive the repaired vehicle direct to Your Home provided that all bookings are subject to prior agreement with Us.

3. In the event of loss of use of the **Insured Vehicle** (after the Trip commences outside Malta) for more than 24 consecutive hours from the time of loss as a result of fire, theft, accidental damage or **Mechanical Breakdown**, **We** will pay up to €250 in respect of the additional cost of transportation of You and Your Baggage to Your Home in Malta if the **Insured Vehicle** has not been repaired or recovered by the intended date of Your return Home. This means of transport must be agreed with Us before bookings are made.

4. In the event of loss of use of the **Insured Vehicle** (after the Trip commences outside Malta) as a result of fire, theft, accidental damage or **Mechanical Breakdown**, and repairs can be completed within 24 hours, **We** will pay You up to €125 for additional cost of hotel (room only) accommodation necessarily incurred as a result of such loss of use, provided that such cost is additional to and in excess of any accommodation cost payable by You had loss of use of the **Insured Vehicle** not occurred.

5. In the event of loss of use of the **Insured Vehicle** (after the Trip commences outside Malta) as a result of fire, theft, accidental damage or **Mechanical Breakdown**, and repairs cannot be completed within 24 hours, **We** will pay:

   a) up to €125 towards the additional cost of transporting You and Your personal baggage to Your destination by Public Transport or

   b) up to €300 for hire of an equivalent vehicle while the **Insured Vehicle** remains unserviceable.

6. In the event of theft, or attempted theft, of the **Insured Vehicle**, or its contents (after the Trip commences outside Malta) **We** will pay up to €250 for the emergency repairs or replacement parts necessary to place the **Insured Vehicle** in a secure condition to enable its continued use on the Trip.

### Special conditions relating to claims

1. All claims must be notified in writing, with all relevant receipts, to Us.

2. Vehicle repatriation will not be undertaken where the **Insured Vehicle** is beyond economic repair. Instead **We** will arrange for the **Insured Vehicle** to be disposed of under Customs supervision in the country where the **Insured Vehicle** is situated. In such cases **We** will deal with the necessary Customs formalities.

3. No claims will be accepted for emergency repairs following theft of or from the **Insured Vehicle**, unless a police report has been obtained within 24 hours of the event.

4. **You** are responsible for the safety of the contents of the **Insured Vehicle** and unless incapacitated must wait with the **Insured Vehicle** until the assistance arrives.

5. If You are refused car hire by the hirer under their normal terms and conditions then **We** will not pay for car hire on Your behalf.

6. **Condition of the Insured Vehicle:**
   - parts of the **Insured Vehicle**, including the battery, which are failing, must be replaced as soon as possible after the discovery of the defect;
   - a serviceable spare wheel for the **Insured Vehicle** (including any towing caravan or trailer) must be carried at all times;
   - the **Insured Vehicle** must at all times be maintained in good mechanical condition and be serviced regularly in accordance with the manufacturer’s instructions.
**What is not covered**

1. The **Excess** of €60 (applicable per **Insured Person** in respect of What is covered numbers 3, 4 and 5 above and applicable per **Insured Vehicle** otherwise)

2. Under What is covered numbers 2b and 3 above any costs which have not been authorised by **Us**.

3. Claims consequent upon frost damage or the unroadworthy condition of tyres.

4. If at the time of the incident giving rise to the claim the **Insured Vehicle** is:
   - outside Europe or,
   - over 15 years old or,
   - not in a good mechanical or roadworthy condition or,
   - being used for racing, rallies, speed or duration tests or practicing for such activities or,
   - carrying more persons than it was manufactured to carry, or more persons than there are fixed seats in the **Insured Vehicle** or,
   - carrying more than eight persons.

5. If the **Insured Vehicle**:
   - has not been serviced or operated in accordance with the manufacturer’s instructions or,
   - is hired after the commencement of the **Trip**.

6. For the costs of repairs to any **Insured Vehicle**, other than as set out above.

7. Claims consequent upon the repair of paintwork or other cosmetic term.

8. Any claim in respect of any vehicle replacing the **Insured Vehicle**.

9. Any claim made or commenced which relates to an event which occurred prior to the inception of this policy.

10. Any claim which is the result of an inadequate repair or attempted repair carried out before or during the **Trip**.

11. Any claim where **You** are controlling the **Insured Vehicle** and are disqualified from driving or do not hold a valid driving licence issued in Malta.

12. Any claim where **You** are not, as required by law, in possession of a valid road test certificate and a valid certificate of insurance for the **Insured Vehicle**.

13. Any claim where the **Insured Vehicle** is, or has been, wholly or partly immersed in mud, snow, sand or water unless as a result or an accident or action taken to avoid an accident.


**Section O - Slalom Extension**

*(only operative if indicated in the Schedule)*

Cover in respect of Section O only operates if the appropriate Slalom Extension has been chosen and the appropriate additional premium has been paid.

**What is covered**

*Note - any limits apply per Insured Person within the whole Period of Insurance.*

1. **We** will pay **You** up to €1,000 for the accidental loss of, theft of or damage to **Your own Ski Equipment** or **Ski Equipment You hire** and may be responsible for. The amount payable will be the value at today’s prices less a deduction for wear and tear and depreciation (or **We may at Our option replace, reinstate or repair the lost or damaged Ski Equipment**).
The maximum **We** will pay for any one article, pair or set of articles is €500.

2. **We will pay You** up to €50 per day, up to a maximum of €350, for the reasonable cost of hiring replacement **Ski Equipment** as a result of accidental loss of, or theft of or damage to or temporary loss in transit for more than 24 hours of **Your own Ski Equipment**.

3. **We will pay You**:
   a) up to €500 for the unused portion of **Your Ski Pack** following **Your Bodily Injury** or illness;
   b) up to €250 for the unused portion of **Your lift pass** if lost.

4. **We will pay up to €50 per day, up to a maximum of €350 for the cost of transport organised by the tour operator to an alternative site if lack of or excessive snow conditions, dangerous high winds or avalanche results in the closure of all skiing facilities (excluding cross-country skiing) in **Your resort** and it is not possible to ski. The cover only applies:**
   a) to the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
b) to **Trips** in Europe during the period 15th December to 30th March (both dates inclusive) and to other **Trips** only during the customary period of skiing and boarding in **Your** chosen resort.

If no alternative sites are available **We** will pay **You** compensation of €50 per day up to a maximum of €350.

**Special conditions relating to claims**

1. In respect of **What is covered numbers 1 and 2 above** see **Special Conditions relating to Claims in Section E - Baggage and Passport.**

2. Under **What is covered number 3 above** **You** must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or illness prevented **You** from using **Your Ski Pack.**

3. Under **What is covered number 4 above** **You** must provide written evidence that confirms the piste closures from resort management.

**What is not covered**

1. In respect of **What is covered numbers 1 and 2 above** see **What is not covered under section E - Baggage and Passport.**

2. Any expenses under **What is covered number 4 above** where costs, compensation or alternative skiing facilities are provided to **You.**

3. Any claims under **What is covered number 4 arising directly or indirectly from circumstances known to **You** prior to the date this insurance is effected by **You** which could reasonably have been expected to give rise to the impossibility to ski.

4. Anything mentioned in the **General Exclusions on page 15.**

In respect of **What is covered number 3 above** **You** should also refer to the **Important Conditions Relating To Health on page 13.**

**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;
- 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.
What You can do if You are not satisfied with Atlas Insurance

With the best will in the world, concerns about some aspects of Our service may arise. Please help Us to resolve Your concerns as quickly as possible by following this process.

Please remember to quote Your policy and/or claim number on all correspondence.

How We deal with Your concerns
You can communicate with Us about Your concerns in writing by any reasonable means and this will always be free of charge. We assure You that feedback is always welcome as it enables Us to identify ways to improve Our service, and rest assured that We will always treat You fairly, equally and promptly. We will keep Your records in accordance with the Data Protection Act and You have the right to request information about the progress of Your concerns.

What You should do
Atlas staff have training and authority to settle problems and will do everything they can to help. They should be Your first point of contact.

In the unlikely event that Your complaint is unresolved, please write to:

The Customer Care Manager
Atlas Insurance PCC Limited
48-50 Ta’ Xbiex Seafront
Ta’ Xbiex XBX 1021 or email insure@atlas.com.mt

who will investigate the matter independently. The Customer Care Manager will:

• acknowledge Your concern within 3 working days;
• explain how Atlas will handle Your complaint and who Your contact person will be;
• explain what, if anything, You need to do;
• send You a copy of the Atlas Complaints Procedure if You do not already have a copy of it;
• give You a final reply to Your concern within 15 working days from the date of receipt of Your complaint. In the unlikely event that We are unable to conclude within this time period, We will write to You explaining why.

If You are still not satisfied
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 refer Your issues to the Financial Services Arbiter (Office of the Arbiter for Financial Services, 1st Floor, St Calcedonius Square, Floriana FRN 1530, Malta, telephone 8007 2366 or 21249245 or complaint.info@financialarbiter.org.mt).
Issues related to online purchases

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If *You* choose to submit *Your* complaint this way, it will be forwarded to an Alternative Dispute Resolution (ADR) entity which will handle the case entirely online and will reach an outcome in 90 days. Please visit https://ec.europa.eu/consumers/odr/ to access the Online Dispute Resolution Service. Please quote our email address insure@atlas.com.mt.
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.