

TravelPak

Atlas **Annual Travel** Summary of Cover For Multi-Trips



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

This Annual Travel Policy is available:

- to Maltese residents up to the age of 75 years
- for multi-trips not exceeding 15 days per trip
- for round trips starting and terminating in Malta
- for holidays and commercial business trips
- for travel within Europe
- at no charge for any accompanying children aged under 16 years

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 and Premium applicable per trip.

The extensions available are:

- Excess Waiver
- Increased limit for Hire Vehicle 'Excess'
- Cancelled Services
- Golfing (Tee-Off Extension)
- Continental Motoring
- Winter Sports (Slalom Extension) - maximum 15 days annually

Annual 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 and during the period of cover.

Section A - Cancellation or Abandonment Charges

We will pay for unavoidable or necessary cancellation or abandonment of any trip before completion due to:

- death, bodily injury or illness
- compulsory quarantine or jury service
- redundancy (certain exclusions apply - see policy wording)
- withdrawal of leave for members of the armed forces or emergency services
- the Police requesting you to return to or remain at your home or place of business following a theft at your home
- your home being rendered uninhabitable due to serious damage caused by fire, aircraft, explosion, storm, flood, burst pipes, malicious persons or theft
- cruise liners not operating due to adverse weather conditions
- prevention of travel by the Maltese Government due to epidemics and/or pandemics

Main Exclusions:

- the first €35 of each and every claim
- any pre-existing medical conditions during the two years prior to the application for travel insurance or when booking a trip (whichever is the later)
- the result of a tropical disease where the required inoculations were not taken
- any circumstances known to you prior to application for travel insurance that could have given rise to a claim
- Management fees, compensation for frequent flyer points or loyalty schemes

Section B - Emergency Medical and Other Expenses

We will pay for:

- emergency medical, surgical, hospital, ambulance, nursing fees, dental treatment for pain relief incurred outside Malta
- additional transport and accommodation expenses if it is medically necessary to stay beyond scheduled return date
- reasonable cost of funeral expenses abroad plus the reasonable cost of conveying the ashes or body home
- additional costs of repatriation if medically necessary

Main Exclusions:

- the first €35 of each and every claim
- any treatment or surgery which is
 - in the opinion of the medical practitioner in attendance and IntanaGlobal can wait until your return to Malta
 - not directly linked to bodily injury or illness which happens abroad
 - unusual or unreasonable
 - carried out in a health spa and the like
- medication which prior to departure, is known to be required
- expenses incurred as a result of a tropical disease where the required inoculations have not been taken

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

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

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 each and every claim
- 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

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

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
- ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft

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 or prior to booking the trip (whichever is the later)
- management fees, compensation for frequent flyer points or loyalty schemes
- any circumstances known to you prior to the application for travel insurance or when booking a trip (whichever is later), 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

Section I - Missed Departure

We will pay for:

- Additional travel expenses if you fail to arrive at the final international departure point 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

Main Exclusions:

- the first €35 of each and every claim
- strikes, industrial action or air traffic control delay publicly declared before taking out this insurance or date of travel booking, whichever is the later
- 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

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:

Anything mentioned in the main 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
- drivers aged under 25 or over 75

Section L - Cancelled Services Extension (optional)

Not available if the "Budget Cover" option is chosen

We will pay up to €2,000 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 each and every claim
- withdrawal from service of ship/aircraft on recommendation of an authority
- adverse weather and other natural disasters which existed prior to taking out insurance cover or date of travel booking, whichever is the later
- expenses payable by or recoverable from any airline or other service provider management fees, compensation for frequent flier points or loyalty schemes

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 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

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

Following breakdown, fire, 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

Section O - Slalom Extension (optional) For Winter Sports (maximum 15 days annually)

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

- up to €700 for loss, theft of or damage to your own ski equipment
 - up to €475 for hired ski equipment
- Maximum payable under the above 2 benefits - €250 for any one article, pair or set of articles.
- up to €35 per day, up to a maximum of €350 for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment
 - up to €475 for the unused portion of your ski pack following your 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 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 – maximum payable –€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

Excess Waiver (optional)

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

Main General Exclusions

- War risks, civil unrest, terrorism, sonic bangs and nuclear contamination
- A number of sports, activities, practices and winter sports are excluded - please refer to paragraphs 5, 6, 7, 8 and 9 in the General Exclusions of the Policy wording.
- Wilful self inflicted injury, suicide, solvent, drug or alcohol abuse, sexually transmitted diseases, HIV and asbestos disorders
- Emotional disorders and the like unless they result in hospital admission
- Operational duties of the armed forces
- Unlawful actions and any subsequent legal proceedings brought against you
- Travel to a country or specific area or event which the Maltese Authorities or the World Health Organisation have advised the public not to travel to
- Erasure or data distortion

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 or date of booking, whichever is the later.

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 an annual policy and the period of cover will be shown on the Schedule. Cover will apply for multi trips in Europe up to 15 days per trip.

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 to give you a reply to your concern within 15 days. If we are still unable to conclude within this time period we will write to you explaining why. If you are still not satisfied, you may also refer your complaint to The Financial Services Arbitrator. 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 63 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 any trip
- receipts and bills are required supporting the above
- in cases of required medical treatment as an inpatient or repatriation, you must contact Intana Global on their 24 assist hour emergency number +44 (0) 207 902 7405. 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

Annual Travelpak Premium

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

	Budget €	Standard €	Premier €
Rating per Person aged 16 to 69 years	70.00	90.00	120.00
Rating per Person aged 70 to 75 years	140.00	180.00	240.00
Children aged 0 to 15 years	FREE if the parent/s are insured and must be travelling with the parent/s during all trips		

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

If any person reaches 76 years during the period of insurance, cover will continue until the next renewal date but not after.

If any child reaches 16 years of age during the period of insurance, cover will continue at no additional charge until the next renewal date

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	Excess of €1,000	Excess of €1,500
Persons/Drivers aged 25 to 75	27.50	35.00

Section L - Cancelled Services Extension

Not available with Budget Cover Option

Additional Premium per Person	€
Persons aged 16 to 75	25.00
Children aged 0 to 15 years	FREE if the this Extension is purchased by all the persons insured aged over 16 years

Section M - Tee Off (Golfing) Extension

Additional Premium per Person	€
Persons aged 16 to 75	15.00
Children aged 0 to 15 years	FREE if the this Extension is purchased by all the persons insured aged over 16 years

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	€
Persons aged 16 to 75	30.00
Children aged 0 to 15 years	FREE if the this Extension is purchased by one or more adults

Section O - Slalom (Winter Sports) Extension

Additional Premium per Person	€
Rating per Person aged 16 to 69 years	55.00
Rating per Person aged 70 to 75 years	110.00
Children aged 0 to 15 years	FREE if the this Extension is purchased by all the persons insured aged over 16 years

Excess Waiver

Additional Premium per Person	€
Persons aged 16 to 75	5.00
Children aged 0 to 15 years	FREE if the Excess Waiver is purchased by all the persons insured aged over 16 years

Summary of Limits

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

Section	Budget Cover Option	Standard Cover Option	Premier Cover Option
A – Cancellation or Abandonment charges	Limit - €1,000	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	Baggage Sum Insured - €2,500	Baggage Sum Insured - €3,500
	Single Article Sub-Limit - €300	Single Article Sub-Limit - €750	Single Article Sub-Limit - €750
	Aggregate Valuables Sub-Limit - €500	Aggregate Valuables Sub-Limit - €1,000	Aggregate Valuables Sub-Limit - €1,250
	Delayed Baggage Limit - €125	Delayed Baggage Limit - €300	Delayed Baggage Limit - €750
	Passport Loss Expenses Limit - €125	Passport Loss Expenses Limit - €200	Passport Loss Expenses Limit - €250
F – Personal Money	Sum Insured - €900	Sum Insured - €1,250	Sum Insured - €2,000
	Cash Sub-Limit - €750	Cash Sub-Limit - €1,000	Cash Sub-Limit - €1,500
	Unauthorised Card Use Limit - €500	Unauthorised Card Use Limit - €750	Unauthorised Card Use Limit - €1,000
G – Personal Liability	€1,250,000	€1,250,000	€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 - €400	Limit - €500 (may be increased at an additional premium) - see extensions available

Personal Accident Benefits

Applicable in accordance with the age of the Insured Person at the time of any claim.

Budget Cover Option

Benefit	Up to age 15 years	16 years to 75 years
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, you should obtain a European Health Insurance Card from the Maltese Health Authorities.

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 any 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

Period of insurance From To

Insured Persons	ID/Passport No.	Date of Birth
1.		
2.		
3.		
4.		
5.		
6.		

Geographical Area applicable is Europe

includes Russia west of Ural Mountains, countries bordering the Mediterranean, the Azores, Canary Islands, Madeira and Iceland

Cover Option required

Budget Standard Premier

Extensions of cover required

Excess Waiver Golfing (Tee-Off) Cancelled Services Winter Sports (Slalom)
(maximum of 15 days annually)

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

Continental Motoring → Vehicle Reg. No.

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 24 months? *Please note that claims may be excluded due to any pre-existing medical conditions during the past 24 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.

Data Protection Authorisation and 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 to Others and have obtained their necessary explicit verbal consent.

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 Protection Statement

Atlas is the controller of personal data held about You and Others and this in under the terms of the Data Protection Act (hereinafter the “Act”). You and Others consent to:

- a. the processing of any information by Atlas and/or by any other subsidiary companies of Atlas or Atlas Holdings Limited (hereinafter the “Group”) which constitutes personal data in terms of the Act, insofar as such processing relates to (but not limited to) underwriting and administration of the insurance proposal and policy, handling and settling of claims, detecting and prevention of fraud and the keeping of statistics;
- b. the disclosure by the Group of personal data held by them to other insurers or to persons acting on their behalf and/or instructions, including (but not limited to) the Malta Insurance Association, insurance intermediaries, credit reference agencies, the Malta Insurance Fraud Platform and other appointed experts, together with the Commissioner of Police and any public or private hospital or clinic, other healthcare provider of any kind or any person, body or authority authorised by law to receive personal data;
- c. the abovementioned third parties, and other third parties legally entitled to communicate such data, disclosing relevant personal data to the Group and processing such data as described in para (a) above;
- d. the Group informing You and Others of its products and services by any means. You understand and have explained to Others that You or Others may inform Atlas in writing if You or Others do not wish to receive such information;
- e. the recording of telephone calls for training, security and quality control purposes.

You also confirm that You understand (and have explained to Others) that You have the right to submit a written and signed request for access to or rectification of data held by the Group and that You and Others are aware that the full details of Atlas’ Data Protection Policy, updated from time to time, may be found on http://www.atlas.com.mt/Legal/Data_Protection.aspx

Signature	<input type="text"/>
Name in block letters	<input type="text"/>
Date	<input type="text"/>