

Annual Travel Insurance (for multi trips)



Insurance Product Information Document

Atlas Insurance PCC Limited, 47-50, Ta' Xbiex Seafront, Ta' Xbiex XBX 1021

Atlas Insurance PCC Limited is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cell in excess of their assets.

This is a summary of the insurance policy. It is not personalised to your individual needs. Complete pre-contractual and contractual information can be found through our website <https://www.atlas.com.mt/help/downloads/> and your policy documentation.

What is this type of insurance?

Policies issued on or after the 1st May 2024

Our annual travel insurance policy covers you for a whole year for any trips made within Europe up to 15 days per trip. During each trip you will be covered for any emergency medical expenses and loss of luggage as well as any costs if you have to cancel or abandon your trip mainly due to death, bodily injury or illness. There are 3 Annual TravelPak options: Budget, Standard and Premier and each have different limits and other benefits as shown below.



What is insured?

✓ Costs due to unavoidable cancellation or abandonment of the trip

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

✓ Emergency medical costs and related expenses

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

✓ Additional related medical expenses in Malta

Budget: €750
Standard: €1,000
Premier: €1,250

✓ Hospital benefit of €25 per day spent in hospital abroad up to a limit of €700

✓ Personal accident benefits

Budget: €1,250 to €6,000
Standard: €5,000 to €20,000
Premier: €5,000 to €40,000

✓ Total baggage insured

Budget: €700
Standard: €2,500
Premier: €3,500

Baggage single article sub-limit

Budget: €300
Standard: €750
Premier: €750

Total valuables sub-limit

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

✓ Purchase of emergency items due to delayed luggage

Budget: €125
Standard: €300

✓ Premier: €750

Loss of passport expenses

Budget: €125
Standard: €200

✓ Premier: €250

✓ Personal liability: €1,250,000

✓ Hijack: €120 for every complete 24 hours restraint from travel – maximum €500

✓ Personal money

Budget: €1,000
Standard: €1,250
Premier: €2,000

Cash sub-limit

Budget: €750
Standard: €1,000
Premier: €1,500

Unauthorised card use

Budget: €500
Standard: €750
Premier: €1,000

✓ Delayed departure applicable after 12 hours delay:

€50 for the first 12 hours, €25 for every additional 12 hours
- maximum €250

✓ Missed departure costs

Budget: €250
Standard: €750
Premier: €1,500

✓ Car hire excess cover in the event of an accident with a hired car

Budget: not available
Standard: €500
Premier: €500*

✓ Coronavirus Cover

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

- Different premiums are applicable per option per person;
- Cover is only available for trips within Europe;
- Cover applies to multi trips of a maximum duration of 15 days per trip;
- Higher premiums also apply for persons aged 70 to 75 years;
- Children under 16 years of age do not pay a premium if insured with the parent/s;
- No cover is available for persons aged 76 to 80 years (They may purchase a single budget travel policy);

Optional cover at an additional charge to the package rate:

- Winter sports cover which allows up to 15 days in total skiing during the 12 month period of cover;
- Cancelled flights/marine trips due to adverse weather conditions and natural phenomena, including wildfires;
- (*) Increase in the car hire excess to €1,000 or €1,500 under the Premier option;
- Continental Motoring for costs incurred related to breakdown of your car when travelling in Europe;
- Removal of the policy excess.



What is not insured?

- ✗ The policy excess (unless Excess Waiver Option is purchased);
- ✗ Extreme sports (full details are within the policy wording);
- ✗ Professional sports, racing, motor rallies and motor competitions;
- ✗ Winter sports unless the extension is purchased but some extreme winter sports activities are still excluded;
- ✗ Driving or riding on quad bikes or two/three wheeled vehicles with engines higher than 125cc;
- ✗ Any manual work;
- ✗ Any unattended valuables including cameras, phones, laptops, skiing equipment;
- ✗ Wear and tear as well as mechanical breakdown or failure of any items of luggage;
- ✗ Damage to china, glass and other brittle articles, musical instruments and any sports equipment while in use;
- ✗ Loss by fraud and deception;
- ✗ Any theft of luggage from any unattended vehicle that is left unlocked or if the luggage is left in sight;
- ✗ Any improvement on any claimed items;
- ✗ Any consequential loss;
- ✗ Any pre-existing medical conditions that exist or have existed within the 12 months from the date of application for cover or date of booking (whichever is the later);
- ✗ Claims related to HIV related illness including AIDS;
- ✗ Pandemic and epidemic related claims except for claims related to the coronavirus cover provided;
- ✗ Coronavirus claims other than the cover provided under Cancellation/Abandonment, Emergency Medical Expenses, Hospital Benefit and Missed Departure (*please refer to Section L - Coronavirus Extension*);
- ✗ Claims related to travel to a country or specific area or event to which the relevant Maltese Authorities have advised the public not to travel or prohibited travel;
- ✗ Any willful self-inflicted injury or illness, suicide, emotional disorders, sexually transmitted diseases, alcohol abuse and drug addiction;
- ✗ War risks; civil unrest, terrorism, sonic bangs and nuclear contamination;
- ✗ Liability arising from the transmission of a communicable disease;
- ✗ Any other exclusions shown in the policy wording.



Are there any restrictions on cover?

- ✗ The TravelPak policy is available
 - to Maltese residents;
 - for round trips starting and terminating in Malta;
 - for holiday travel as well as business trips where no manual work is involved;
 - for a maximum travel period of 15 days per trip;
- ✗ No cover is available for persons aged 76 years or over;
- ✗ Budget cover is the only cover available for persons aged 76 to 80 years old;
- ✗ No cover is applicable if booking of the trip is carried out knowing that there are circumstances that could give rise to cancellation or abandonment;
- ✗ No cover related to coronavirus applies under the specified sections if
 - the insured person
 - has received a positive test result in the 21 days before booking the trip or purchasing the policy (whichever is the later);
 - is suffering from coronavirus symptoms and/or is awaiting a test result at the time of booking the trip or purchasing the policy (whichever is the later);
 - the insured person was aware that any travelling companions, close relatives and host persons
 - had received a positive test result in the 21 days before booking the trip or purchasing the policy (whichever is the later);
 - were suffering from coronavirus symptoms and/or were awaiting a test result at the time of booking the trip or purchasing the policy (whichever is the later);
- ✗ Coronavirus tests carried out must be medically approved (excluding self-administered tests).



When and how do I pay?

- Payment is made before cover commences;
- We accept payment in cash, by cheque, by credit card or debit card. In the event of any dishonoured cheques, we have the right to cancel cover;
- If you are insured through an Intermediary of ours, payment is usually made to them;
- If you are insured through an Insurance Broker, payment must be made to them;



When does the cover start and end?

- The contract will commence from the start date shown on the policy schedule. It will also end on the expiry date on the policy schedule unless cover is cancelled before.



Where am I covered?

- ✓ You will be covered within Europe which includes Russia west of Ural Mountains, countries bordering the Mediterranean, the Azores, Canary Islands, Madeira and Iceland.



What are my obligations?

Your obligations are

- You must provide us with correct facts and details when applying for travel insurance cover (including those related to the other persons to be insured under the travel policy). It is very important that you read the Statement of Fact or Proposal Form before confirming your application for cover especially if someone else is completing this for you.
- Any changes in any of the declared facts, including any changes in your criminal record are to be communicated to us as the contract could become void and claims can be refused if we are not notified of any changes.
- Payment of the policy premium including any declared charges and Government document duty.
- In the event of a possible claim for cancellation or abandonment of your trip, you must inform us immediately. For other claims, you must notify us as soon as possible, however, not later than 15 days from your return to Malta. You must also provide us with completed claim forms as well as evidence related to your claim including quantification of claim amounts. If applicable, you must also provide us with any medical reports, medical test results, police reports and any other documentation that we might require from you.



How do I cancel the contract?

- You may cancel your contract (cover) only within 14 days of receipt of the travel policy documentation provided that you did not travel in the meantime; and a refund of premium will be given provided that there were no claims or any incidents likely to rise to a claim.