

# Annual Travel Insurance Policy

## Insurance Product Information Document



MAPFRE Middlesea p.l.c. | Middle Sea House | Floriana FRN 1442 | Malta

MAPFRE Middlesea p.l.c. (C-5553) is authorised by the Malta Financial Services Authority to carry on both Long Term and General Business under the Insurance Business Act, Cap 403 of the Laws of Malta. MAPFRE Middlesea p.l.c is regulated by the MFSA.

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 <https://www.middlesea.com/insurance-mt/individuals/travel-insurance/> as well as your policy documentation.

### What is this type of insurance?

This annual Travel policy covers you, as an individual residing in Malta, while travelling outside Malta for conventional non-working holidays or business trips which do not involve manual work. It pays for emergency medical expenses and loss of luggage as well as costs if you have to cancel or abandon your trip mainly due to death, bodily injury or illness. There are 3 options of cover: Low cost, Economy and Club and each have different limits and other benefits as shown below.



#### What is insured?

- ✓ **Costs due to unavoidable cancellation or abandonment of the trip**  
Low cost: €1,200  
Economy: €5,500  
Club: €7,500
- ✓ **Trip cancellation due to adverse weather**  
Low cost: €1,200  
Economy: €2,000  
Club: €3,000
- ✓ **Emergency medical expenses**  
Low cost: €50,000  
Economy: €250,000  
Club: €750,000
- ✓ **Hospital benefit of €25 per day spent in hospital abroad up to a limit of:**  
Low cost: €500  
Economy: €750  
Club: €1,000
- ✓ **Additional related treatment in Malta**  
Low cost: €750  
Economy: €1,000  
Club: €1,250
- ✓ **Delayed departure applicable after 12 hours delay:**  
€50 for every 12 hours up to a maximum of €250 under the Low cost and Economy cover, and up to €500 under the Club cover
- ✓ **Missed departure costs**  
Low cost: €250  
Economy: €750  
Club: €1,500
- ✓ **Hijack**  
€125 for every 24 hours up to a maximum of €500
- ✓ **Personal money**  
Low cost: €1,000  
Economy: €1,500  
Club: €2,500
- ✓ **Total baggage insured**  
Low cost: €1,000  
Economy: €2,500  
Club: €3,500

- ✓ **Baggage single item limit**  
Low cost: €500  
Economy: €750  
Club: €1,000
- ✓ **Purchase of emergency items due to delayed luggage**  
Low cost: €150  
Economy: €350  
Club: €1,000
- ✓ **Loss of travel documents**  
Low cost: €125  
Economy: €200  
Club: €250
- ✓ **Rental vehicle policy excess**  
Low cost: €500  
Economy: €750  
Club: €1,000
- ✓ **Personal liability €1,250,000**
- ✓ **Personal accident benefits**  
Low cost: €10,000 but if under 16 years of age reduced to €5,000  
Economy: €20,000 but if under 16 years of age reduced to €10,000  
Club: €45,000 but if under 16 years of age reduced to €25,000
- ✓ **Geographical Area is Worldwide**
- ✓ **Winter sports extension and COVID-19 extension are available at an additional premium**



## What is not insured?

- ✗ Participating in excluded activities such as parachuting, bungee jumping and sky diving - all detailed in the policy wording;
- ✗ Winter sports unless the extension is purchased but some extreme winter sports activities are still excluded.;
- ✗ Driving or riding on quad bikes or 2/3 wheeled vehicles in excess of 125cc;
- ✗ Involvement in manual work of any kind;
- ✗ Any claim made because you did not enjoy your trip
- ✗ Any loss or theft of personal belongings which are left unattended;
- ✗ Wear and tear as well as mechanical breakdown or failure of any items of luggage
- ✗ Damage to glass, china or similar fragile articles;
- ✗ Loss by fraud and deception;
- ✗ Any improvement on claimed items;
- ✗ Professional sports, racing, motor rallies and motor competitions;
- ✗ Any consequential loss;
- ✗ Any pre-existing medical condition of a serious or chronic nature and/or injury which required consultation or treatment during the past 12 months
- ✗ Pandemic, epidemic and coronavirus diseases (however COVID-19 cover can be bought back by extension)
- ✗ suicide, attempted suicide, intentional self-injury or deliberate exposure to danger unless in an attempt to save someone's life; being under the influence of alcohol, solvents or drugs
- ✗ Erasure or data distortion;
- ✗ Any unlawful action or any criminal proceedings against you;
- ✗ Direct or indirect loss or damage caused by computer viruses
- ✗ War risks, civil unrest, terrorism, sonic bangs and nuclear contamination.



## When and how do I pay?

- Payment is made before cover commences on a new policy and renewal premiums are paid annually.
- You may pay your premium by credit/debit card, by internet banking, in cash or by cheque. Payments may also be effected online through internet banking or via our website or Client Portal.
- If your policy is purchased through an authorised intermediary, the payment for the policy should be made to them.



## How do I cancel the contract?

- You may cancel this Policy at any time during its term. Any refund of premium will be worked out from the date we receive your cancellation instructions. Provided no claim or loss has arisen in the current period of insurance, we will return part of the premium calculated on our cancellation rates for the unexpired period of insurance.



## Are there any restrictions on cover?

- ! The annual Travel Insurance policy is available:
  - To persons resident in Malta
  - To individuals aged between 0 and 69 years
  - For round trips starting and terminating in Malta
  - For non-working holidays or business trips where no manual work is involved
  - Each trip cannot be longer than consecutive 180 days.
- ! No cover is applicable if booking of the trip is carried out knowing that there is a situation that will result in a claim such as declared strikes, cancelled flights and warnings to the public not to travel to certain countries.
- ! We do not cover an illness if you have travelled against the advice of a doctor
- ! We do not cover a medical condition for which you were planning to obtain medical treatment during your trip.
- ! We do not cover you if you did not receive the recommended inoculations and/or took the recommended medication for your travel
- ! We will not cover you if you are taking part in any flying or other aerial activities other than as a fare paying passenger in a fully licensed carrying aircraft or your participating as a crew member on a vessel travelling from one country to another.



## Where am I covered?

- ✓ Cover provided is on a worldwide basis



## What are my obligations?

- The completion of a Travel Insurance Proposal Form stating all facts truthfully (including those related to other persons to be insured under the travel policy). It is very important that you read the completed proposal form before signing it especially if someone is completing it for you. We advise you to ask for a copy of the signed proposal form for your records as well as the full policy document;
- The payment of the policy premium including any declared charges and government duty;
- Any changes in any of the declared facts, 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;
- To always act as if uninsured and not to discuss, admit, reject or negotiate on any claim without our written permission. You must also notify us with full details as soon as possible, complete and submit a claim form, together with all relevant materials like reports or receipts to substantiate your claim.



## When does the cover start and end?

- The contract will commence as soon as the policy is issued. Cancellation cover starts when you book your trip and the rest of the cover will operate during your trip.