

Travel Open Cover Booklet

If **you** are the Holder of a Valid Credit Card in respect of one of the following:

BOV Skypass Card
BOV VISA Gold Card
BOV VISA Platinum Card
BOV Corporate Premium Card

You are automatically an eligible Member for cover in respect of Short Term Travel Insurance Coverage underwritten by MAPFRE Middlesea p.l.c., in respect of trips booked or undertaken during the period of insurance. Please note that certain restrictions may apply.

Claims and/or queries are processed by the intermediary, namely Antes Insurance Brokers Limited (Antes), who may be contacted via email address cards@antes.mt or on telephone number +356 23855800/1.

Kindly contact Bank of Valletta Customer Service Centre if you require a letter, for visa purposes or for your travel agent, confirming that you are covered by this Travel Insurance policy. BOV Customer Service Centre may be contacted via email address customer care@bov.com or on telephone number +356 21312020. A minimum of five (5) working days' notice is to be given for the issue of such letters.

Bank of Valletta p.l.c. assumes no liability or responsibility for any of the contents within the MAPFRE Middlesea p.l.c. policy terms and conditions as shown in this document. Furthermore, Bank of Valletta p.l.c. has no authority or remit on any decision taken by MAPFRE Middlesea p.l.c. and/or Antes Insurance Brokers Limited in respect of any claim and no advice is given on the contract of insurance.

Please read this policy document carefully to familiarise Yourself with the policy terms, conditions, restrictions and exclusions. We also recommend that You retain a copy with You when travelling.

Definitions:

Accident	A sudden, unexpected, unusual specific event which occurs at an identifiable time and place but shall also include exposure resulting from a mishap to a conveyance in which the Member is travelling.
Claimant	Any Member entitled to indemnity/benefit under this policy.
Country of residence	The country in which the insured is habitually resident and denotes the first point of departure of the journey and the last point of return of the journey.
Doctor	Means a registered practicing member of the medical profession not related to you or to anyone with whom you are travelling.
Excess	Means the first part of any claim which you have to pay yourself . This is payable per claiming member , per accident and per Section.
Geographical Area	Worldwide
Malta	Includes the Islands of Malta, Gozo and Comino
Main Cardholder	The person in whose name a Valid Card has been issued by the Bank i.e. excluding supplementary cardholders, unless these otherwise qualify as Members.
Member/s	<ul style="list-style-type: none">a. a Main Cardholder, under the age of 76 years, andb. Spouse or partner in a civil union of Main Cardholder, subject that they are not legally separated, under the age of 76 years,orc. Co-Habiting Partner of Main Cardholder, under the age of 76 (subject that the Co-Habiting partner officially resides in the same address of the Main Cardholder, that is, their Identity Card, or other similar document acceptable by the Company, shows the same address as the Main Cardholder). In case of a claim the onus of proof to prove that the Co-Habiting partner lives in the same address as the Main Cardholder rests on the Main Cardholder concerned andd. Children, Legally Adopted Children and Legally Fostered Children of the Main Cardholder, provided that they are under 18 years of age, or under 23 years of age subject that at the time of the loss/accident they are full time students, as evidenced by a letter from the respective institution proving that they are full time students. A person is not considered a student during the transition period from one institution to another until he/she has actually attended the first scholastic day at the new institution.e. Solely in respect of Section 1 - Cancellation and Abandonment, the would-be spouse of the Main Cardholder who has booked a honeymoon with such Main Cardholder.f. BOV Corporate Premium Card Supplementary Cardholders, including their spouse/partner, co-habiting partner, children and would-be spouse as noted in b), c), d) and e) above.

In case of a claim the onus of proof to prove that the claimant is covered at the time of the loss/accident rests on the Member.

**The Company/MMS/we/
us/our**

MAPFRE Middlesea p.l.c.

Trip/Journey

Means a journey which is a round trip starting and ending in the country of residence and does not exceed 180 days.

If your country of residence is not Malta, in the event of a claim, it is up to you to prove that your country of residence is not Malta.

No cover will apply if trip exceeds 180 days

Valid Card

A main credit card, issued to a Main Cardholder, by the Bank which has not expired or has not been withdrawn/cancelled by the Bank.

**You/your/yours/
yourself/yourselfs**

Member/Members insured under this policy

Policy Wording

MAPFRE Middlesea p.l.c. hereby agrees (subject to the terms, exceptions and conditions contained herein) to pay compensation to the Member (s) as provided for in the sections of the cover.

We will pay the benefits shown in the Table of Compensation if during the period of insurance a Member sustains a claim payable under the cover.

Health Warranty (Applicable only to Sections 1, 2 and 3)

If you cannot guarantee any of the statements listed under the following Health Warranty, you must advise us immediately and we will advise you as to whether you will be covered and at what terms or not covered at all. If you fail to notify us, you will not be covered for any resultant claim relating to the medical condition/referred to in the statements under the Health Warranty. It is important, therefore, that you tell us immediately, if you or any insured person:

1. Have received advice, medication or treatment for any chronic or recurring illness, injury or disease in the last 12 months prior to booking and/or purchasing your trip.
2. Are under investigation or awaiting the results of any diagnosed or undiagnosed medical condition.
3. Are on a waiting list for, or are aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition.
4. Are travelling against your doctor's advice.
5. Have received a terminal prognosis.

If, between the booking and commencement date of your trip, you receive medical advice for a potentially serious illness or injury, your policy will cover you for cancellation of your trip. In the event, however, of your still wishing to travel, we will advise you as to whether you will be covered for emergency medical and associated expenses, hospital benefit or abandonment claims relating to such a condition.

If, between the booking and commencement date of your trip, anyone upon whose good health your trip depends, such as a close relative, your travelling partner or close business associate, receives medical advice for a potentially serious illness or injury, your policy will cover you for cancellation of your trip. In the event, however, of you still wishing to travel, we will advise you if you will be covered for abandonment claims relating to such a condition.

Maltese Contract and Jurisdiction Clause

Unless both you and we agree otherwise, this contract of insurance is Maltese and is governed by and according to Maltese Law and is subject to the exclusive jurisdiction of the Maltese Courts. With regards to the cover provided and the indemnity payable under this Policy we will pay only in respect of judgements, orders or awards that are delivered by or obtained from a court within Malta or within the territory where the incident occurred or in accordance with the applicable law, whichever shall prevail.

Table of Compensation - BOV SKYPASS CARD

The Limits of Indemnity/Sum Insured noted hereunder are applicable on a per claimant basis.
Policy excesses are also applicable on a per claimant basis as well as per incident and per section

Section	Benefits / Benefiċċji	Limits of Indemnity Sums Insured
1.	A. Cancellation & Abandonment/Kancellament u Abbandun Excess	€5,000.00 €75.00
	B. Trip Cancellation/Kancellament tal-Vjaġġ Excess	€2,000.00 €35.00
2.	A. Medical Emergency and Associated Expenses / Spejjeż Medici f'każ ta' Emergenza u Spejjeż Assoċjati Excess	€170,000.00 €75.00
	B. Treatment in the country of residence /Trattament fil-Pajjiż ta' Residenza	€2,500.00
3.	Hospital Benefit / Benefiċċji ta' Sptar (€35.00 daily for each completed 24 hours up to a maximum of €750.00)	€750.00
4.	Your liability to Others/Responsabbilita' Tiegħek Lejn Oħrajn Excess	€1,250,000.00 €75.00
5.	Delayed Departure / Ittardjar tat-Tluq (€50.00 for the first 12 hours and €25.00 for each subsequent full 12 hours up to a maximum of €250.00)	€250.00
6.	Missed Departure/Telf ta' Trasport Excess	€750.00 €20.00
7.	Personal Accident/Aċċidenti Personali	
	• Death - Loss of one or more limbs and/or sight in one or both eyes - Permanent Total Disablement However, in respect of children under 16 years of age	€100,000.00 €10,000.00
	• Temporary Total Disablement (€200.00 per week up to a maximum of 104 weeks)	€20,800.00
8.	Luggage and Personal Belongings / Bagalji u Ogġetti Personali	€2,500.00
	Sub Limits:	
	Any One Article (Single item / Pair or Set) Limit	€750.00
	Valuables Individual Item and Total Limit	€1,000.00
	Articles of Electronic Nature Individual Item and Total Limit	€1,000.00
9.	Delayed Luggage / Ittardjar tal-Valiġġi (if temporarily lost or delayed on outward journey for at least 12 hours)	€ 700.00

10.	Loss of Passport and /or Ticket / Telf tal-Passaport u/jew tal-Biljett	€500.00
11.	Personal Money / Flus Personali	€1,000.00
	Excess	€75.00
12.	Rental Vehicle Excess/ Eccess ta' Karozza tal-Kiri	€500.00
13.	Hijack / Htif ta' Mezzi tat-Trasport (€125.00 for every completed 24 hours up to a maximum of €500.00)	€500.00

Table of Compensation - BOV VISA GOLD CARD

The Limits of Indemnity/Sum Insured noted hereunder are applicable on a per claimant basis.
Policy excesses are also applicable on a per claimant basis as well as per incident and per section

Section	Benefits / Benefiċċji	Limits of Indemnity Sums Insured
1.	A. Cancellation & Abandonment/Kancellament u Abbandun Excess	€5,000.00 €75.00
	B. Trip Cancellation/Kancellament tal-Vjaġġ Excess	€2,000.00 €35.00
2.	A. Medical Emergency and Associated Expenses / Spejjeż Mediċi f'każ ta' Emerġenza u Spejjeż Assoċjati Excess	€170,000.00 €75.00
	B. Treatment in the country of residence /Trattament fil-Pajjiż ta' Residenza	€2,500.00
3.	Hospital Benefit / Benefiċċji ta' Sptar (€35.00 daily for each completed 24 hours up to a maximum of €750.00)	€750.00
4.	Your liability to Others/Responsabbilita' Tiegħek Lejn Oħrajn Excess	€1,250,000.00 €75.00
5.	Delayed Departure / Ittardjar tat-Tluq (€50.00 for the first 12 hours and €25.00 for each subsequent full 12 hours up to a maximum of €250.00)	€250.00
6.	Missed Departure/Telf ta' Trasport Excess	€750.00 €20.00
7.	Personal Accident/Aċċidenti Personali	
	• Death - Loss of one or more limbs and/or sight in one or both eyes - Permanent Total Disablement. However, in respect of children under 16 years of age	€100,000.00 €10,000.00
	• Temporary Total Disablement (€200.00 per week up to a maximum of 104 weeks)	€20,800.00
8.	Luggage and Personal Belongings / Bagalji u Ogġetti Personali	€2,500.00
	Sub Limits:	
	Any One Article (Single item / Pair or Set) Limit	€750.00
	Valuables Individual Item and Total Limit	€1,000.00
	Articles of Electronic Nature Individual Item and Total Limit	€1,000.00
9.	Delayed Luggage / Ittardjar tal-Valiġġi (if temporarily lost or delayed on outward journey for at least 12 hours)	€ 700.00

10.	Loss of Passport and /or Ticket / Telf tal-Passaport u / jew tal-Biljett	€500.00
11.	Personal Money / Flus Personali	€1,000.00
	Excess	€75.00
12.	Rental Vehicle Excess/ Eccess ta' Karozza tal-Kiri	€500.00
13.	Hijack / Htif ta' Mezzi tat-Trasport (€125.00 for every completed 24 hours up to a maximum of €500.00)	€500.00

Table of Compensation - BOV VISA PLATINUM CARD

The Limits of Indemnity/Sum Insured noted hereunder are applicable on a per claimant basis.
Policy excesses are also applicable on a per claimant basis as well as per incident and per section

Section	Benefits / Benefiċċji	Limits of Indemnity Sums Insured
1.	A. Cancellation & Abandonment/Kancellament u Abbandun Excess	€7,500.00 €75.00
	B. Trip Cancellation/Kancellament tal-Vjaġġ Excess	€3,000.00 €35.00
2.	A. Medical Emergency and Associated Expenses / Spejjeż Medici f'każ ta' Emergenza u Spejjeż Assoċjati Excess	€520,000.00 €75.00
	B. Treatment in the country of residence /Trattament fil-Pajjiż ta' Residenza	€2,500.00
3.	Hospital Benefit / Benefiċċji ta' Sptar (€35.00 daily for each completed 24 hours up to a maximum of €750.00)	€750.00
4.	Your liability to Others/Responsabbilita' Tiegħek Lejn Oħrajn Excess	€1,250,000.00 €75.00
5.	Delayed Departure / Ittardjar tat-Tluq (€50.00 for the first 12 hours and €25.00 for each subsequent full 12 hours up to a maximum of €250.00)	€250.00
6.	Missed Departure / Telf ta' Trasport Excess	€1,500.00 € 20.00
7.	Personal Accident/Aċċidenti Personali	
	• Death - Loss of one or more limbs and/or sight in one or both eyes - Permanent Total Disablement However, in respect of children under 16 years of age	€270,000.00 €10,000.00
	• Temporary Total Disablement (€250.00 per week up to a maximum of 104 weeks)	€26,000.00
8.	Luggage and Personal Belongings / Bagalji u Ogġetti Personali	€3,000.00
	Sub Limits:	
	Any One Article (Single item / Pair or Set) Limit	€1,000.00
	Valuables Individual Item and Total Limit	€1,000.00
	Articles of Electronic Nature Individual Item and Total Limit	€1,000.00
9.	Delayed Luggage / Ittardjar tal-Valiġġi (if temporarily lost or delayed on outward journey for at least 12 hours)	€ 700.00

10.	Loss of Passport and /or Ticket / Telf tal-Passaport u/jew tal-Biljett	€600.00
11.	Personal Money / Flus Personali	€1,500.00
	Excess	€75.00
12.	Rental Vehicle Excess/ Eccess ta' Karozza tal-Kiri	€500.00
13.	Hijack / Htif ta' Mezzi tat-Trasport (€125.00 for every completed 24 hours up to a maximum of €500.00)	€500.00

Table of Compensation - BOV CORPORATE PREMIUM CARD

The Limits of Indemnity/Sum Insured noted hereunder are applicable on a per claimant basis.
Policy excesses are also applicable on a per claimant basis as well as per incident and per section

Section	Benefits / Benefiċċji	Limits of Indemnity Sums Insured
1.	A. Cancellation & Abandonment/Kancellament u Abbandun Excess	€7,500.00 €75.00
	B. Trip Cancellation/Kancellament tal-Vjaġġ Excess	€3,000.00 €35.00
2.	A. Medical Emergency and Associated Expenses / Spejjeż Medici f'każ ta' Emergenza u Spejjeż Assoċjati Excess	€520,000.00 €75.00
	B. Treatment in the country of residence /Trattament fil-Pajjiż ta' Residenza	€2,500.00
3.	Hospital Benefit / Benefiċċji ta' Sptar (€35.00 daily for each completed 24 hours up to a maximum of €750.00)	€750.00
4.	Your liability to Others/Responsabbilita' Tiegħek Lejn Oħrajn Excess	€1,250,000.00 €75.00
5.	Delayed Departure / Ittardjar tat-Tluq (€50.00 for the first 12 hours and €25.00 for each subsequent full 12 hours up to a maximum of €250.00)	€250.00
6.	Missed Departure/Telf ta' Trasport Excess	€1,500.00 € 20.00
7.	Personal Accident/Aċċidenti Personali <ul style="list-style-type: none"> Death - Loss of one or more limbs and/or sight in one or both eyes - Permanent Total Disablement However, in respect of children under 16 years of age Temporary Total Disablement (€250.00 per week up to a maximum of 104 weeks) 	€270,000.00 €10,000.00 €26,000.00
8.	Luggage and Personal Belongings / Bagalji u Ogġetti Personali Sub Limits: Any One Article (Single item / Pair or Set) Limit Valuables Individual Item and Total Limit Articles of Electronic Nature Individual Item and Total Limit	€3,000.00 €1,000.00 €1,000.00 €1,000.00
9.	Delayed Luggage / Ittardjar tal-Valiġġi (if temporarily lost or delayed on outward journey for at least 12 hours)	€ 700.00

10.	Loss of Passport and /or Ticket / Telf tal-Passaport u/jew tal-Biljett	€600.00
11.	Personal Money / Flus Personali	€1,500.00
	Excess	€75.00
12.	Rental Vehicle Excess/ Eccess ta' Karozza tal-Kiri	€500.00
13.	Hijack / Htif ta' Mezzi tat-Trasport (€125.00 for every completed 24 hours up to a maximum of €500.00)	€500.00

Section 1 Cancellation, Abandonment and Trip Cancellation

- A. We will pay for non-recoverable deposits and other charges contractually incurred by **you** in advance, for travel and accommodation, including kennel fees, cattery fees, concert tickets, sports tickets, holiday tours, excursions and the like, in respect of **your journey** or holiday (prior to any occurrence giving rise to a claim under this cover) in the event of unavoidable cancellation or **abandonment** of the **journey** or holiday plus necessary additional travel expenses incurred for **your** return to the **country of residence** as a result of any of the following circumstances occurring after the date of booking of **your trip**:
1. Death, accidental bodily injury, illness or quarantine of **yourself** or of **your travelling partner** or any person with whom **you** have arranged to stay.
 2. Death, accidental bodily injury or illness of any **close relative**, fiancé(e) or **close business associate** of **yourself** or **your travelling partner**.
 3. **You** or **your travelling partner** being summoned to Jury or as a witness in a Court of Law during the period of insurance.
 4. **You** or **your travelling partner** being made unemployed through redundancy and certified as such by the Employment Authorities.
 5. **You** or **your travelling partner** being unexpectedly posted overseas by your employer.
 6. **You** or **your travelling partner(s)** are members of the armed forces, police force, fire, nursing or ambulance service or employees of the Government of the **country of residence** and **your** authorised leave is withdrawn or cancelled and such withdrawal or cancellation could not have been reasonably expected at the time of booking **your trip** or accommodation.
 7. **Your** or **your travelling partner's** home becoming uninhabitable following fire, storm, flood, malicious damage, subsidence, explosion, impact, aircraft, earthquake and volcanic eruption.
 8. The Police requiring **your** or **your travelling partner's** presence following theft at **your** or **your travelling partner's** home or place of business.
 9. The **journey** or holiday is unavoidably cancelled as a result of the departure from the **country of residence** being **delayed** for at least 24 hours.
 10. The accommodation in which you intend to stay is uninhabitable due to damage caused by avalanche, earthquake, landslide, tsunami, storm, flood, fire and explosion.

Special Conditions Applying To Section 1A

1. Accidental bodily injury, death, serious illness or quarantine must be certified by a medical **doctor**.
2. At the time of purchasing **your** ticket **you** were not aware of any reasons why **your** departure should be abandoned or proposed **journey** or holiday should be cancelled.
3. In respect of Delay:
 - a. **you** must check in according to the itinerary, and
 - b. **you** must obtain confirmation from the carrier, or their handling agents, stating the actual date and the time of departure and the delay's reason.
 - c. **We** shall not make any payment under this circumstance if the strike or industrial action existed, was notified or declared at or prior to the time **you** purchased **your** ticket.
4. We will not pay any claim:
 - a. for redundancy caused by misconduct, resignation or voluntary redundancy or if you or your travelling partner (s) knew of the redundancy before booking **your** trip
 - b. arising from **you** not having the correct passport, visa or other travel or entry documents
- B. **We** will pay in the event that **your** booked trip by air or sea is cancelled due to extreme weather conditions, natural catastrophes or labour strikes/industrial actions:

1. for the cost of reasonable travel and accommodation charges including kennel and cattery fees necessarily incurred due to the necessary lengthening of your trip or for your early return to your country of residence.
and
2. for travel and accommodation charges including kennel and cattery fees, concert tickets, sports tickets, holiday tours, excursions and the like which you already paid and cannot get back.

The total amount payable under this Section 1 is subject to the maximum amount shown in the Table of Compensation.

Special Conditions Applying To Section 1B

For the purpose of this Section:

1. we will only pay charges which are not refundable from any other source;
2. you must provide proof of your expenses or charges;
3. you must provide written confirmation from the carrier stating the reason for the cancellation of the booked trip;
4. we will not pay you for claims for unused travel or accommodation arranged by using Air Miles or similar promotions;
5. we will not pay you for cancellation of the booked trip for any reason other than extreme weather conditions; natural catastrophes or labour strikes/industrial action;
6. we will not pay for cancellation due to labour strikes/industrial action which exist or is notified by declaration of intent before the time of making the relative trip deposit or full payment, whichever occurs first.

Definitions:

Abandonment

Unavoidable abandonment of your journey or holiday to return to your country of residence before the scheduled return date. In this case reimbursements will be calculated proportionately for accommodation based on the number of days which you have lost and for travel expenses only if you cannot use your return ticket.

Close Business Associate

Means someone you work with in your country of residence and who if you were both away from work at the same time would prevent the business from running properly.

Close Relative

Means your mother, father, sister, brother, wife, husband, partner in a civil union, co-habiting partner who lives at the same address as you and shares your financial responsibilities (not including business partners or associates), daughter, son, whether natural or not, 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, aunt, uncle, cousin, nephew, niece, legal guardian, adopted parent or child or foster parent or child.

Delay/Delayed

The period of delay is calculated from the date and time of departure of the aircraft or sea vessel indicated in the itinerary supplied by you.

Travelling Partner

Any person with whom you intend to travel or are travelling and without whom the journey or holiday cannot commence or continue.

Special Exclusions Applying To Section 1

Refer to Exclusion list B

Section 2 Medical Emergency and Associated Expenses

- A. If **you** sustain death, accidental bodily injury or illness during the period of insurance we will pay the cost of:
1. treatment including that of medical supplies, ambulance hire and rescue services;
 2. to return **you** home if you cannot use **your** return ticket;
 3. reasonable additional expenses for accommodation and travel which **you** might incur as a result of having to stay beyond **your** intended return date or being unable to use **your** return ticket. This includes those expenses of one relative or friend required on medical advice to travel with, remain with or escort you and/or additional expenses for one relative or friend required to accompany your children below the age of 16 who were travelling with **you** at the time of the incident;
 4. funeral expenses overseas or the cost of conveying **your** body or ashes to the country of burial/**country of residence**.
- B. In addition **we** will pay for any additional treatment in **your country of residence** within a maximum period of 45 days after **your** return date up to the limit shown in the Table of Compensation.

The total amount payable under Section 2A is for costs incurred by you while you are abroad and shall not exceed the amount shown in the Table of Compensation.

The total amount payable under Section 2B shall not exceed the amount shown in the Table of Compensation.

Special Exclusions Applying To Section 2

Refer to Exclusion list B

Section 3 Hospital Benefit

If **you** are admitted to a hospital abroad due to accidental bodily injury or illness sustained outside the **country of residence** during **your** period of insurance, **we** will pay the amount shown in the Table of Compensation for every complete day or part thereof that **you** stay in hospital as an in-patient whilst **you** are outside the **country of residence**. The amount payable is subject to the maximum amount shown in the Table of Compensation.

This benefit is paid in addition to costs under Section 2.

Special Exclusions applying to Section 3

Refer to Exclusion List B

Section 4 Your Liability to others

We shall indemnify the **Member** against personal legal liability for damages and claimants' costs and expenses in respect of any **accident** during **your journey** or holiday abroad which results in:

1. death or accidental bodily injury of any person;
2. accidental loss of / or damage to property.

The maximum amount payable in respect of any one **accident** or a series of accidents arising out of one event shall not exceed the amount shown in the Table of Compensation.

We shall also pay all extra costs and expenses awarded against **you** or incurred by you with **our** written consent.

Special Conditions Applying to Section 4

1. We shall be entitled on **your** behalf to take immediately over and conduct all negotiations and proceedings in respect of any claim and settlement thereof and **you** shall give **us** all necessary assistance for the purpose.
2. In the event of **your** death **we** will indemnify your legal representative in respect of **your** liabilities in terms of and subject to the limitations of this Section provided that such representative shall observe, fulfil and be subject to the terms, exceptions and conditions of this Section in so far as they apply.

Special Exclusions Applying To Section 4

1. We shall not pay any claim for liability in respect of injury loss or damage caused by or arising out of:
 - a. the ownership, possession, hire or use by **you** or on **your** behalf of any mechanically - propelled vehicle or aircraft, watercraft or hovercraft, caravan, unmanned aerial vehicles or dangerous animals;
 - b. any liability assumed by **you** under any agreement unless such liability would have attached notwithstanding such agreement;
 - c. any death or accidental bodily injury or sickness contracted by **your** employees or by any person under contract of service or apprenticeship with **you** or member of **your** family permanently residing with **you**;
 - d. accidental loss or damage to property belonging to **you** or under **your** custody and control or the control of a member of **your** family permanently residing with **you** or a person employed by **you** or under a contract of service or apprenticeship with **you**.
2. We shall not pay any claim for consequential loss arising directly or indirectly or in connection with **your** trade business or profession.
3. We shall not pay any punitive or exemplary damages.

Section 5 Delayed Departure

We will pay the amount shown in the Table of Compensation, subject to a maximum amount shown in the Table of Compensation if **your** departure from or return to **your country of residence** is unavoidably **delayed** for at least 12 hours.

Special Conditions Applying To Section 5

1. **You** must:
 - a. check in according to the itinerary, and
 - b. obtain confirmation from the carrier, or their handling agents, stating the actual date and the time of departure and the delay's reason.
2. **We** shall not make any payment under this circumstance if the strike or industrial action existed, was notified or declared at or prior to the time **you** purchased **your** ticket.
3. The period of **delay** is calculated from the date and time of departure of the aircraft or sea vessel indicated in the itinerary supplied by **you**.
4. No payment will be made under this Section 5 if payment is made under Section 1.

Section 6 Missed Departure

We will pay the cost of additional accommodation and travel expenses necessarily incurred to transport **you** to **your** planned destination (outbound/inbound) due to **your** means of transport having unavoidably failed to deliver **you** in time to the point of international departure.

The maximum amount payable is shown in the Table of Compensation.

Special Conditions Applying to Section 6

We shall not make any payment under this Section if:

- a. the failure to deliver was due to a strike or industrial action which exist or is notified by declaration of intent before the time of making the relative trip deposit or full payment, whichever occurs first.
- b. the carrier has offered reasonable alternative transport.

Section 7 Personal Accident

We will pay the benefits shown in the Table of Compensation if **you** sustain **Bodily Injury**.

Definitions:

Bodily Injury

Identifiable injury which:

1. is caused by an Accident, and
2. solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions **your** death or disablement within twelve months from the date of the accident.

Loss of Limbs

Loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and irrecoverable loss of use of hand, arm, foot or leg.

Loss of Sight

Complete and irrecoverable loss of sight.

Permanent Total Disablement

Disablement which permanently and entirely prevents **you** from attending to any business or occupation of any kind.
The benefit under this policy is paid after 52 weeks EXCEPT when the benefit is paid for loss of limbs or sight.

Temporary Total Disablement

Disablement that prevents **you** from attending to your usual business or occupation. This benefit is not applicable in respect of children under 16 years of age. The benefit under this policy is paid up to a maximum of 104 weeks.

Special conditions applying to Section 7

1. Compensation shall not be paid under more than one item specified in the definitions above.
2. Death or disablement must occur within one (1) year of the accident.
3. This section shall cease to be in force immediately after the occurrence of any accident resulting in your death or disablement.

Your cover includes:

Disappearance

If **you** should disappear and **your** body is not found within one year, and **we** are satisfied that **you** had sustained accidental Bodily Injury resulting in **your** death, then **we** shall pay the death benefit provided that the person to whom such payment is made agrees in writing to refund to **us** the amount paid if **you** are found to be living.

Special exclusions applying to Section 7

Refer to Exclusion list B

Section 8 Luggage and Personal Belongings

We will indemnify **you** in case of accidental loss of or damage to **your** luggage and personal belongings (including clothing and personal effects) during the period of **your** travel up to the amount shown in the Table of Compensation and subject to the following sub limits:

The maximum amount which we shall pay for:

- any one article, pair or set
- any one Valuable and overall total for Valuables
- any one Article of Electronic Nature and overall total for Articles of Electronic Nature

are shown in the Table of Compensation.

Definitions:

Valuables

shall mean antiques (not including furniture), items of gold, platinum, silver or other precious metals, jewellery, watches, furs, binoculars, telescopes.

Articles of Electronic Nature

consisting of but not limited to photographic, audio and video equipment, laptop computers and related accessories, personal organizers, mobile phones, being either **your** property or of **your** employer for which **you** are responsible, which are taken on or acquired on **your journey**.

Special Exclusions Applying To Section 8

Refer to Exclusion list C

Section 9 Delayed Luggage

If **your** luggage is temporarily lost or **delayed** and not returned to **you** for at least 12 hours from the time of arrival at destination on **your** outward **journey** then **we** will pay for costs incurred by **you** in purchasing emergency essential items. Any amount payable under this section will be deducted from the amount payable under Section 8 should the luggage be permanently lost.

Special Conditions Applying to Section 9

We will not pay in case of **your** failure to obtain the following:

- a. a property irregularity report from carrier;
- b. written confirmation from the airline or other carrier of the number of hours of delay or, if this is not possible, a written confirmation from the hotel confirming the date and time the luggage was delivered to **you**.

Section 10 Loss of Passport and /or Travel Documents and/or Travel Ticket

We will pay the costs incurred by **you** for additional accommodation, travel expenses, communication expenses and temporary replacement documents' costs necessarily incurred if **your** passport and/or travel documents and/or travel ticket are accidentally damaged, lost or stolen whilst **you** are abroad.

The maximum amount payable is shown in the Table of Compensation.

Special Conditions applying to Section 10

Any loss of passport and/or travel documents must be reported within twenty-four (24) hours from discovery

1. to the police;
2. to the consular representative of the relevant issuing country.

Section 11 Personal Money

We will indemnify **you** following accidental loss of personal money including cash, travellers or other cheques, travel tickets, hotel vouchers, non-refundable pre-paid tickets, passport, driving license, identity documents, debit and credit cards and similar items held by **you** for social and domestic purposes during the **trip** and financial loss arising from any debit and credit cards issued by Bank of Valletta p.l.c. to **you** being stolen or accidentally lost and subsequently used by someone other than **you** during **your trip**.

The maximum amount payable is shown in the Table of Compensation.

Special Conditions applying to Section 11

You must be able to prove that **you** own the lost or stolen personal money and the amount thereof. If **you** are unable to do so, it may affect **your** claim.

Special Exclusions Applying to Section 11

1. We shall not be liable to pay for:
 - a. loss directly or indirectly due to devaluation and fluctuations in exchange rates;
 - b. loss or theft of traveller's cheques and financial loss arising from any debit and credit cards issued by Bank of Valletta p.l.c. to you, if you have not complied with the issuer's conditions or where the issuer provides a replacement service.
2. Refer to Exclusion list C

Section 12 Rental Vehicle Excess

We will pay for either the rented vehicle policy excess in accordance to the rent agreement or the cost of repairing the vehicle or the amount charged by the Rental Vehicle Company whichever is actually incurred but not exceeding the amount shown in the Table of Compensation

The maximum amount payable is shown in the Table of Compensation.

Definitions:

Rental Vehicle

shall mean any vehicle rented for a maximum duration of 30 consecutive days under a licensed rental vehicle agreement, during a **trip**.

Special Conditions applying to Section 12

1. **You** must comply with all the requirements of the rental company under the hiring agreement and of the insurer under the insurance policy applicable to the Rental Vehicle.
2. **You** must have elected to take out insurance covering loss of or damage to the Rental Vehicle agreement.
3. The Rental Vehicle must be rented from a licensed Rental Vehicle Company.
4. **You** must inspect the Rented Vehicle before taking charge of it.

Special Exclusions applying to Section 12

We shall not be liable to pay for:

- a. loss or damage to a Rental Vehicle caused deliberately by you;
- b. loss or damage to a Rented Vehicle arising out of failure to maintain the Rental Vehicle according to manufacturer's service schedule, wear and tear, gradual deterioration, mechanical or electrical failure not attributable to accidental damage and damage that existed at the commencement of the period of rental;
- c. any Rental Vehicle Excess incurred where the Rental Vehicle was rented for more than 30 consecutive days under a licensed rental vehicle agreement;
- d. loss or damage to third party property or injury to any person;
- e. loss or damage arising out of operation of the Rental Vehicle in violation of the terms of the rental agreement.

Section 13 Hijack

We will pay the amount shown in the Table of Compensation for each and every completed period of 24 hours that **you** are restrained in the event of hijack of the transport on which **you** are travelling.

Special Condition Applying to Section 13

We will not pay for any claim which is not substantiated by a report from the authorities concerned showing full details of the event.

A. General Exclusions Applicable to the Whole Cover

We shall not make any payment in respect of:

1. Any consequences, whether direct or indirect, of war, invasion of foreign enemy, hostile or warlike operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, insurrection or usurped power.
2. All claims of whatsoever nature directly or indirectly caused by or arising from ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel are excluded. Loss or damage and liabilities due to or arising from chemical and biological substances not used for peaceful purposes are also excluded.
3. Any loss of or damage to or expense of whatsoever nature or any consequential loss arising or resulting therefrom, directly or indirectly caused by or contributed or arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b. the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - c. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speed.
4. Any consequential loss other than as specified in the Cover.
5. Any payment which you would normally have made during your travel if nothing had gone wrong.
6. If applicable
 - a. loss or destruction of or damage to any property or any loss or expense resulting or arising from such damage or any other consequential loss sustained by **you**;
 - b. any legal liability of whatsoever nature;
 - c. any death, bodily injury or illness

Directly or indirectly caused by, contributed to by, consisting of or arising from the failure or inability of:

- a. computer or auxiliary equipment
- b. computer system software, program or spreadsheet
- c. data processing equipment, media or auxiliary equipment
- d. microchip, integrated circuit or similar device
- e. telecommunications equipment or systems
- f. any other system for processing, storing, transmitting, retaining or returning data

Whether your property or not and occurring before, during or after the year 2000 to

- a. correctly recognise any date as its true calendar date or its true value
- b. capture, save or retain and/or correctly manipulate, interpret, transmit, return or process any data or information or command or instruction as a result of treating any data otherwise than its true calendar date or its true value
- c. capture, save, retain or correctly process any data as a result of the operation of any command or logic which has been programmed or incorporated into anything stated in (a) to (f) above being a command or logic which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date

Furthermore under Section 1 - Cancellation & Abandonment, Section 5 - Delayed Departure, Section 6 - Missed Departure and Section 9 - Delayed Luggage, the Company shall not be liable for any claims in any way caused or contributed to by:

- a. the failure of ; or
- b. the fear of the failure of ; or
- c. the inability of

any equipment or any computer program, to recognize, interpret correctly, or process any data as its true calendar date, or to continue to function correctly beyond that date.

7. General Exclusion for Pandemics

This insurance excludes any loss, damage, cost or expense caused by, resulting from, arising out of or related to, either directly or indirectly, or any action taken to hinder, defend against or respond to any **Pandemic** or fear or threat of a

Pandemic. This exclusion applies regardless of any other cause or event that in any way contributes concurrently or in any sequence to the loss, damage, cost or expense, and regardless whether or not there is any declaration of an outbreak of a **Pandemic** by the WHO or any authorised national or international body or legal jurisdiction;

For the purposes of this endorsement, **Pandemic** means a widespread outbreak of a human infectious disease, i.e. a human-to-human spread of a virus into at least three countries on two different continents.

8. Asbestos

Inhalation and/or ingestion of asbestos or exposure to asbestos or the existence of 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 of waste comprising of or containing asbestos;

9. Banned Travel

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;

10. Sanction Limitation and Exclusion Clause

any claim or pay 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;

11. Seepage, Pollution and Contamination

- a. personal injury or **bodily injury** or loss or damage to or loss of use of property directly or indirectly caused by seepage, pollution or contamination, provided always that this General Exclusion 11. shall not apply to liability for personal injury or **bodily injury** or loss of or physical damage to or destruction of tangible property or loss of use of such property damaged or destroyed, where such seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the **period of insurance**;
- b. the cost or removing, nullifying or cleaning up, seeping, polluting or contaminating substances unless the seepage, pollution or contamination is caused by a sudden, unintended and unexpected happening during the **period of insurance**;
- c. fines, penalties, punitive or exemplary damages arising therefrom;

12. Terrorism

Loss, damage, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, terrorism shall mean 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 or on behalf or in connection with any organization(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.

Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism are also excluded.

If **we** allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon **you**. In the event any portion of this exclusion is found to be invalid or enforceable, the remainder shall remain in full force and effect.

Notwithstanding the above, cover under Section 5 - Delayed Departure, Section 6 - Missed Departure and Section 13 - Hijack remains in full force and effect;

13. Deception and confiscation

- a. any claim resulting from deception by you;
- b. your own unlawful action or any criminal proceedings against you;
- c. loss or damage as a result of the confiscation, commandeering, nationalisation, seizure, restraint, detention, appropriation, requisition, detention or destruction of or damage to property by order of any government, public or local authority or items held by customs or other officials;

14. Maintenance, Warranty and Gradually Operating Losses

- a. costs and expenses in connection with maintenance services or for which a manufacturer, supplier or service provider is responsible under warranty or contract;
- b. loss or damage which happens gradually or is caused by subsidence, heave or landslip;
- c. loss or damage caused by or resulting from rust, corrosion, wet or dry rot, mould, vermin, insects, fungus, deterioration or wear and tear, movement, settlement or shrinkage, defect in construction or installation, faulty design, latent defects or poor workmanship or the use of faulty materials, depreciation, loss of value, atmospheric or climatic conditions, the action of light, ingress of water, any gradually operating cause, process of cleaning, washing, repair, alteration or restoration, mechanical or electric breakdown;

15. Police or Armed Forces

Any loss, damage, injury, expenses or liability sustained during or arising from the performance of operational duties as a member of the police or armed forces whilst abroad.

B. Exclusions applying to sections 1, 2, 3 and 7

1. We shall not make any payments in respect of:-
 - a. a medical condition for which, at the time of purchasing **your** travel ticket **you**:
 - i. are receiving in-patient treatment or are on a waiting list for in-patient treatment;
 - ii. have received a terminal prognosis;
 - iii. are travelling against the advice of a qualified medical practitioner or **you** are proposing or intending to obtain medical treatment during **your trip**;
 - b. any expenses incurred in respect of bodily injury, illness or disease which became known to **you** before **your** departure date from the **country of residence** or during the course of a medical consultation abroad;
 - c. any expenses or fees for any in-patient treatment or repatriation which have not been notified to and authorised by **us**;
 - d. the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, injury which necessitated the **Member's** admittance to hospital;
 - e. the cost of any form of treatment or surgery whether cosmetic or not which in the opinion of the **doctor** in attendance and **our** Company's medical advisors can be reasonably **delayed** until **you** return to the **country of residence**;
 - f. any expense recovered under a reciprocal health arrangement;
 - g. the cost of medication known to be required before the **journey** commences or to be continued while on holiday;
 - h. any expenses incurred and payable more than six(6) months after the date of the incident;
 - i. any charges or additional costs for single or private room accommodation.
2. We shall not make any payments in respect of death, injury, illness or disablement resulting from and arising in connection with :
 - a. pregnancy or childbirth where the date of birth is less than 12 weeks, or 16 weeks in the case of a multiple pregnancy before the commencement date of your trip. This exclusion does not apply in the case of Section 1 as long as you were not aware of the pregnancy at the time of booking and/or purchasing your trip;
 - b. any anxiety state and/or depression suffered by **you** and diagnosed prior to the date the ticket for the **trip** was purchased;
 - c. any consequence due to the effects of intoxicating liquor or drugs other than drugs taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner but not for the treatment of drug addiction;
 - d. committing an unlawful act or wilfully exposing **yourself** to danger (other than in an attempt to save human life) or intentional self-injury;
 - e. engaging in professional sports, rock climbing or mountaineering which requires the use of ropes or guides, pot-holing, parachuting, hang-gliding, or sub aqua diving;
 - f. organised team sports (other than children aged under 16 years of age participating in sports events/activities);
 - g. engaging in winter sports or the use of dry ski-slopes (unless the appropriate additional premium has been paid in which case the excluded activities are ski-racing, ski-jumping, ski-boarding, ice hockey, and the use of bob sleighs or skeletons);
 - h. motor-cycling, whether as driver or passenger, on machines exceeding 125cc or engaging in or practising for speed or time trial, sprints or racing of any kind (other than on foot);
 - i. flying as a member of an aircrew or in an aircraft for the purpose of any technical operation therein or thereon or flying other than as a passenger in any properly certified or licensed power-driven aircraft constructed to carry passengers including helicopters licensed to carry passengers;
 - j. manual work of any kind;
 - k. participation in expeditions or crewing a vessel from one country to another but this shall not exclude the use/navigation/crewing of vessels from one country to another for **your** own social, domestic and pleasure purposes.

Exclusions 2(b) to (k) do not apply to Cancellation and in respect of Abandonment; they apply only to **you**.

3. We shall not make any payment in respect of:
 - a. any consequence of HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variation thereof howsoever caused;
 - b. Venereal Diseases and any consequences thereof howsoever caused.

C. Exclusions applying to sections 8 and 11

We shall not make any payments for:

1. losses not reported to the Police within 24 hours of discovery;
2. wear and tear, depreciation, deterioration or damage by moth, vermin or any process of cleaning, repairing or restoring;
3. mechanical, electrical or electronic breakdown, cracking, scratching or breakage of glass (other than lenses in cameras, binoculars, telescopes or spectacles), china, marble, earthenware or similar fragile articles;
4. sports wear and/or sports equipment whilst in use;
5. household goods or anything shipped as freight or under a bill of lading;
6. delay, detention, seizure or confiscation by Customs or other officials;
7. items being carried for trade or commercial purposes (including tools and samples), stamps, deeds or documents of any kind;
8. valuables and money:
 - a. packed in suitcases, or otherwise, while in transit outside your control;
 - b. when left unattended unless in a safe or safety deposit box or at your locked accommodation abroad;
 - c. in an unattended vehicle.
9. theft of luggage and personal belongings (other than valuables and money to which exclusion 8 above applies) from an unattended vehicle unless secured in its locked booth or contained in the luggage space at the rear of a locked estate car, hatchback, or SUV under a top cover and out of view.
10. theft of unattended luggage and personal belongings (other than valuables and money to which exclusion 8 above applies). This exclusion shall not apply if such items are left unattended in your locked accommodation abroad.
11. damage to suitcases unless rendering them unusable;
12. shortages due to error, omission or depreciation in value.

General Conditions Applicable to the Travel Document

1. **Automatic Extensions:** The duration of the cover is extended automatically without additional premium up to thirty (30) days if before the expiry of the period of insurance you are prevented from performing the intended return journey due to bodily injury or illness. In this event we shall continue to pay medical treatment under Section 2 Medical Emergency and Associated Expenses, subject to a maximum amount shown in the Table of Compensation, for this period or such extension of this period as is medically certified as being necessary.
2. **Material Information:** We will provide cover under this Policy if the material information you gave us when making a claim is true as far as you know. To be covered under this Policy, you must keep to the terms, conditions and Endorsement(s) of this Policy.
3. **Interpretation:** Any word of expression to which a specific meaning has been given shall bear that meaning wherever it appears unless otherwise specified.
4. **Observance:** The observance of these conditions shall be precedent to any liability of the Company.
5. **Submission of a claim:** The Member shall notify Antes Insurance Brokers Limited of all claims made by Members within 30 days from return of that particular journey. All claims shall be payable at the Head Office of the Company or Antes Insurance Brokers Limited .
6. **Evidence:**
 - a. All certificates information and evidence to support a claim shall be provided at your expense and shall be in a form as required by us.
 - b. You shall as often as required submit to medical examination at the Company's expense.
 - c. To enable Antes / MMS process your claim, confirmation that you are a Main Cardholder and/or Member will be obtained from Bank of Valletta p.l.c.
7. **Fraud:** Where fraud (including exaggeration) is detected, claims will not be paid and we may refer the matter to the police for criminal prosecution. The Policy may not only be rendered invalid but we may also take other action consistent with our legal rights.
8. **Reasonable steps:** You shall take all reasonable steps
 - a. to complete the journey to the final point of departure time;
 - b. to prevent loss or damage;
 - c. to prevent accidents;
 - d. for the recovery of property lost.
9. **Subrogation:** Any claimant under this cover shall at our request take and permit to be taken all necessary steps for enforcing rights against any other party in your name and after any payment is made by us.
10. **Contribution:** If at the time any claim arises under this cover there is any other insurance covering the same contingencies we shall not be liable to pay or contribute more than our rateable proportion of any loss damage compensation costs or expenses.
11. **Arbitration:** If we disagree about the amount to be paid under this Policy (liability being otherwise admitted), you and we have the right to refer to arbitration. We will write to you to inform you of this option and you must then write and tell us if you want to proceed. An arbitrator will be appointed in accordance with the statutory provisions in force at the time as amended or replaced from time to time. The apportionment of the costs and expenses of the arbitration will be determined by the arbitrator. The making of an award is a condition precedent to any right of action against us.
12. **Benefits:** Should you have more than one eligible credit card in your name under the policy the Limits of Indemnity and Sum Insured will be increased accordingly other than in respect of Section 2A - Medical and Emergency Expenses and Section 7 - Personal Accident where the benefit will only be applicable once and on the basis of the higher applicable benefit. Furthermore, only one excess per claimant per section is applicable for the same claim if Limits/ Sums Insured are benefited from under more than one credit card.
13. **Notice:**
 - a. On the happening/discovery of an event likely to give rise to a claim under any section of this cover
 - i. tell the police immediately about any property which has been lost, stolen or maliciously damaged;
 - ii. tell the issuing authority immediately about any lost or stolen Credit and Debit Cards;
 - iii. you shall give written notice to us without unnecessary delay, but not later than 30 days from return of that particular journey;

- iv. **you** shall give all correspondence, legal process or any other document which **we** may require to be forwarded to **us** unanswered;
 - v. **you** shall refrain from discussing liability with any third party;
 - vi. we shall take over and conduct in **your** name the defence or settlement of any claim; or
 - vii. we shall prosecute in **your** name for **our** own benefit any claim for indemnity or damages or otherwise;
 - viii. we shall have full discretion in the conduct of any proceedings and in the settlement of any claim.
- b. In the event of any loss or damage to luggage while in the custody of carriers, notice must be given immediately to such carriers but in any event within three (3) days of discovery and if possible a report obtained
14. **Limit:** In respect of any claim or series of claims for which this Cover provides an indemnity for **your** legal liability **the Company** may at any time pay to **you**
- a. the limit of indemnity (after deduction of the sum(s) already paid as compensation), or
 - b. any lesser amount for which such claim(s) may be settled.

Once the payment has been made we shall

- i. relinquish the conduct and control of, and
- ii. be under no further liability in connection with the claim(s) except for the payment of costs and expenses recoverable or incurred prior to the payment date.

Medical and Legal Referral Services

(To be used only in cases of emergency)

In the event of a **Member** requiring assistance whilst travelling outside Malta, then the **Member** may call Middlesea Assist on telephone number +356 2248 0209 from anywhere in the world.

Middlesea Assist will provide a service on a worldwide basis with the exception of those areas around the world which pose a war risk, political or other conditions which make the provision of the service impossible or reasonably impracticable.

The services provided by Middlesea Assist to **Members** are:

Medical Assistance Telephone Medical Advice

Middlesea Assist will arrange for the provision of medical advice to the **Member** over the telephone.

Medical Service Provider referral

Middlesea Assist shall provide to **our** member, upon request, the name, address, telephone number and, if available, office hours of physicians, hospital clinics and dental clinics. The final selection of the medical provider shall be the decision of the **Member**.

Arrangement of Appointments with local Doctors for treatment

Middlesea Assist will assist the **Member** by arranging for appointments with local **doctors** for treatment.

Arrangement of Hospital admission

If the medical condition of the **Member** is of such gravity as to require hospitalisation, Middlesea Assist will assist the user in the hospital admission.

Medical translation service

Middlesea Assist will arrange for the provision of medical translation to the **Member** over the telephone.

Arrangement of Emergency Medical evacuation

Middlesea Assist will arrange for the provision of air and /or surface transportation, medical care during the transportation, communications and all usual ancillary services required to the nearest hospital where appropriate medical care is available.

Emergency Medical repatriation

Middlesea Assist will arrange for the return of the **Member** to the Home Country or Usual **country of residence** following the **Member's** Emergency Medical Evacuation and subsequent hospitalization outside Malta or **country of residence**.

Transportation of mortal remains

Middlesea Assist will arrange for the transportation of the **Member's** mortal remains to Malta or **country of residence**.

In addition to the above services Middlesea Assist will also assist the **Member** in the case of:

Lost Passport

Middlesea Assist will assist the **Members** who have lost their passport outside the **country of residence** by referring the **Member** to the appropriate authorities involved.

Legal Referral

Middlesea Assist will provide the **Member** with the name, address, and telephone numbers if requested by the **Member** and if available, office hours for referred lawyers and legal practitioners. Middlesea Assist will not give legal advice to the **Member**.

The choice of the service provider will remain with the **Member**.

Arrangement for appointments with lawyers

Middlesea Assist will assist **Members** to arrange for appointments with lawyers.

Urgent Medical Assistance Whilst Outside the Country of Residence

The following documentation needs to be made available immediately or as soon as possible to Middlesea Assist, MAPFRE Middlesea p.l.c. (**MMS**) or Antes Insurance Brokers Ltd (Antes) for confirmation of policy cover and to assist the claimant as the case may be:

- Passport copy
- Identity card copy of main cardholder and claimant
- Copy of flight tickets or e-tickets (departure and arrival)
- Full details of claimant and relationship with main cardholder if claimant is not the main cardholder.
- Detailed description as to how incident or injury or illness occurred
- Copy of Form E111 or European Health Insurance Card
- Details of claimant's usual General Practitioner
- Copy of Winter Sports Endorsement or COVID-19 Endorsement if applicable and related to the claim

This documentation should be available and left handy with the claimant and/or person/s assisting the potential claimant and/or relative/s travelling with the claimant and/or relatives residing in **your country of residence**. The absence of any of this documentation may delay Middlesea Assist /**MMS's**/Antes' confirmation of policy cover and may also delay Middlesea Assist /**MMS's**/Antes' guarantee of the medical expenses costs with the overseas hospital and/or clinic.

Global/ European Health Insurance Card

If you are travelling to countries in the European Economic Area & Switzerland we strongly recommend that you get a Global/European Health Insurance Card from the competent authorities. This will allow you to benefit from the health arrangements which exist between member states. You must take reasonable steps to use these arrangements where possible. If you lodge a valid claim and your medical expenses have been reduced because of the use of a Global/European Health Insurance Card or private health insurance, we will not apply the deduction of the excess under Section 2 - Medical Emergency and Associated Expenses.

Optional Extension attaching to and forming part of this Travel Insurance Policy

(Available at an additional premium and at the request of the Member):

1. Winter Sports Extension

The policy does not make any payments under sections 1,2, 3 and 7 in respect of death, injury, illness or disablement resulting from and arising in connection with engaging in winter sports or the use of dry ski-slopes.

You may wish to extend cover to protect **you** against these events by paying the appropriate additional premium for a particular **trip** in which case the excluded winter sports are ski-racing, ski-jumping, ski-boarding, ice hockey and the use of bob sleighs or skeletons.

Such notification must be given at least five working days prior to attachment of cover and can be done by contacting Antes Insurance Brokers Limited (Antes) - the Bank's Insurance Brokers - on telephone number 2385 5800/1, to enable them to issue the necessary Endorsement.

A Cover Note or Certificate may be issued if required to each and every main cardholder upon presentation of a valid credit card. The relative additional premium is to be paid directly to Antes Insurance Brokers Ltd.

2. COVID-19 Extension

Notwithstanding anything contained under Exclusions Section A (General Exclusions Applicable to the Whole Cover) Exclusion No: 7 - General Exclusion for Pandemics of this Policy, it is hereby declared and agreed that subject to the **Member/s** paying the additional premium, cover for the **trip** is extended as follows:

Section 1 - Cancellation, Abandonment and Trip Cancellation

Cover under this Section is extended to include:

A.

1. Cancellation expenses if **you** or **your travelling partner** or **your close relative(s)** or any person with whom you have arranged to stay, die, fall ill, must quarantine or is forced to self-isolate due to COVID-19. Cover is applicable subject to any of the above persons having a positive COVID-19 test result confirmed within 14 days of the departure date from the **Insured Member/s country of residence** .
2. Cancellation expenses if **you** or **your travelling partner** are denied departure from your **country of residence** because **you** are showing symptoms for COVID-19, subject to:
 - i. your transport or accommodation provider not reimbursing you or offering alternative dates; and
 - ii. written evidence from **your** transport provider that **you** or **your** travelling partner have been denied boarding due to potential COVID-19 infection; and
 - iii. A positive **COVID-19** test result being confirmed within the 24 hours after being denied boarding or not permitted to continue the trip, at **your** expense.

B.

1. Reasonable additional charges for accommodation and additional travel expenses if any of the **insured members** are hospitalised, forced to self-isolate or confined to their accommodation in quarantine and the **trip** has to be abandoned or unavoidably lengthened.
2. Reasonable additional charges for accommodation and additional travel expenses which are necessary to get **you** home, if **you** are unable to use **your** return ticket, following denial of boarding at departure or not being permitted to continue the **trip** due to the insured member testing positive or showing symptoms for COVID-19, subject to:
 - i. your transport or accommodation provider not reimbursing you or offering alternative dates; and
 - ii. written evidence from **your** transport provider that **you** or **your** travelling partner have been denied boarding due to potential COVID-19 infection; and
 - iii. A positive **COVID-19** test result being confirmed within the 24 hours after being denied boarding or not permitted to continue the trip, at **your** expense.

Section 2 - Emergency Medical and Associated Expenses and Section 3 - Hospital Benefit

Cover under this Section is extended to include:

- a. any emergency medical expenses (including rescue services to take you to the hospital) incurred due to COVID-19. Such cover will also be extended for the Hospital Benefit during the in-patient stay due to COVID-19;
- b. The cost of returning **your** body to your **home** or the cost of burial or cremation in the country abroad where death occurred.

Cover for COVID-19 under Section 1, 2 and 3 is subject to:

- a. the Section limits stated in your Table of Compensation; and
- b. cover cannot be purchased when **you** or **your travelling partner** or **your close relative(s)** or any person with whom you have arranged to stay, have symptoms, test positive or are waiting for a test result for COVID-19.

Furthermore, no cover will apply if the quarantine is the result of any government law or regulation and as a result, the **country of residence** or the country **you** are visiting is put on lockdown and/or a travel ban is imposed due to **COVID-19** and/or any other declared **pandemic/epidemic**.

No cover will apply if the entire ship, plane or bus in which **you** are travelling is put under quarantine, unless **you** are COVID-19 positive.

For the purpose of this cover COVID-19 shall mean: "the virus officially known as 'severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)' and/or any related illness including Coronavirus Disease and/or any mutation or variation of SARS-CoV-2 however caused."

Such notification must be given at least five working days prior to attachment of cover and can be done by contacting Antes Insurance Brokers Limited (Antes) - the Bank's Insurance Brokers - on telephone number 2385 5800/1, to enable them to issue the necessary Endorsement.

A Cover Note or Certificate may be issued if required to each and every main cardholder upon presentation of a valid credit card. The relative additional premium is to be paid directly to Antes Insurance Brokers Ltd.

Complaints Procedure

We are committed to providing good quality services. We recognise however, that clients may not be satisfied with the service provided. To deal with this we have a complaints procedure. For the sake of clarification, a complaint is broadly defined as being a written expression of dissatisfaction with services that we provide or actions we have taken that require a response.

How to complain

Step 1: Contacting us

The first step is to talk to a member of our personnel or of the intermediary if your policy was arranged through one. This can be done informally, either directly or by telephone.

Usually, the best person to talk to will be the person who dealt with the matter you are concerned about, as they will be in the best position to help you promptly and to put things right. If they are not available, or you would prefer to approach someone else, then address the matter to the manager or senior person responsible. We will seek to resolve the problem immediately. If we cannot do this, then, we will take a record of your concern and arrange the best way and time for getting back to you. This will normally be within two working days.

Step 2: Taking your complaint further

If you are still unhappy, the next step is to put the complaint in writing and address it to the Complaints Officer, MAPFRE Middlesea p.l.c., Middle Sea House, Floriana FRN 1442 or via e-mail on compofficer@middlesea.com. Your communication should set out the details, explain what you think went wrong and what you feel would put things right. If you are not happy about writing it, you can always ask one of our staff members to take note of your complaint which you will be then asked to sign. You will be provided with a copy for your own reference. This record will be passed promptly to the Complaints Officer to deal with.

Once the Complaints Officer receives a written complaint, it shall be fully investigated. The complaint will be acknowledged in writing within five working days of receiving it and the letter will state when you can expect a full response. This should normally be within fifteen working days unless the matter is very complicated, such as where other organisations need to be contacted. Where this is the case, we will still let you know what action is being taken and will inform you when we expect to provide a full response.

Taking your complaint elsewhere

If you are still not satisfied with the Complaints Officer's response, you can always seek advice elsewhere.

You may contact:

Office of the Arbiter for Financial Services,
First Floor, St Calcedonius Square,
Floriana FRN1530 Malta
Telephone: 8007 2366 or 21249245
E-mail: complaint.info@financialarbiter.org.mt
Website: www.financialarbiter.org.mt

The Office of the Arbiter will expect that you have a final reply to your complaint from us before approaching them.

Claims Procedure

If **you** wish to lodge a claim under this policy, kindly forward relative claim form, together with all the necessary documentation, without unnecessary delay but not later than 30 days from return of that particular **journey** to:

Antes Insurance Brokers Limited

Trident Park, No. 8A Level 5, Notabile Gardens,
Mdina Road, Central Business District Zone 2,
Birkirkara CBD 2010, Malta

Telephone Number: +356 2385 5800/1

A Claim under this policy must be supported by the following documentation:

SECTION 1 - CANCELLATION, ABANDONMENT AND TRIP CANCELLATION

- Completed Claim Form
- Passport copy and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and arrival)
- Hotel accommodation vouchers
- Flight and accommodation invoices and receipts
- Tour/Holiday Programme
- Documentation to confirm reason/s for cancellation or abandonment:
 - » Medical/Hospital Reports
 - » Death certificates
 - » Other confirmations (see Section 1 and Special Conditions applying to Section 1)
- Cancellation confirmation from Airline /Agent/Hotel indicating any refund due (if any)
- The Claimant may be examined by a consultant appointed by **MMS**
- Signed Medical Authority if deemed necessary

SECTION 2 - MEDICAL EMERGENCY AND ASSOCIATED EXPENSES

- Completed Claim Form
- Passport copy and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and arrival)
- Medical/Hospital Reports
- Medical/Hospital Receipts
- Receipts for additional accommodation and travelling
- The **Member** may be examined by a consultant appointed by **MMS**
- Signed Medical Authority if deemed necessary

SECTION 3 - HOSPITAL BENEFIT

- Completed Claim Form
- Passport copy and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and arrival)
- Medical/Hospital Reports
- Proof of number of nights stayed in hospital
- The **Member** may be examined by a consultant appointed by **MMS**
- Signed Medical Authority if deemed necessary

SECTION 4 - YOUR LIABILITY TO OTHERS

- Completed Claim Form
- Passport copy and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and arrival)
- Other documentation to substantiate the Member's claim depending on type of claim
- Members are to ensure that similar claims are to be handled directly by MMS and no commitment is made regarding settlement or payment

SECTION 5 - DELAYED DEPARTURE

- Completed Claim Form
- Passport copy and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and/or arrival)
- Boarding Pass
- Reason for **delay** substantiated by documentation (Airline declaration/Newspaper cutting etc)

SECTION 6 - MISSED DEPARTURE

- Completed Claim Form
- Passport copy and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and arrival)
- Receipts for extra charges incurred
- Airline's declaration for reason, where applicable
- Airline confirmation noting any refunds where applicable

SECTION 7 - PERSONAL ACCIDENT

- Completed Claim Form
- Passport copy and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and arrival)
- Medical/Hospital Reports
- The **Member** may be examined by a consultant appointed by **MMS**
- Signed Medical Authority if deemed necessary

SECTION 8 LUGGAGE AND PERSONAL BELONGINGS

- Completed Claim Form
- Passport copy and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and arrival)
- Damaged Luggage:
 - » Property Irregularity Report from carrier (if applicable)
 - » If no report is available the Member is to lodge a report in writing with the Airline within 3 days from arrival
 - » Repair receipts if repairable
 - » Damaged luggage if not repairable
 - » Original Luggage tags / Airline Luggage Receipt fixed on flight tickets
 - » Boarding Pass
- Non-Delivery of Luggage:
 - » Property Irregularity Report from carrier
 - » Airline Luggage Receipt fixed on flight ticket
 - » List of Missing Items
 - » Receipts/Valuations/Manual of missing items (if available)
 - » Claimants may be requested to make a sworn statement (affidavit)
 - » Boarding Pass
- Lost or Stolen Items:
 - » Police Report within 24 hours of discovery. If not possible to obtain a Police Report, a report from the Airline or Cruise or Hotel
 - » Receipts/Valuations/Manuals of stolen items (if available)
 - » Claimants may be requested to make a sworn statement (affidavit)
 - » Certificate/confirmation that Sim card has been blocked in case of lost or stolen mobile phone
 - » Property Irregularity Report from carrier (if applicable)
 - » Original Luggage tags and Airline Luggage Receipt fixed on flight tickets (if applicable)
 - » Boarding Pass

SECTION 9 - DELAYED LUGGAGE

- Completed Claim Form
- Passport copy and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and arrival)
- Property Irregularity Report (Airline/Carrier confirmation of delay)
- Receipt of luggage when collected/returned or similar documentation
- Baggage tags / Airline Luggage Receipt fixed on flight ticket
- Receipts for emergency expenses incurred
- Boarding Pass (if applicable)

SECTION 10 - LOSS OF PASSPORT AND/OR TRAVEL DOCUMENTS AND/OR TRAVEL TICKET

- Completed Claim Form
- Passport copy (if available) and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and arrival)
- Loss Report
- New ticket (if applicable)
- Receipts for charges

SECTION 11 - PERSONAL MONEY

- Completed Claim Form
- Passport copy and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and arrival)
- Police Report and / or Airline report and / or Cruise report or similar report
- Bank statement/s and/or ATM withdrawal receipt confirming amount of Euros withdrawn for travel
- Claimants may be requested to make a sworn statement (affidavit)

SECTION 12 - RENTAL VEHICLE EXCESS

- Completed Claim Form
- Passport copy and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and arrival)
- Copy of Vehicle Rental Agreement
- Copy of Rental Company's Damage Report
- Copy of invoices and receipts confirming any amount paid in respect of a claim
- Copy of Credit/Debit Card statement showing proof of payment for the damages being claimed or the relative excess incurred
- Copy of Police Report (if applicable)

SECTION 13 - HIJACK

- Completed Claim Form
- Passport copy and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and arrival)
- Report from authorities concerned showing full details of the event (if necessary).

11/2024

Issued by Bank of Valletta p.l.c., 58, Triq San Żakkarija, Il-Belt Valletta VLT 1130 - Malta
Bank of Valletta p.l.c. is a public limited company regulated by the MFSA and is licensed to carry out the business of banking and investment services in terms of the Banking Act (Cap. 371 of the Laws of Malta) and the Investment Services Act (Cap. 370 of the Laws of Malta).

Bank of Valletta p.l.c. is an enrolled Tied Insurance Intermediary under the Insurance Distribution Act, Cap. 487 of the Laws of Malta for MAPFRE MSV Life p.l.c. (MMSV). MMSV (C-15722) is authorised under the Insurance Business Act, Cap. 403 of the Laws of Malta. Both entities are regulated by the Malta Financial Services Authority.