

Travel Insurance

Insurance Product Information Document

Gasamamo Insurance Limited is authorised by the Malta Financial Services Authority to carry on business of insurance in Malta.

Company: Gasamamo Insurance Ltd

Product: Annual Travel Insurance Policy

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy document.

What is this type of insurance?

The Annual Travel Insurance policy provides cover on an annual basis for all round trips starting and ending in Malta to Europe during the year, subject to a maximum duration any one trip as specified in the policy schedule. It covers such things as loss or damage to baggage and theft of your money, cancellations, emergency medical expenses and personal liability – as described in our online policy document.



What is insured?

Silver and Gold Cover

- ✓ **Baggage** – up to €3,500 if your personal belongings and personal luggage are stolen, lost or damaged.
- ✓ **Baggage Delay** – up to €1,000 if your luggage is delayed for more than 12 hours on your outward journey.
- ✓ **Money** – up to €2,500 if your money is lost or stolen.
- ✓ **Personal Accident** – up to €45,000 if you suffer bodily injury during the period of insurance caused by accidental and external means resulting solely and independently of other causes in death or disablement.
- ✓ **Cancellation** – up to €7,500 to refund your deposit and any other amount which you legally have to pay in respect of unused travel and accommodation, concert and sports tickets, holiday tours and excursions, if it is necessary for you to cancel or curtail your trip due to one of the reasons noted in the policy.
- ✓ **Emergency Medical & Associated Expenses** – up to €1,000,000 for emergency medical treatment and additional reasonable expenses incurred if you suffer accidental bodily injury, illness or death during the period of insurance including repatriation expenses.
- ✓ **Personal liability** – up to €1,250,000 for legal costs and expenses incurred if you cause an accident during your trip which results in death or bodily injury to third parties or for damage to third party property.
- ✓ **Delayed departure** – up to €50 for the first full 12 hours and €25 for each subsequent full 12 hours, maximum €500 if the ship or aircraft in which you are booked to travel is delayed.
- ✓ **Missed departure** – up to €1,500 for extra accommodation and travel costs incurred due to a missed departure if you arrive too late to board the ship, aircraft or train you are booked to travel.
- ✓ **Hospital benefit** – benefit of up to €30 per day, maximum €900 if you are admitted to hospital during your trip.
- ✓ **Loss of passport** – up to €250 for reasonable additional travel and accommodation expenses which are necessary to obtain a replacement passport during your holiday or journey if this is lost or stolen.
- ✓ **Rental vehicle insurance excess** – up to €500 for reimbursement of the standard policy excess you have paid under the rental car agreement if the car which you have rented is involved in an accident or is stolen.
- ✓ **Pet care cover** – €25 for each full 24-hour period, maximum €250 if your cat or dog suffers injury whilst it is being cared for whilst you are on holiday and the injury requires in-patient veterinary treatment.
- ✓ **Golfing cover** (Gold cover only) – up to €1,500 for lost, stolen or damaged golf equipment.



What is not insured?

- ✗ Claims arising from any insured person or persons with whom the insured arranged to stay was receiving or awaiting medical or surgical treatment at the time effecting this insurance or suffering from a serious or chronic illness and/or injury which has required consultation or treatment within the past 12 months.
- ✗ Loss or theft of personal belongings, personal luggage and money which you fail to report to the police.
- ✗ Any leisure activity that is on our excluded list in the policy document.
- ✗ Claims arising from manual work.
- ✗ Any claims for death, injury, illness or disability if you have been under the influence of alcohol or drugs.
- ✗ Any other exclusion or limitation shown in the policy document.



Are there any restrictions on cover?

- ! Cover is limited to the limits noted in the policy document.
- ! Cover is available if you are normally resident in Malta.
- ! Cover can be purchased for a maximum period of 12 months.
- ! Cover only applies for round trips starting and ending in Malta.
- ! The policy is for travelers aged up to 80 years of age.
- ! Cover applies for the maximum travel period shown on your policy schedule.
- ! An excess of €25 applies to some sections of the policy unless you have paid the additional premium for Excess Waiver



What is insured? Continued...

Optional Cover

Wider cover is available at an additional premium for:

- ✓ **Cancellation of Service** – up to €2,000 for reasonable additional travel and accommodation expenses or refund of non-recoverable deposits and other pre-paid expenses if the service provided by the ship or aircraft in which you are booked to travel is cancelled due to adverse weather conditions.
- ✓ **Winter sports equipment** – up to €2,000 for lost, stolen or damaged winter sports equipment.
- ✓ **Piste closure** – up to €35 for every complete 24-hour period up to a total of €350 if all pistes at the resort you have booked are closed because of lack of snow, excessive snow or high winds.
- ✓ **Ski pack cover** – up to €500 for the cost of your non-refundable ski pack if you are medically certified as being unable to ski or board.



Where am I covered?

- ✓ You will be covered for any country or region you select when buying the travel insurance.



What are my obligations?

- Please tell us immediately if the information set out in the proposal form or in your policy schedule changes.
- You must observe and fulfill the terms, provisions, conditions and clause of this policy – failure to do so could affect your cover.
- You must tell us about any event which might lead to a claim as soon as possible, but within 7 days following your arrival to Malta after any loss, damage or accident.
- We will tell you what information you need to provide us to make a claim under the policy. For full details please see the 'Conditions' section of the policy document.



When and how do I pay?

You may pay your premium by internet banking, in cash or by cheque.
The premium is paid when you issue the policy.



When does cover start and end?

The period of insurance under the Cancellation Section starts from the date the Schedule is issued and ends when you begin your holiday or journey.

The period of insurance for all other sections starts when you leave your home or workplace and ends when you return home from your holiday or journey. Cover applies for the number of days shown on the policy schedule.



How do I cancel the contract?

You may cancel your policy by contacting the agent who issued the policy, however, no refund of premium will be allowed after the date of issue of the policy.