



Travel Open Cover

BOV

Bank of Valletta

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

BOV VISA Gold Card
BOV VISA Platinum Card
BOV VISA Flypass Business Card
BOV VISA Skypass Card

You are automatically an eligible Member for cover in respect of Short Term Travel Insurance Coverage underwritten by Middlesea Insurance p.l.c. Please note that certain restrictions may apply.

Definitions:

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A main credit card, issued to a Main Cardholder, by the Bank which has not expired or has not been withdrawn/cancelled by the Bank.

Main Cardholder: the person in whose name a credit card has been issued by the Bank i.e. excluding supplementary cardholders, unless these otherwise qualify as Members.

Member/s:

- a) a Main Cardholder, until reaching the age of 76 years,
- b) spouses or partners, of the Main Cardholder, subject that these officially reside in the same address of the Main Cardholder, that is, their Identity Cards, or other similar document acceptable by the Company, show the same address as the Main Cardholder and provided that these have not attained the age of 76 years.
- c) Children, Legally Adopted Children and Legally Fostered Children of Main Cardholders, provided that they are under 18 years of age, or under 23 years of age if they are full time students. (as evidenced by a letter from the respective institution of which they are full time students)

In case of a claim the onus of proof to prove that the partner lives in the same address as the Main Cardholder rests on the Main Cardholder concerned.

<i>You/your/yours</i>	Member(s) or any other person insured under this policy
<i>The Company/MSI/we/us</i>	Middlesea Insurance p.l.c.
<i>Accident</i>	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.
<i>Geographical Area</i>	Worldwide
<i>Malta</i>	Includes the Islands of Malta, Gozo and Comino
<i>Trip/Journey</i>	Means any Return Journey that starts and finishes from your normal place of residence or place of business in Malta and which lasts, or is scheduled to last, for no more than 90 days. However if your normal place of residence or place of business is not in Malta, in the event of a claim, it is up to you to prove that your country of residence is not Malta.
<i>Return Journey</i>	Means any journey where an Insured Person holds a Return Ticket within 90 days of departure date. If the Insured Person holds a One Way ticket cover expires within 30 days of departure.
<i>Doctor</i>	Means a registered practicing member of the medical profession not related to you or to anyone with whom you are travelling.

Policy Wording

Middlesea Insurance p.l.c. hereby agrees (subject to the terms, exceptions and conditions contained herein) to pay compensation to the Member for the benefit of the Members 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

If you cannot guarantee any of the statements listed under the following Health Warranty, you must advise us immediately. 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 serious chronic or recurring illness, injury or disease in the last 12 months.
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 companion 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 your still wishing to travel, we will advise you if you will be covered for abandonment claims relating to such a condition.

Table of Compensation / Excesses

BOV GOLD VISA CARD

Table of Compensation

<i>Section</i>	<i>Benefits / Benefiċċji</i>	<i>Limits of Indemnity Sums Insured</i>
1.	Cancellation & Abandonment/Kancellament u Abbandun Excess	€ 3,961.00 € 58.25
2.	Medical Emergency and Associated Expenses / Spejjez Mediċi f'kaz ta' Emerġenza u Spejjez Assoċjati ma' Dan Excess	€ 163,100.00 € 58.25
3.	Hospital Benefit / Spejjez ta' Sptarijiet	€ 35.00 daily (Max €1,190.00)
4.	Your liability to Others/Responsabbilita' Tieghek Lejn Oħrajn Excess	€ 1,165,000.00 € 58.25
5.	Delayed Departure / Ittardjar tat-Tluq (€46.60 for the first 12 hours and €23.30 for each subsequent full 12 hours)	€ 139.80
6.	Missed Departure/Telf ta' Trasport Internazzjonali Excess	€ 700.00 € 23.30
7.	Personal Accident/Aċċidenti Personali In respect of children under 16 years of age	€ 116,500.00 € 5,825.00
8.	Personal Belongings / Oġġetti Personali Excess Limits: Any one Article Valuables Articles of Electronic Nature	€ 2,330.00 € 58.25 € 582.50 € 815.50 € 815.50
9.	Delayed Luggage / Ittardjar tal-valiġġi (if temporarily lost or delayed for at least 24 hours)	€ 700.00
10.	Loss of Passport and /or Ticket / Telf tal-Passport u/jew tal-Biljett	€ 116.50
11.	Personal Money / Flus Personali Excess	€ 932.00 € 58.25
12.	Hijack / Htif ta' Meżzi tat-Trasport € 120 for every completed 24 hours	€ 466.00

BOV PLATINUM VISA CARD

Table of Compensation

<i>Section</i>	<i>Benefits / Benefiċċji</i>	<i>Limits of Indemnity Sums Insured</i>
1.	Cancellation & Abandonment/Kanċellament u Abbandun Excess	€ 5,359.00 € 58.25
2.	Medical Emergency and Associated Expenses / Spejjez Mediċi f'kaz ta' Emergenza u Spejjez Assoċjati ma' Dan Excess	€ 326,000.00 € 58.25
3.	Hospital Benefit / Spejjez ta' Sptarijiet	€ 35.00 daily (Max €1,190.00)
4.	Your liability to Others/Responsabbilita' Tiegħek Lejn Ohrajn Excess	€ 1,165,000.00 € 58.25
5.	Delayed Departure / Ittardjar tat-Tluq (€46.60 for the first 12 hours and €23.30 for each subsequent full 12 hours)	€ 139.80
6.	Missed Departure/Telf ta' Trasport Internazzjonali Excess	€ 700.00 € 23.30
7.	Personal Accident/Aċċidenti Personali In respect of children under 16 years of age	€ 270,280.00 € 5,825.00
8.	Personal Belongings / Oġġetti Personali Excess Limits: Any one Article Valuables Articles of Electronic Nature	€ 2,330.00 € 58.25 € 582.50 € 815.50 € 1,000.00
9.	Delayed Luggage / Ittardjar tal-valiġġi (if temporarily lost or delayed for at least 24 hours)	€ 700.00
10.	Loss of Passport and /or Ticket / Telf tal-Passport u/jew tal-Biljett	€ 116.50
11.	Personal Money / Flus Personali Excess	€ 932.00 € 58.25
12.	Hijack / Htif ta' Meżzi tat-Trasport € 120 for every completed 24 hours	€ 466.00

BOV FLYPASS BUSINESS VISA CARD/BOV SKYPASS VISA CARD**Table of Compensation**

Section	Benefits / Benefiċċji	Limits of Indemnity Sums Insured
1.	Cancellation & Abandonment/Kanċellament u Abbandun Excess	€ 3,961.00 € 58.25
2.	Medical Emergency and Associated Expenses / Spejjez Mediċi f'kaz ta' Emerġenza u Spejjez Assoċjati ma' Dan Excess	€ 163,100.00 € 58.25
3.	Hospital Benefit / Spejjez ta' Sptarijiet	€ 35.00 daily (Max €1,190.00)
4.	Your liability to Others/Responsabbilita' Tieghek Lejn Oħrajn Excess	€ 1,165,000.00 € 58.25
5.	Delayed Departure / Ittardjar tat-Tluq (€46.60 for the first 12 hours and €23.30 for each subsequent full 12 hours)	€ 139.80
6.	Missed Departure/Telf ta' Trasport Internazzjonali Excess	€ 700.00 € 23.30
7.	Personal Accident/Aċċidenti Personali In respect of children under 16 years of age	€ 116,500.00 € 5,825.00
8.	Personal Belongings / Oġġetti Personali Excess Limits: Any one Article Valuables Articles of Electronic Nature	€ 2,330.00 € 58.25 € 582.50 € 815.50 € 815.50
9.	Delayed Luggage / Ittardjar tal-valiġġi (if temporarily lost or delayed for at least 24 hours)	€ 700.00
10.	Loss of Passport and /or Ticket / Telf tal-Passport u/jew tal-Biljett	€ 116.50
11.	Personal Money / Flus Personali Excess	€ 932.00 € 58.25
12.	Hijack / Htif ta' Meżzi tat-Trasport € 120 for every completed 24 hours	€ 466.00

Section 1 Cancellation and Abandonment

We will pay for non-recoverable deposits and other charges contractually incurred by you in advance, for travel and accommodation 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 curtailment of the journey or holiday plus necessary additional travel expenses incurred for your return to Malta as a result of any of the following circumstances occurring after the date of issue of this insurance:

1. Death, accidental bodily injury, serious 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 serious illness of any 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 being made unemployed through redundancy and certified as such by the Employment and Training Corporation.
5. You being unexpectedly posted overseas by your employer.
6. Government restriction on travel following an epidemic.
7. Your home becoming uninhabitable following fire, storm, flood, malicious damage or subsidence.
8. The Police requiring your presence following theft at your home or place of business.
9. The journey or holiday is unavoidably cancelled as a result of the departure from Malta being delayed for at least 24 hours.

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

Definitions

Curtailment

Unavoidable abandonment of your journey or holiday to return to your home in Malta 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.

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

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

Close Relative

Means your mother, father, sister, brother, wife, husband, partner who lives at the same address as you and shares your financial responsibilities (not including business partners or associates), daughter, son, 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.

Close Business Associate

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

Special Conditions applying to Section 1

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 curtailed or proposed journey or holiday should be cancelled.
3. In respect of Delay 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 whether such delay was caused by mechanical or electrical defect, breakdown or derangement, strike, industrial action or adverse weather conditions affecting the aircraft or sea vessel in which you are travelling. However, 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.

Special Exclusions Applying To Section 1

Refer to Exclusion list B

Section 2 Medical Emergency and Associated Expenses

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 and ambulance hire;
2. 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;
3. funeral expenses overseas or the cost of conveying your body or ashes to Malta.

The total amount payable under this section 2 is for costs incurred by you while you are abroad during the Period of Insurance and 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 licensed for surgery abroad due to accidental bodily injury or illness sustained abroad during your Period of Insurance we will pay €35 for every complete day or part thereof that you stay in hospital as an in-patient whilst you are abroad. The amount payable 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 consequential loss arising directly or indirectly or in connection with
 - a. the ownership, possession, hire or use by you or on your behalf of any mechanically - propelled vehicle or aircraft, watercraft or hovercraft, caravan 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;
 - e. your trade business or profession.

- 2 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 Malta is unavoidably delayed for at least 12 hours. The definition of and Special Conditions applicable to Delay are as per Section 1 .

Other Special Conditions Applying to Section 5

1. 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 from final departure point to Malta due to your means of transport having unavoidably failed to deliver you to this point of departure in time.

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

However, we shall not make any payment under this Section if 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 holiday or business trip deposit or full payment, whichever occurs first.

Section 7 Personal Accident

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

Definitions

Bodily Injury

Identifiable physical 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

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 Personal Belongings

We will indemnify you in case of accidental loss of or damage to your personal luggage (including clothing and personal effects) during the period of your travel up to the amount shown in the Table of Compensation.

The maximum amount which we shall pay for any one article, pair or set and the overall limit in respect of Valuables are shown in the Table of Compensation.

Definition

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 baggage is temporarily lost or delayed and not returned to you **for at least 24 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 baggage be permanently lost.

Special Condition Applying to Section 9

We will not pay in case of your failure to obtain written confirmation from the airline or other carrier of the number of hours delayed.

Section 10 Loss of Passport and /or Ticket

We will pay the costs incurred by you for additional accommodation and travel expenses necessarily incurred if you lose your passport and/or ticket 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 has to 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, hotel vouchers and similar items held by you for social and domestic purposes during the voyage.

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 how much it was worth. 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 of money and similar items not declared ;
 - b. loss directly or indirectly due to devaluation and fluctuations in exchange rates.
2. Refer to Exclusion list C

Section 12 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.

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

Section 13 Medical Assistance and Legal Referral

The Company shall make the Medical Assistance and Legal Referral Services available to you. See Medical Assistance and Legal Referral on page 25.

EXCLUSIONS What is not covered by the policy.

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 9 – Delayed Luggage, Section 5 – Delayed Departure and Section 6 – Missed Departure, 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.

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 voyage;
 - b. any expenses incurred in respect of bodily injury, illness or disease which became known to you before your departure date from Malta 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 Malta;
- f. any expense recovered under a reciprocal health arrangement and the cost of any treatment in Malta available under the State scheme; the cost of medication known to be required before the journey commences or to be continued while on holiday;
 - 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 expected date of birth is before or within twelve weeks of the expiry of the period of the voyage;
 - b. any anxiety state and/or depression suffered by you and diagnosed prior to the date the ticket for the voyage 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, organised team sports or sub aqua diving;
 - f. 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, snow-boarding, ice hockey, and the use of bob sleighs or skeletons);
 - g. 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);
 - h. 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;
 - i. manual work of any kind;
 - j. participation in expeditions or crewing a vessel from one country to another.

Exclusions 2(b) to (j) do not apply to Cancellation and in respect of Curtailment; 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. pedal cycles and contact lenses;
5. sports wear and/or equipment whilst in use;
6. household goods or anything shipped as freight or under a bill of lading;
7. delay, detention, seizure or confiscation by Customs or other officials;
8. items being carried for trade or commercial purposes (including tools and samples), stamps, deeds or documents of any kind;
9. valuables and money packed in suitcases while in transit outside your control;
10. theft from unattended vehicles or of unattended baggage;
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. Interpretation:** Any word of expression to which a specific meaning has been given shall bear that meaning wherever it appears unless otherwise specified.
- 3. Observance:** The observance of these conditions shall be precedent to any liability of the Company.
- 4. Submission of a claim:** The Member shall notify the Company 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.
- 5. Evidence:** 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. You shall as often as required submit to medical examination at the Company's expense.
- 6. 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.
- 7. 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.
- 8. 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 ratable proportion of any loss damage compensation costs or expenses.
- 9. Arbitration:** If any dispute shall arise as to the amount to be paid under this cover (liability being otherwise admitted) such dispute shall be referred to arbitration in accordance with the provisions of the Arbitration Act (Chapter 387 of the Laws of Malta), as may be amended from time to time. Where any dispute is by this condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against us.
- 10. Notice:**
 - a. On the happening of an event likely to give rise to a claim under any section of this cover
 - i. you shall give written notice to us without unnecessary delay;
 - ii. you shall give all correspondence, legal process or any other document which we may require to be forwarded to us unanswered;

- iii. you shall refrain from discussing liability with any third party;
 - iv. we shall take over and conduct in your name the defense or settlement of any claim; or
 - v. we shall prosecute in your name for our own benefit any claim for indemnity or damages or otherwise;
 - vi. 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 baggage 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.

- 11. 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.

12. Maltese Contract Clause: This cover shall for all effects and purposes be deemed to be a Maltese Contract and shall be governed by and according to Maltese Law and subject to the exclusive jurisdiction of the Maltese Courts.

13. Jurisdiction Clause: The Indemnity provided herein shall apply only to judgements or orders that are delivered by or obtained from a court within the Maltese Islands. Furthermore, the Indemnity shall not apply to a judgement or order obtained in Malta for the enforcement of a judgement obtained elsewhere or to costs and expenses of litigation recovered by any claimant from the Member, which costs and expenses of litigation are not incurred in the Maltese Islands.

Optional Extensions 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 in respect of death, injury, illness or disablement as a result of engaging or arising in connection with 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 prior to attachment of cover and can be done by contacting **Island Insurance Brokers Limited (IIB)** – the Bank’s Insurance Brokers - on telephone number 2385 5800/1, to enable them to issue the necessary Endorsement.

A Cover Note will be issued to each and every main cardholder upon presentation of a valid credit card. The relative additional premium is to be paid directly to IIB Ltd.

2. Trip Cancellation Extension

You may wish to extend cover to protect you in the event that your booked trip by air or sea is cancelled due to extreme weather conditions or other natural catastrophes. If cover is extended, we will pay you:

- a. for the cost of reasonable travel and accommodation charges necessarily incurred due to the necessary lengthening of your trip;
- and
- b. for travel and accommodation charges which you already paid and cannot get back if you choose to cancel your trip.

The maximum Insurers will pay under this Section for each insured person is €2,000.

For the purpose of this Section:

- a. we will only pay charges which are not refundable from any other source;

- b. you must provide proof of your expenses or charges;
- c. you must provide written confirmation from the carrier stating the reason for the cancellation of the booked trip;
- d. we will not pay you for claims for unused travel or accommodation arranged by using Air Miles or similar promotions;
- e. we will not pay you for cancellation of the booked trip for any reason other than extreme weather conditions or other natural catastrophes;
- f. we will not pay you the first €35- of each claim per Member.

Subject otherwise to the same terms, conditions, exceptions, and limitations of the Policy.

Such notification must be given prior to attachment of cover and can be done by contacting **Island Insurance Brokers Limited (IIB)** – the Bank’s Insurance brokers - on telephone number 2385 5800/1 to enable them issue the necessary Endorsement, for any of the following options:

either

Option 1: extend cover per trip

or

Option 2: extend cover up to the expiry of the card, but for not more than 12 months.

A Cover Note will be issued to each and every main cardholder upon presentation of a valid credit card. The relative additional premium is to be paid directly to IIB Ltd.

Medical and Legal Referral Services

(To be used only in cases of emergency)

In the event of a Member requiring assistance whilst travelling outside the Maltese Islands, then the Member may call **IBEROASISTENCIA SA** on telephone number **+34915816713** from anywhere in the world.

IBEROASISTENCIA SA 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 **IBEROASISTENCIA SA** to Members are:

Medical Assistance

Telephone Medical Advice

IBEROASISTENCIA SA will arrange for the provision of medical advice to the Member over the telephone.

Medical Service Provider referral

IBEROASISTENCIA SA 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

IBEROASISTENCIA SA 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, **IBEROASISTENCIA SA** will assist the user in the hospital admission.

Medical translation service

IBEROASISTENCIA SA will arrange for the provision of medical translation to the Member over the telephone.

Arrangement of Emergency Medical evacuation

IBEROASISTENCIA SA 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

IBEROASISTENCIA SA 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.

Transportation of mortal remains

IBEROASISTENCIA SA will arrange for the transportation of the Member's mortal remains to Malta.

In addition to the above services **IBEROASISTENCIA SA** will also assist the Member in the case of:

Lost Passport

IBEROASISTENCIA SA will assist the Members who have lost their passport outside Malta by referring the Member to the appropriate authorities involved.

Legal Referral

IBEROASISTENCIA SA 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, **IBEROASISTENCIA SA** will not give legal advice to the Member.

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

Arrangement for appointments with lawyers

IBEROASISTENCIA SA will assist Members to arrange for appointments with lawyers.

Urgent Medical Assistance Whilst Abroad

The following documentation needs to be made available immediately or as soon as possible to Island Insurance Brokers Ltd (IIB), Middlesea Insurance p.l.c. (MSI) or to the Medical Assistance Providers (Iberoasistencia) for confirmation of policy cover and 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 main cardholder and relation or connection with cardholder if claim is being submitted by relative or spouse with same address
- Detailed description as to how incident or injury or illness occurred
- Copy of Form E111 or European Health Insurance Card
- Details of claimant's Maltese General Practitioner
- Copy of Winter Sports Schedule 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 in Malta. The absence of any of this documentation may delay IIB's/MSI's confirmation of policy cover and may also delay IIB's/MSI's guarantee of the medical expenses costs with the overseas hospital and/or clinic.

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:

Island Insurance Brokers Limited

Insurance House

Triq Salvu Psaila

Birkirkara BKR 9078

Malta

Telephone Number: +356 2385 5800/1

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

SECTION 1 – CANCELLATION & ABANDONMENT

- Completed Claim Form
- Passport copy
- Copy of identity card of main cardholder and claimant
- 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 curtailment:
 - » Medical report/s
 - » Death certificates
 - » Other confirmations (see Section 1 and Special Conditions applying to Section 1)
- Cancellation confirmation from Airline / Agent indicating any refund due (if any)

SECTION 2 – MEDICAL EMERGENCY & ASSOCIATED EXPENSES

- Completed Claim Form
- Passport copy
- Copy of identity card of main cardholder and claimant
- Flight Tickets or e-tickets (departure and arrival)
- Medical Reports
- Medical Receipts
- Receipts for additional accommodation and travelling
- The Member may be examined by a consultant appointed by MSI

SECTION 3 – HOSPITAL BENEFIT

- Completed Claim Form
- Passport copy
- Copy of identity card of main cardholder and claimant
- Flight Tickets or e-tickets (departure and arrival)
- Medical Reports

- Hospital Reports
- Hospital Bills
- The Member may be examined by a consultant appointed by MSI

SECTION 4 – YOUR LIABILITY TO OTHERS

- Completed Claim Form
- Passport copy
- Copy of identity card of main cardholder and claimant
- 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 MSI and no commitment is made regarding settlement or payment

SECTION 5 – DELAYED DEPARTURE

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

SECTION 6 – MISSED DEPARTURE

- Completed Claim Form
- Passport copy
- Copy of identity card of main cardholder and claimant
- Flight Tickets or e-tickets (departure and arrival)
- Airline's declaration for reason
- Receipts for extra charges incurred

SECTION 7 – PERSONAL ACCIDENT

- Completed Claim Form
- Passport copy
- Copy of identity card of main cardholder and claimant
- Flight Tickets or e-tickets (departure and arrival)
- Medical Reports
- The Member may be examined by a consultant appointed by MSI

SECTION 8 – PERSONAL BELONGINGS

- Completed Claim Form
- Passport copy
- Copy of identity card of main cardholder and claimant
- Flight Tickets or e-tickets (departure and arrival)
- Damaged Suitcase:
 - Damage Report by Airline (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 suitcase is irreparable
 - Damaged suitcase if not repairable
 - Original Baggage tags / Airline Baggage Receipt fixed on flight tickets
- Non-Delivery of Suitcase:
 - Property Irregularity Report
 - Airline Baggage 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)
- 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)

SECTION 9 – DELAYED LUGGAGE

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

SECTION 10 – LOSS OF PASSPORT AND/OR TICKET

- Completed Claim Form
- Passport copy
- Copy of identity card of main cardholder and claimant
- Loss Report
- New ticket
- Receipts for charges

SECTION 11 – PERSONAL MONEY

- Completed Claim Form
- Passport copy
- Copy of identity card of main cardholder and claimant
- 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 – HIJACK

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

