



INSURANCE  
AGENCY

**LLOYD'S**

**TravelWISE Insurance**

Never part without...

The following is a summary of cover provided under the TravelWISE Certificate.

This summary does not contain full details and conditions of **your** insurance cover. A specimen wording of the actual Certificate may be examined on request.

The Certificate will operate only if **you** are:

- (a) A Maltese resident
- (b) The trip starts and terminates in Malta
- (c) Maximum trip's duration does not exceed 6 months.

Cover is available on 2 levels GOLD or PLATINUM.

**This Certificate may be extended to include Winter Sports and Natural Disaster Extensions.**

#### SECTION 1 MEDICAL, HOSPITAL, REPATRIATION AND OTHER EXPENSES

This section covers payment of the following expenses :

- medical and repatriation expenses
- foreign hospital inconvenience benefit
- emergency return to Malta
- alteration of itinerary
- funeral expenses

Maximum limit payable under this Section : €120,000 (Gold), €600,000 (Platinum) and € 2,400 (Persons over 76)

#### SECTION 2 TRIP CANCELLATION AND DISRUPTION

Refund of non recoverable deposits contractually incurred in advance for travel and accommodation should the journey be unavoidably cancelled or curtailed due to the following :

- injury or illness of **yourself** or any person with whom **you** have arranged to travel or stay
- injury, serious illness or death of any relative, fiancé(e) or close business associate of **yours** or of **your** traveling companion
- **you** or **your** traveling companion being quarantined or summoned for jury service
- **your** presence being required due to serious illness of the Insured's person's relative fiancé(e) or business colleague
- cancellation or delayed departure for 24 hours or more of an aircraft, sea vessel and other schedule public transport service consequent upon strike, riot, civil commotion and other contingencies
- major damage rendering uninhabitable the accommodation premises **you** are booked in
- **you** being required to be present in Malta following major damage or burglary to **your** home or business premises
- **you** being called for emergency duty as a member of the armed forces or police force
- **you** being made redundant and certified by the relevant Government Department.

This section pays a travel delay inconvenience benefit up to a maximum of €250. Cover is also extended for missed departure subject to a limit of €350 (Gold), €700 (Platinum) and €200 (Persons over 76)

**We shall only be liable:**

- a. to the extent of the contractual liability
- b. for claims arising from delayed departure if **you** have obtained written confirmation from the Carriers or their Agents stating the actual date and time of departure and

the reason for the delay.

Maximum limit payable under this Section: €2,500 (Gold), €5,000 (Platinum) and €1,200 (Persons over 76)

**Exclusions applicable to sections 1 and 2:**

- a. for the first €35 of each and every claim
- b. for any claim arising out of or in connection with pregnancy
- c. for claims attributable to any medical condition or set of circumstances known to **you** at the time that this Insurance was effected
- d. for claims arising out of any contingency that had occurred, commenced or been announced before this Insurance was effected
- e. for any expenses incurred after **you** have returned to Malta or incurred after a period of twelve months has elapsed following the date on which the insured bodily injury, illness or contingency occurred or commenced during the period of insurance, whichever occur the sooner.

#### SECTION 3 BAGGAGE AND PERSONAL EFFECTS

The cover provided is for loss of or damage to baggage and personal effects. In addition, if the baggage is temporarily lost for longer than 10 hours, an amount, depending on the cover taken, is payable for the emergency purchase of essential items.

**Sub Limits :**

Any single item or pair or set of items €300 (Gold), €400 (Platinum) and €300 (Persons over 76)  
Delayed baggage limit €350  
Valuables limit €700

Maximum limit payable under this Section: €1,200 (Gold), €2,500 (Platinum) and €950 (Persons over 76)

#### SECTION 4 MONEY, TRAVELLERS' CHEQUES, PASSPORTS, TRAVEL DOCUMENTS AND CREDIT CARDS

This section provides cover for loss of cash, travellers' cheques and the like.

- Travel documents
- Passport replacement limit €250
- Business documents and records, limit €250
- Fraudulent use of lost credit cards, limit €600

Maximum limit payable under this Section is €700 (Gold), €1,200 (Platinum) and €700 (Persons over 76)

#### SPECIAL CONDITION RELATING TO SECTIONS 3 AND 4

Reasonable precautions **must**, at all times, be taken to ensure the safety and supervision of **your** property and **you** should take all practicable steps to cover lost or stolen property.

#### PRINCIPLE EXCLUSIONS SECTIONS 3 AND 4

This Certificate excludes:

- breakage of glass, china or similar fragile articles
- wear and tear
- loss of personal belongings, personal luggage (including valuables) and money not reported to the police within 48 hours of discovery, and a report obtained
- confiscation by customs and other officials
- loss of valuables, money and other documents kept in a suitcase whilst in transit by air and outside **your** control.
- loss of or damage to household effects
- the first €35 in respect of each and every claim
- electrical or mechanical breakdown or derangement
- loss or damage to suitcases unless they are rendered unusable
- money lost in exchange, or through errors or omissions in transactions or purchases.

#### SECTION 5 PERSONAL ACCIDENT

This section provides cover for accidental bodily injury resulting in death or disablement.

If the Insured Person shall during the period of insurance sustain bodily injury caused by violent accidental external and visible means which result directly and independently of any other cause in **death or disablement within 24 calendar months from the**

**date of injury** the Company will pay the relevant sum in accordance with the Schedule of Benefits.

In respect of consequences of the same accident no claims shall be payable under more than one item of this section and as per the schedule of benefits.

Maximum limit payable under this section is €12,000 (Gold), €35,000 (Platinum) and €2,500 (Persons over 76 and children under 16 years)

## SECTION 6 PERSONAL LIABILITY

The Company will provide indemnity against all sums which the Insured Person becomes legally liable to pay to third parties as damages in respect of;

- (i) accidental bodily injury (including death or disease)
- (ii) accidental loss of or damage to property occurring during the Journey.

The Company will also pay legal costs and expenses recoverable by any claimant and all costs and expenses incurred with the written consent of the Company.

Maximum limit payable under this section is €600,000 (Gold), €1,200,000 (Platinum) and €600,000 (Persons over 76)

We shall not provide indemnity for:

- a. **bodily injury** to any member of **your** family or household
- b. damage to property owned by, or in the care, custody or control of, **you** or any member of **your** family or household, except for damage to the structure or contents of any building or permanently or seasonally sited cabin, caravan or tent temporarily hired or let to **you** for the sole purpose of **your** personal occupancy during the Period of Insurance
- c. claims arising out of the ownership, possession, custody or use of:
  - i. any aircraft
  - ii. any mechanically propelled or horse drawn vehicle, other than golf buggies
  - iii. any caravan or vehicular trailer
  - iv. any waterborne craft other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable sailing dinghies
  - v. any firearm
  - vi. any animal, other than horses hired for hacking only
  - vii. any land or building or permanently or seasonally sited property of any kind
- d. employer's liability
- e. contractual liability
- f. claims arising out of or incidental to the practice of a profession or occupation or to the supply of goods or services
- g. liability or expense that is covered under any other insurance, except for any excess beyond the amount which would have been covered under such other insurance had this Insurance not been in force.

## SECTION 7 – TRIP DISRUPTION

Additional expenses incurred to return to Malta following:

- a. missed departure
- b. a catastrophic event
- c. transport diversion

## PRINCIPLE EXCLUSIONS

- 1) There is no cover in respect of a medical condition of any Insured for which, at the time of purchasing this insurance, the Insured :
  - is receiving inpatient treatment or is on a waiting list for inpatient treatment
  - has received a terminal prognosis
  - is traveling against the advice of a qualified doctor or is intending to obtain medical treatment during the period of insurance.
- 2) Bodily injury (including death) illness or disablement resulting from the following shall not be covered:
  - motor cycling on machines exceeding 125cc
  - mountaineering, rock climbing, subacqua diving, hunting, or organised team football
  - racing of any kind
  - manual work of any kind
  - winter sports or the use of dry ski slopes (unless specifically included)

- expeditions or the crewing of a vessel from one country to another
- human immune deficiency virus (HIV) and/or any HIV
- engaging in any form of operational duties as a member of the armed forces (except for the cover specifically provided under Section 2, Sub-section 1 c. iii of the Certificate wording
- suicide, attempted suicide, intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or your own criminal act.

## General Exclusions

- a) Any consequences of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war mutiny rebellion revolution insurrection military or usurped power.
- b) Utilisation of chemical weapons or biological weapons, the release of weapons of mass destruction.

## WHAT TO DO IN CASE OF A MEDICAL EMERGENCY

**You MUST notify INTERNATIONAL MEDICAL RESCUE immediately of ANY serious illness or accident abroad where you are ADMITTED TO HOSPITAL and BEFORE any REPATRIATION or CURTAILMENT of your trip. If you do not call in these circumstances your claim may be prejudiced.**

**Tel: UK (+44) (0)20 7902 7419**

**IMPORTANT: Please avoid use other than for medical emergencies!**

**Please Quote Contract number: Lloyd's B0618 OB 10A 125A**

**Please have the following ready when you notify the claim:**

- **The dates of the outward and return journey**
- **Details of your problem**
- **A telephone number on which you can be contacted**

MIB Insurance Agency Limited  
53, Mediterranean Building, Abate Rigord Street  
Ta' Xbiex XBX 1122

Tel : 2343323 100 email: [info@mibagency.com.mt](mailto:info@mibagency.com.mt)  
Fax : 21 341 597

#### **NOTICE TO INSURED PERSONS**

It is important that **you** read these notes that we have prepared to make **you** more aware of what the Certificate covers and what requirements are made upon **you**. **THIS IS NOT A SUBSTITUTE FOR THE ACTUAL CERTIFICATE** which, as a legal document, will describe the full terms of cover.

**LOSS OR THEFT** - **You** are required to report any losses or thefts to the Police authorities within 48 hours of the occurrence. A copy of the police report must be lodged with **your** claim. Depending on where the loss or theft occurred **you** are to report it also to any connected party such as the hotel proprietors or the transport authority. For loss or theft of money **you** will normally be required to present a sworn statement ("affidavit") in support of **your** claim.

**BAGGAGE** - If **your** luggage is lost or damaged during **your** journey, make sure **you** report this to the Airline's desk at the airport. **You** will be given a "Property Irregularity Report" which is essential for **your** claim. **You** must also write to the Airline concerned **WITHIN SEVEN DAYS** of the incident.

**MEDICAL EXPENSES** - The aim of the Certificate is to provide **you** with Insurance cover against an unexpected illness or injury. It is, therefore, quite clear that **NO COVER** is provided for any illness or injury which existed prior to **your** departure and of which **you** are aware. This is particularly the case if **you** suffer from a chronic or recurring illness such as a heart condition, diabetes and hypertension.

**VALUABLES** - **Your** Certificate has a limit for any one article and therefore **you** should ensure that **you** are not carrying anything above the limit (unless **you** have a separate Certificate covering valuables). Remember that **you** have a duty to care for **your** articles and valuables should be regarded as uninsured unless they are either locked up or in the immediate control of a responsible person. Never pack valuables in luggages which will be unaccompanied, since no insurance cover will apply.

**CANCELLATION** - If **you** have to cancel or cut short **your** holiday, contact **your** travel agent immediately so that any recoverable expenses can be claimed.

**YOUR CERTIFICATE** - We highly recommend that **you** read **your** Certificate document since this will give **you** the full details of **your** cover.

**MAKING A CLAIM** - If **you** suffer a loss, please contact MIB Insurance Agency Limited as soon as **you** can upon **your** return to Malta. Please make sure that **you** provide us with full details and documents (such as Police Report, Property Irregularity Report, Receipts) which may be required in support of **your** claim.