

Purpose of this Document

This document discloses important information about Elmo Insurance Limited (“We”/“Us”/“Our”) and your rights and obligations. Please review this document carefully and feel free to contact Us should you require any additional information or clarification.

The Company

Elmo Insurance Limited (C-3500) is registered in Malta. Authorised to carry on general insurance business in terms of the Insurance Business Act (Chapter 403 of the Laws of Malta) and regulated by the Malta Financial Services Authority of Triq I-Imdina, Zone 1, Central Business District, Birkirkara CBD 1010, Malta.

Contacting Elmo Insurance Limited

You may contact Us by postal mail, email, telephone or by visiting our Head Office or any one of Our branches. Details of all Our branches are accessible through the following link: www.elmoinsurance.com/contact-us/our-branches.

Applicable Law

Insurance policies offered by Us in Malta are subject to Maltese Law.

Language

All our policy documents are provided in English. Any information which We will provide you in connection with your insurance policy will be in English. You may communicate with Us in either English or Maltese.

Material Facts

A material fact is a fact which is likely to have a bearing on Our assessment of the underwriting risk and consequently Our decision about determining premium, writing risks or settling claims. It is your responsibility to ensure that all facts declared by you to Us are at all times true, accurate and complete and that you do not withhold any material information from Us. Any person completing insurance forms on your behalf shall for that purpose be regarded as your representative and not as a representative of Elmo Insurance Limited and you remain fully responsible for the correctness and accuracy of the information provided to Us by you or on your behalf. If any material information provided by you to Us is incorrect or incomplete or if you fail to disclose any material information to Us, the policy may be rendered null and void, We may repudiate any claims which may be made under your policy and you may encounter difficulty in obtaining insurance cover elsewhere. It is therefore in your interest to check the correctness of any information which you submit to Us prior to doing so.

Remuneration Disclosure

The premium noted in your policy schedule may include a percentage commission which We may pay to insurance distributors and/or employees introducing business, upon the writing of the policy. Such commission is not added to your premium, but is deducted as a percentage of the premium collected by Us.

Complaints Procedure

We are committed to provide you with the highest level of service. However, if you are not satisfied with Our services, please refer the matter to Our Complaints Officer by mail at: Elmo Insurance Limited, Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta, by e-mail at: complaints@elmoinsurance.com or by telephone on: 00356 23430000. Your complaint will be acknowledged by Our Complaints Officer and a response will be sent to you within a maximum time period of fifteen working days. If your complaint remains unresolved, you may write to: The Office of the Arbiter for Financial Services, First Floor, St Calcedonius Street, Floriana, FRN 5130, Malta. Freephone: 80072366. Telephone: 00356 21249245. You can also download a complaint form from: www.financialarbiter.org.mt. This is without prejudice to any other judicial action which you may resort to.

Protection and Compensation Fund

The Protection and Compensation Fund is a special fund which was established in terms of the Protection and Compensation Fund Regulations, 2003. The aims of the fund are: (i) to pay for any claims against an insurer which have remained unpaid because the insurer became insolvent. These claims must be in respect of protected risks situated in Malta or protected commitments where Malta is the country of commitment; and (ii) to compensate victims of road traffic accidents in certain specified circumstances. Limited compensation may be available under the fund if the insurer becomes insolvent and unable to meet its obligations under the insurance contract. Further information about the fund may be accessed through the following link: <https://www.mfsa.mt/consumers/consumer-awareness-and-education/insurance/protection-policyholders/>.

Travel Insurance

Insurance Product Information Document

Company: Elmo Insurance Product: Travel Insurance



Elmo Insurance Limited | Abate Rigord Street, Ta' Xbiex XBX1111, Malta

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This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance policy protects you against costs that could arise in the course of your travels. It covers things such as personal accident, medical emergency treatment, personal liability, personal baggage, missed departure and the theft of your money/passport.



What is insured?

Listed below is a summary (refer to the policy for full terms) of the cover available:

- ✓ Personal accident (€15,000 / €30,000)
- ✓ Medical and emergency travel expenses (€250,000 / €600,000)
- ✓ Cancellation and curtailment (€2,500 / €5,000)
- ✓ Personal baggage (€2,000 / €3,000)
- ✓ Personal money and passport indemnity (€600 / €1,250)
- ✓ Personal liability (€1,250,000)
- ✓ Travel delay (€150 / €250)
- ✓ Missed departure (€300 / €700)
- ✓ Rental vehicle excess (€300 / €450)
- ✓ Winter sports (optional extension)



What is not insured?

- ✗ Disease or any physical defect, self inflicted injury/ suicide, infirmity or illness which existed prior to the commencement of the policy
- ✗ Any chronic or recurring illness
- ✗ Any pre-planned or pre-known or expected medical treatment or diagnostic procedure
- ✗ Treatment which can reasonably be delayed until the return to Malta
- ✗ Any claim arising from strike or industrial action which existed before the date on which this insurance was accepted
- ✗ Loss or theft of personal belongings which you have failed to report to the police
- ✗ The cost to re-issue stolen or lost cards and any financial loss resulting from the illegal use of the stolen or lost cards
- ✗ Any dangerous sports/activities or manual work
- ✗ Communicable disease.



Are there any restrictions on cover?

- ! The amount of excess shown in the schedule
- ! Benefit limits as stated in the policy document and schedule
- ! This policy is not available for any person who has reached the age of 76 prior to the commencement of the policy
- ! The journey must start and end in Malta and must not exceed six months duration
- ! Policy excludes cruising the Caribbean during the months of July, August, September and October



Where am I covered?

- ✓ The insured territory as described in your policy schedule.



What are my obligations?

- Information disclosed on your proposal form and claim form must be truthful, to the best of your knowledge and belief, correct and complete. We must be advised of any material facts or changes to this information
- You take all reasonable precautions to prevent accident, injury and damage
- You must inform us as soon as possible of any accident, injury, loss or damage which may give rise to a claim under this policy
- Let us know if the information provided changes
- You must inform us if you have other insurance policies in force providing the same benefits
- You must pay your premium.



When and how do I pay?

You will need to pay in advance by cash, cheque, credit card or internet banking.



When does the cover start and end?

The cover starts from the commencement date and will end on the expiry date indicated in the policy schedule, unless the policy is cancelled before.



How do I cancel the contract?

You may cancel your policy by writing to us. Your right to cancel the insurance policy applies only to policies which cover an insurance period of one month or longer and provided that you would not have lodged a claim under the policy. We will refund the policy premium you have paid.