

Travel Insurance

Insurance Product Information Document

Company: Elmo Insurance

Product: Travel Insurance



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Elmo Insurance Limited (C-3500) is registered in Malta. Authorised to carry on general insurance business in terms of the Insurance Business Act and regulated by the Malta Financial Services Authority, Notabile Road, Attard, BKR 3000, Malta.

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 such things 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 / €750)
- ✓ 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.



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.