



TRAVEL INSURANCE

PERSONALISED SERVICE
BECAUSE EVERYONE IS DIFFERENT


Elmo
INSURANCE

elmoinsurance.com

Our competitive travel insurance policy offers **great benefits** to cover you against eventualities that could occur during your trip

SUMMARY OF COVER AND LIMITS PER SECTION

SECTION	STANDARD COVER	EXTRA COVER	EXCESS
1. Personal accident	€15,000	€30,000	€35
2. Medical and emergency travel expenses	€250,000	€600,000	€35
3. Cancellation and curtailment	€2,500	€5,000	€35
4. Personal baggage	€2,000	€3,000	Luggage €15 Items in luggage €35
5. Personal money and passport indemnity	€600	€1,250	€35
6. Personal liability	€1,250,000	€1,250,000	€35
7. Travel delay	€150	€250	€35
8. Missed departure	€300	€700	€35
9. Excess for vehicle rented	€300	€450	€35

Full terms & conditions are available in the Travel Insurance Policy Document

10. WINTER SPORTS - OPTIONAL EXTENSION

This policy will cover you whilst engaged in winter sports on a non-competitive and non-professional basis up to the limits featured in the table above. Excess applicable is €150.

PREMIUM RATES PER PERSON

Europe: Including the Continent of Europe (West of Ural Mountains), the British Isles, Madeira, the Canary Islands, Iceland and any country bordering the Mediterranean Sea excluding those countries forming part of the continent of Africa.

Worldwide: including all the rest of the countries not mentioned in Europe.

Period not exceeding	STANDARD COVER		EXTRA COVER	
	Europe	Worldwide	Europe	Worldwide
0-5 days	€20	€30	€30	€60
6-11 days	€25	€40	€40	€80
12-18 days	€30	€50	€50	€100
19-24 days	€35	€60	€60	€120
25-31 days	€40	€70	€70	€130
32-45 days	€45	€80	€70	€140
2-3 months	€60	€100	€80	€180
3-4 months	€80	€120	€160	€200
4-6 months	€100	€150	€180	€250

If you opt to include the **Winter Sports Extension**, the premiums are doubled.
Additional premium in respect of **Excess Damage Waiver** is optional at a charge of €5.

TRAVEL INSURANCE PROPOSAL FORM

Important Notes: Please ensure that block capitals are used in all sections of the proposal form. Commencement of this policy will be confirmed by a policy certificate. Payment of premium does not mean that cover is in force.
If you have any queries when completing this form please call us on **2343 0000** or email us on **travel@elmoinsurance.com**

1. POLICY HOLDER'S DETAILS

Name and surname	<input type="text"/>	Passport number	<input type="text"/>
ID number	<input type="text"/>	Place of issue	<input type="text"/>
Address	<input type="text"/>	Date of birth	<input type="text"/>
		Mobile number	<input type="text"/>
		Telephone number	<input type="text"/>
Occupation	<input type="text"/>	E-mail address	<input type="text"/>

2. JOURNEY DETAILS

Destination	<input type="text"/>	Date of departure	<input type="text"/>
Purpose of journey	<input type="text"/>	Date of arrival	<input type="text"/>

3. INSURED PERSONS

NAME AND SURNAME	ID/ PASSPORT NUMBER	DATE OF BIRTH	TYPE OF COVER	WINTER SPORTS OPTIONAL EXTENSION	
1.				Yes <input type="radio"/>	No <input type="radio"/>
2.				Yes <input type="radio"/>	No <input type="radio"/>
3.				Yes <input type="radio"/>	No <input type="radio"/>
4.				Yes <input type="radio"/>	No <input type="radio"/>
5.				Yes <input type="radio"/>	No <input type="radio"/>
6.				Yes <input type="radio"/>	No <input type="radio"/>
7.				Yes <input type="radio"/>	No <input type="radio"/>
8.				Yes <input type="radio"/>	No <input type="radio"/>
9.				Yes <input type="radio"/>	No <input type="radio"/>
10.				Yes <input type="radio"/>	No <input type="radio"/>

Excess damage waiver Yes ☐ No ☐

Number of persons aged: Under 2 Between 2-15 16-69 70-75

4. GENERAL QUESTIONS

To the best of your knowledge, have you or any insured person/s:

- a. ever had any claims in relation to travel insurance? Yes ☐ No ☐
- b. had special terms imposed, refusal or termination of an insurance policy? Yes ☐ No ☐
- c. been convicted of any offence or dishonesty of any kind? If yes please give details: Yes ☐ No ☐

Do you or any insured person/s suffer from any heart condition, breathing problem, cancer or any other disease? If yes please give details:

Yes ☐ No ☐

Do you have any other travel insurance in force? If yes please give details:

Yes ☐ No ☐

5. PREMIUM PAYABLE

Infants aged 2 years and under are free of charge.

Children aged 16 years and under will be charged at half the premiums shown above provided they are accompanied by an adult insured under the same policy, and the child/children remain/s aged 16 years throughout the journey.

Persons over 70 years are charged double the premium and a full detailed medical report must be presented prior to quotation.

This policy is not available for any person who has reached the age of 76 years prior to the commencement of the period of insurance.

PREMIUM

STAMP DUTY

TOTAL AMOUNT PAYABLE

6. IMPORTANT NOTES

The insured person must not be aware of any reason why the proposed journey should be cancelled or curtailed. In such an event the policy will not be operative.

The journey must start and end in Malta and not exceed 6 months in duration.

This policy excludes:

- cruising the Caribbean during the months of July, August, September and October.
- Any claim resulting from accidental bodily injury to or illness or death of the insured person, any close relative, close business associate or any person with whom the insured person arranged to travel, unless the policy was issued seven days before departure date.

KEEP IN MIND THAT

The medical cover is only intended to cover unexpected illness or injury. No cover is provided in respect of pre-existing illness or injury which you are aware of. This is important if you are undertaking the journey with person/s who suffer from chronic or recurring illnesses like heart conditions, diabetes and hypertension.

If you intend to practice any dangerous sports/activities or carry out any manual work these are not covered by this policy.

Any losses and theft of personal belongings whilst unattended are excluded. Please make sure that you take full care of your property.

7. MARKETING COMMUNICATION

We would like to use your details to send you information about our products.

In order to do so, we require your consent. You may provide us with your consent by indicating your preferences below

I hereby authorise Elmo Insurance Limited to use my details for marketing purposes as explained above

☐

I would not like to receive marketing communication from Elmo Insurance Limited

☐

If you do not provide us with your consent, this will not affect the provision or quality of any other service which we provide you with. You have the right to withdraw your consent at any time by sending an email to info@elmoinsurance.com. If you do so, we will stop sending you marketing communication. The withdrawal of your consent to the use by Elmo Insurance Limited of your details for marketing purposes will not affect our processing of your personal data for purposes relating to your insurance contract as described in our Data Protection Notice.

8. DATA PROTECTION NOTICE

WHO WE ARE Elmo Insurance Limited (C-3500) of Elmo, Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta ("We/Us/Our") is the data controller in relation to personal information which We hold about You ("Personal Data"). Queries relating to data protection matters may be referred to Our Data Protection Officer at: The Data Protection Officer, Elmo Insurance Limited, Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta or at: dpo@elmoinsurance.com.

OUR COMMITMENT We highly value the trust that You place in Us and We are committed to protect the security of Your Personal Data and to ensure that Your rights according to data protection Law are safeguarded.

INFORMATION WE HOLD ABOUT YOU As data controllers, We may collect, store and use the following categories of Personal Data:

- Basic Personal Data, such as: Your name and surname; identification document details; date of birth; mail address; contact details; banking details; occupation and signature;
- Information about Your insurance requirements, such as: details about the subject matter to be insured and details about persons to be covered by Our insurance products;
- Additional information, such as: accident, loss or claims history; creditworthiness; no claims bonus; insurance history (including: previous special underwriting conditions imposed and decline of cover); annual income and matters relating to the prevention, detection and/or suppression of fraud, money laundering and terrorism and Your marketing preferences;

We may also collect, store and use the following "special categories" of more sensitive Personal Data, such as: current and past health information; pre-existing health conditions or injuries; medication; medical treatment; surgical procedures; hereditary disease, illness or condition; and smoking or drug abuse history.

HOW WE WILL PROCESS INFORMATION ABOUT YOU We will only process Your Personal Data when the Law allows Us to. Most commonly, We will use Your Personal Data in the following circumstances:

- Where We need to perform the contract which We have entered with You;
- Where We need to comply with a legal obligation; and
- Where it is necessary for Our legitimate interests, or those of third parties, provided that such legitimate interests are not overridden by Your interests or fundamental rights and freedoms which require the protection of Personal Data.

We may also process Your Personal Data in the following situations, which are likely to be rare:

- Where We need to protect Your vital interests or the vital interests of another person;
- Where it is required in the public interest or for official purposes.

IF YOU FAIL TO PROVIDE PERSONAL DATA If You fail to provide certain Personal Data when requested, We may not be able to perform the contract We have entered with You or We may be prevented from complying with Our legal obligations.

HOW WE USE PARTICULARLY SENSITIVE PERSONAL DATA Special categories of Personal Data require higher levels of protection. We need to have further justification for collecting, storing and using this type of Personal Data. We may process special categories of Personal Data in the following circumstances:

- In limited circumstances, with Your explicit written consent;
- Where We need to carry out Our legal obligations;
- Where it is needed in the public interest;
- Where it is needed to assess Your working capacity on health grounds, subject to appropriate confidentiality safeguards;
- Where it is needed in relation to the exercise or defence of legal claims.

Less commonly, We may need to process sensitive Personal Data where it is needed to protect Your vital interests or the vital interests of other persons and You are not capable of providing consent or where You have already made the information public.

We will not use Personal Data for any other purpose which is incompatible with the purposes described in this Notice, unless such use is required or authorised by Law, authorised by You or is in Your own vital interest (such as in the case of medical emergency).

HOW WE MAY SHARE YOUR PERSONAL DATA We may share Your Personal Data within Our different departments, Our affiliated companies and Our service providers, including assistance and road assistance service providers. This is generally required for the performance of Our contract with You; in order to identify products which may be of interest to You; for pricing and underwriting purposes; for marketing purposes; and for claims management purposes. Moreover, We may share Your Personal Data to prevent, detect and/or suppress fraud and in order to be able to comply with Our legal obligations.

We may also share Your Personal Data with third parties, including: insurance undertakings; insurance intermediaries; reinsurers; medical professionals; legal professionals; hospitals and clinics; surveyors, architects, loss adjusters and other appointed experts in the course of underwriting or claims management processes; Transport Malta; the Malta Insurance Association; credit referencing agencies; the Commissioner of Police, the Financial Intelligence Analysis Unit (FIAU), tax authorities and any other body, institution or authority which is authorised to receive Your Personal Data from us according to Law. This is generally required for the performance of Our contract with You, to prevent, detect or suppress fraud, money laundering and terrorism, to exercise or defend legal claims, and to comply with Our legal obligations. Additionally, in limited circumstances, Your Personal Data may be made accessible to third party service providers for IT system testing and maintenance purposes, and for insurance audit and actuarial purposes.

We are a member of the Malta Association of Credit Management ("MACM"). If You fail to settle any amounts which are due to Us, We have a right to pass on information about You and about the amounts owed by You to Us to MACM as well as to any legally entitled third party. Where such a disclosure is carried out, MACM, as a Credit Referencing Agency, shall be deemed to be a Data Controller of the personal data it processes within its systems, in pursuance of its legitimate interests, such as promoting responsible lending, amongst others. For more info please visit <https://www.macm.org.mt/dataprotection>. Data Protection queries concerning MACM may be referred to its Data Protection Officer at dataprotectionofficer@macm.org.mt. In all cases, the sharing of Your Personal Data is made subject to appropriate confidentiality safeguards.

TRANSFER OF PERSONAL DATA OUTSIDE MALTA We may share Your Personal Data with third parties established both within and outside the European Economic Area, subject to observance with all confidentiality safeguards applicable according to Law.

HOW WE MAY OBTAIN PERSONAL DATA ABOUT YOU Apart from the Personal Data which You provide Us with, We may obtain Personal Data about You from third parties to prevent, detect or suppress insurance fraud, money laundering and terrorism; to exercise or defend legal claims; and to safeguard Our legitimate expectations in so far as this is permitted by Law. In particular, We may receive Personal Data about You from third parties who we may share Personal Data with according to this Notice; the ETARS traffic accident database; the Court Registry Database (LECAM); the Public Registry; the Registry of Companies and other entities which have authority to disclose Personal Data to Us. We may also record telephone conversations for quality and assurance purposes. Our head office and branches are equipped with CCTV cameras for security purposes.

SECURITY We will take appropriate measures to protect Personal Data and sensitive Personal Data, which are consistent with the applicable privacy and data security Law and regulations, including requiring third party service providers to use appropriate measures to protect the confidentiality and security of Personal Data and sensitive Personal Data.

DATA INTEGRITY AND RETENTION We will take reasonable steps to ensure that Personal Data and sensitive Personal Data processed by Us, is reliable for its intended use and is accurate and complete for carrying out the purposes described in this Notice. We will retain Personal Data and sensitive Personal Data for the period necessary to fulfil the purposes outlined in this Notice, unless a longer retention period is required or permitted by Law.

YOUR RIGHTS You have the right to object at any time to the processing of Your Personal Data. You can exercise this right by contacting Our Data Protection Officer.

You also have the right to access Your Personal Data and sensitive Personal Data, the right to correct inaccurate Personal Data and sensitive Personal Data, the right to erase Your Personal Data and sensitive Personal Data in certain circumstances and the right to receive the Personal Data and sensitive Personal Data which You have provided to Us in a structured, commonly used and machine-readable format for onward transmission by You to another entity, without hindrance from Us. If You wish to exercise any of these rights, please contact Our Data Protection Officer. Please note however that, certain Personal Data and sensitive Personal Data may be exempt from such access, correction and/or erasure pursuant to the applicable data protection Law or other legislation and regulations.

As part of the provision of Your insurance contract, We may use automated decision making, including profiling, subject to appropriate safeguards to protect Your rights and freedoms and legitimate interests. You have the right to request human intervention to express Your point of view and to contest automated decisions.

You can also file a complaint on data protection matters with the Office of the Information and Data Protection Commissioner by following this link: <https://idpc.org.mt/en/Pages/contact/complaints.aspx>.

8. DECLARATION

I declare that:

- I have read and understood the contents of this proposal form/the contents thereof have been read and explained to me in a language which I understand and I declare that the above statements are to the best of my knowledge and belief correct and complete and will form the basis of the contract between me and Elmo Insurance Ltd. I agree that any person filling in this proposal form on my behalf shall for that purpose be regarded as my representative and not as a representative of Elmo Insurance Ltd. I understand that my failure to disclose material facts to Elmo Insurance Ltd may lead to my policy being rendered void and I oblige myself to inform Elmo Insurance Ltd immediately of any change of circumstances which may occur during the period of insurance or at renewal stage and which may have a bearing on the correctness of the above statements. Elmo Insurance Ltd has informed me about my right to obtain a copy of the policy conditions upon request.
- I declare that I have read the Data Protection Notice. Furthermore I declare that I am authorised to disclose personal data as required in this form relating to any insured persons listed in this form.
- I wish the cover to commence on: / / * (The date cannot be before the proposal is accepted by Elmo Insurance)

Name & surname (in block letters)

Signature

Date

/ /



Elmo Insurance provides its full services throughout a well supported branch network with convenient extended opening hours.

B'KARA BRANCH
Naxxar Road
B'Kara BKR 9044
2343 0322

COSPICUA BRANCH
48 Bormla Gate
Cospicua BML 2062
2343 0301

PAOLA BRANCH
Paola Square
Paola PLA 1261
2343 0306

QORMI BRANCH
St. Bartholomeo Street
Qormi QRM 2187
2343 0311

RABAT BRANCH
23A Saqqajja Square
Rabat RBT 1192
2343 0332

ST. PAUL'S BAY BRANCH
612 Mosta Road
St. Paul's Bay SPB 3112
2343 0310

VALLETTA BRANCH
Cassar & Cooper
54 South Street
Valletta VLT 1103
2343 0316

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