Gardjola Travel
Insurance Policy

Malta Agents and Attorney:
Cordina Insurance Agency Ltd.,
55, Kingsway Palace, Republic Street,
Valletta VLT04 MALTA
Telephone No. (00356) 21224702
(00356) 21241491
Facsimile No. (00356) 21225544
E-mail: cordbros@excite.com
Web site: http://go.to/cordina
About your policy

The Insurance Contract

To be entitled to cover under this insurance you must:

- Have paid the appropriate premium.
- Have read this policy wording and the enclosed policy schedule.
- Have been resident within the Maltese Islands for a minimum of six months at the time of purchase.
- Be under 80 when you take out or renew this policy.

It is your commitment to us that at the time of purchasing this policy and commencement of every trip you are healthy and fit to travel. In addition, we will not cover you for any claim if:

- You have a medical condition (either current or one that has occurred in the last twenty-four months) which you knew about before you bought this policy, unless it was declared to us and we accepted the condition for insurance in writing.
- You have been on any prescribed medication, been an in-patient or had any tests or consultations with medical specialists in the last twenty-four months, unless this was declared to us and we accepted the condition for insurance in writing.
- You are on a hospital waiting list or anticipate any treatment, tests or consultations with medical specialists in the future, unless this was declared to us and we accepted the condition for insurance in writing.
- You knew of any reason why a trip might be cancelled or cut short (such as the illness of a close relative), unless this was declared to us and we accepted the condition for insurance in writing.
- You are travelling to receive medical advice or treatment.
- You are the main applicant and under 18 years of age at date of purchase, unless accepted by us in writing.
- You are over 79 years when the policy was taken out or renewed.

If you have any questions about a medical condition, please call us on 21224702 or 21241491

Your travel insurance

Your policy is made up of two parts: your SOVAG Travel Insurance policy schedule and this policy wording. Your policy schedule shows the premium you have paid or will pay. It will also show any special terms which apply to your policy. Please keep it with your policy wording. Your policy wording tells you exactly what is and is not covered, how we settle claims and other important information.

Please make sure that the cover meets your needs. If you need more advice, please call the Customer service line at 21224702 or 21241491 or E-mail on cordbros@excite.com

Note to all insured people, treating doctors and hospitals. This is not a private medical insurance.

If you need any medical treatment, you must allow SOVAG Emergency Services or their representatives to see all of your medical records and information.

General Information

Insurers

This insurance is arranged by Cordina Insurance Agency Ltd. It is provided by SCHWARZMEER UND OSTSEE VERSicherungs-Aktiengesellschaft - (SOVAG) - Hamburg Germany (Est.1927)
Important Information

Contract of travel insurance

This is your contract of insurance. It contains certain conditions and exclusions in each section and general conditions and exclusions applying to all the sections. You must meet these conditions or we may not accept your claim. If during the trip you are delayed through no fault of your own, and your trip is not completed before the policy schedule expiry date, then the insurance will be extended without additional premium for as long as is reasonably necessary for the completion of the trip.

Your belongings

Many claims for loss or theft are caused by people being careless with their belongings. If you do not take good care of your belongings, it can be upsetting and inconvenient for you and we may not pay your claim.

Replacement of Electrical Items, Photographic, Audio and Video equipment

SOVAG, at their discretion, have made special arrangements for your convenience to facilitate and replace lost or stolen electrical items, photographic, audio and video equipment subject to availability and validity of the claim.

Mobile Phones

In order for a claim to be paid in respect of a lost or stolen mobile phone, documentary evidence of the purchase of the lost phone and a Police report documenting the loss will be required.

Excesses

Under some sections of this insurance you have to pay the first part of any claim (an excess). This amount is shown under each of the sections where it applies in the table of compensation. Certain sections may have single item limits or other sub-limits and they will be applied before the excess is deducted.

Dangerous Activities

You may not be covered when you take part in certain sports or activities if there is a high risk you will be injured. These are listed under General Exclusions. You must check with our Customer service staff that this insurance meets your needs.

Premium refund

If this insurance does not meet your needs, SOVAG will refund your money as long as you return all documents to them within 4 days of receiving them. SOVAG will only refund your money as long as you have not travelled or made a claim.

Law

This insurance will be governed by Maltese Law.

If you have any doubts about the cover we provide or you would like more information, please contact Cordina Insurance Agency Ltd., SOVAG Malta Agents and Attorney on 21224702-21241491 or e-mail us at cordbros@excite.com

Changes in your circumstances

You must write and tell us within 7 days:

1. If your address has changed.
2. If you or anyone who is insured under this policy is no longer a resident of Malta or Gozo
3. If you develop a medical condition or anticipate any tests for a medical condition while you are insured with us
4. If a medical condition you have told us about and we have accepted in writing deteriorates.
**Holiday Information**

**Holiday Tips**

Check that the tap water is safe to drink. Unless you know it is safe, always drink bottled water and avoid ice in your drinks and ice cream. To prevent sunburn and sunstroke, do not stay out in strong sunlight between 11am and 3pm and always wear sun protection.

Think before you dive. Check the depths of swimming pools and the sea and only dive in if you are sure that the water is deep enough. Please ask and follow local advice on health and safety in your resort area.

Do not pack valuables, money and important documents in the baggage that you check in at the airport. Keep them with you at all times during your trip.

Do not take more cash than you need. Use travellers' cheques if possible and use safety deposit boxes whenever they are available.

If you are taking particularly valuable items on holiday, you should insure them under the All Risks section of a household contents insurance.

Never leave your belongings unattended or with strangers, particularly at airports and on the beach, or in vehicles.

Leave in plenty of time to get to the airport, port or train station before the check in time shown.

Make sure that all passports, visas, vaccinations and health requirements are up to date and be sure to take all the documents you need with you. It is advisable to take a photocopy of the back page of your passport.

**Health Agreements**

Any expense that can be recovered under a reciprocal health arrangement and the cost of any treatment in Malta under a state scheme is excluded.
Definitions

Any form of insurance has some unavoidable technical language. We have tried to keep jargon to a bare minimum. To make this booklet as easy to understand and straightforward as possible, the meaning applied to any word will be that usually meant within the English language, unless that word is shown in **bold** - where you will find its meaning in this jargon buster section. If you are still not clear please call our Customer service line on 21224702 or 21241491 or contact us by e-mail at cordbros@excite.com

**Accident**

**Accident** shall mean a sudden and unexpected event which results in bodily injury to an **insured person**

**Business associate**

Any person who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

**Hazardous Pursuits**

Hang gliding, parachuting, parascending, bungee jumping, high diving, ballooning, white-water canoeing or rafting or SCUBA diving.

**Hospital**

An institution which has accommodation for residential patients and facilities for diagnosis, carrying out surgery and treatment. It does not include a long-term nursing home, a geriatric or a convalescence home or an extended care facility.

**Medical practitioner**

A legally qualified practitioner of medicine other than you or a member of your immediate family or any person with whom you are travelling.

**Money**

Coins, bank or currency notes, current postage stamps, postal or money orders, travellers cheques, travel tickets, petrol or credit vouchers.

**Permanent total disability**

A disability caused by an **accident** which prevents you from working in any job and which lasts 12 months, and, at the end of those 12 months is, in our medical adviser's opinion, not going to improve.

**Policy schedule**

The document showing the names and other details of all the people insured under this insurance. The **policy schedule** proves you have the cover shown in this document.

**Public transport**

Using train, bus or coach services to join the booked holiday.

**Relative**

Spouse or partner (with whom you have lived for six months or more unless accepted in writing by us), parent, parent-in-law, brother, sister, son, daughter, son-in-law, daughter-in-law, fiancé(e), grandparent, all living in the Maltese Islands.

**Terrorist Act**

A **Terrorist Act** is defined as any actual or threatened use of force or violence directed at or causing: Damage, injury, harm, disruption or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or un-stated objective of pursuing: economic, ethnic, nationalistic, political, racial and/or religious interests whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered **Terrorist Acts**.

A **Terrorist Act** shall also include any act, which is verified or recognised by the (relevant) Government as an act of terrorism.
Trip
Your holiday or journey starting at the time that you leave your home address or from the start date shown on your policy schedule, whichever is later. The end of your trip is defined as the date that you return home or at the end of the period shown on your policy schedule, whichever is earlier. Cover under section G (Holiday Cancellation) starts at the time that you book the trip or pay the insurance premium, whichever is later. Cover under Section G (Curtailment) means when you cut short your trip and return to Malta. Please remember it does not matter how long you buy cover for; it ends when you return home in Malta.

If you want to extend your insurance cover, please make sure that you phone Cordina Insurance Agency Ltd., before the period shown on your policy schedule ends.

Malta / Maltese Islands
Malta, Gozo & Comino

SOVAG
Schwarzmeer und Ostsee Versicherungs-Aktiengesellschaft and Cordina Insurance Agency Ltd. as Agents for same.

Valuables
Photographic, audio, computer, video and electrical items/equipment of any kind (including CDs, mini discs, DVDs, video and audio tapes), telescopes and binoculars, mobile telephones, antiques, jewellery, watches, furs, perfumes, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals.

Valuables will only be covered provided they are attended by you or left in a locked safety deposit box, where available. Left behind in locked accommodation such as hotel room is not enough.

War
War shall mean war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, us, our
SOVAG – SCHWARZMEER UND OSTSEE VERSICHERUNGS-AKTIENGESELLSCHAFT (SOVAG) Hamburg Germany as represented by its Malta Agents & Attorney: Cordina Insurance Agency Ltd.

Winter Sports
Skiing, land-skiing, mono-skiing, cross country skiing, heli-skiing and off-piste skiing (only when accompanied by a qualified mountain guide), snow boarding, ski boarding, snow mobile, sLEDGING, luging, tobogganing or ice skating provided the appropriate premium has been paid.

Winter Sports Equipment
Skis (including bindings) snow boards, boots and poles owned or hired by you.

You, your, insured person.
Each insured person named on the policy schedule. Each person must have been resident in the Maltese Islands for at least 6 months, and have paid the appropriate premium.
Travel Insurance Options

Geographical Areas

The Policy only covers events happening or caused within the Territorial Limits shown in the attached schedule.

Area 1
Europe: The continent of Europe including Russia west of Ural Mountains, countries bordering the Mediterranean, the Azores, Canary Islands, Madeira and Iceland

Area 2
Worldwide excluding USA & Canada

Area 3
Worldwide

Type of Cover

Cover is divided into three different levels – Bronze, Silver and Gold and benefits depend upon type chosen and paid fees.

Customer Service

We always aim to provide a first-class service. However, if you have a complaint, you should contact The Customer Service Manager at the address below. Please give us your name, and the policy number on your policy schedule.

The Customer Services Manager

SCHWARZMEER UND OSTSEE
VERSICHERUNGS-AKTIENGESELLSCHAFT
SOVAG Malta Agents & Attorney
Cordina Insurance Agency Ltd.
55, Kingsway Palace, Republic Street,
Valletta VLT04 MALTA
Telephone (00356) 21224702 (00356) 21241491
Fax (00356) 21225544 E-Mail: cordbros@excite.com
Important Claims Information

If you receive medical attention for an injury or sickness, you must get a medical certificate showing the nature of the injury or illness together with any bills which you have paid.

Returning early to Malta

If you have to return to the Maltese Islands under Section B (Medical expenses) or Section G (Holiday Cancellation/Curtailment) SOVAG Malta Agents and Attorney must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return to the Maltese Islands.

Claims for delay, loss of or damage to personal belongings, baggage and loss of money

You must tell the relevant transport company about any delay, loss or damage to personal belongings and get a Property Irregularity Report (PIR). If you do not tell the relevant transport company within three days of the event, we may not be able to pay your claim.

You must report immediately any loss of money or loss or theft of personal belongings to the Police and obtain an official written Police report. If you do not tell the Police within 24 hours of the event, we may not be able to pay your claim.

General
You must send any claim to Cordina Insurance Agency Ltd. within 1 month of your trip ending. If you do not, we may not be able to pay your claim.

If you need to make a claim, please contact:

SCHWARZMEER UND OSTSEE
VERSICHERUNGS-AKTIENGESellschaft
SOVAG Malta Agents & Attorney,
Cordina Insurance Agency Ltd.,
55, Kingsway Palace Republic Street,
Valletta VLT04 Malta
Tel. 2122-4702 – 2124-1491 Fax. 21225544
E-mail: cordbros@excite.com

Cordina Insurance Claims Department is open every weekday from 9am to 6pm and Saturdays till midday and will send you a claim form as soon as you tell them about your claim. To help us prevent fraudulent claims, we store personal details on computer and we may transfer them to a centralised system. We keep this information according to the rules of the Data Protection Act.
The Insurance

General Conditions

The following conditions apply to this insurance:

1. **You** must tell **SOVAG** if **you** know about anything which may affect our decision to accept **your** insurance (if **you** are likely to participate in dangerous activities or **you** have a health condition for example). If **you** are not sure whether to tell **SOVAG** tell us anyway.

2. **We** will not pay for any loss or damage caused as a result of **you** not acting in a reasonable way to look after **your** property.

3. **You** must take all reasonable steps to get back any lost or stolen articles and **you** must help the authorities in their efforts to catch and prosecute any guilty people.

4. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance.

5. **You** must keep to all the conditions of this insurance. If **you** do not, **we** may not pay **your** claim.

6. **You** must help **us** get back any money that **we** have paid from other insurers (including the Department of Social Security) or any other sources by giving **us** all the details **we** need and by filling in any forms.

7. If **you** try to make a fraudulent claim or use any fraudulent means in trying to make a claim, **you** may be prosecuted and **we** will not cover **your** claim or any part of **your** claim.

8. **You** must give **us** all the documents **we** need to deal with any claim. **You** will be responsible for any costs involved in doing this.

9. **You** must keep any articles which are damaged and send them to **us** if **we** ask. **You** must pay any costs involved in doing this.

10. Where necessary, **you** must agree to have a medical examination. In case of death, a post mortem examination, may be required.

11. **You** must pay **us** back, within one month of asking, any amounts that **we** have paid to **you** which are not covered by this insurance.

12. **You** cannot transfer **your** interest in this policy to anyone else unless **you** get **our** written permission.
**General Exclusions**

We will not cover the following:

1. Any claim arising from or resulting from, a **trip** that **you** take if:
   a. The claim relates to a medical condition (either current or one that has occurred in the last twenty-four months) which **you** knew about before **you** bought this policy, unless it was declared to **us** and **we** accepted the condition for insurance in writing.
   b. **You** have been on any prescribed medication, been an in-patient or had any tests or consultations with medical specialists in the last twelve months, unless this was declared to **us** and **we** accepted the condition for insurance in writing.
   c. **You** are on a **hospital** waiting list or anticipate any treatment, tests or consultations with medical specialists in the future, unless this was declared to **us** and **we** accepted the condition for insurance in writing.
   d. **You** are travelling against medical advice.
   e. **You** are travelling to receive medical advice or treatment.
   f. **You** have been given a terminal diagnosis.
   g. **You** knew of any reason why a **trip** might be cancelled or cut short (such as the illness of a close **relative**), unless this was declared to **us** and **we** accepted the condition for insurance in writing.
   h. **You** are over 79 years when the policy was taken out or renewed.

2. Any claim arising out of **war**, civil **war**, invasion, insurrection, revolution, use of military power or usurpation of government or military power.

3. Any claim arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected **Terrorist Act**

4. Any claim arising out of any **Terrorist Act**

5. Loss or damage, directly or indirectly caused by any Government, public or local authority legally taking or damaging **your** property.

6. Loss, damage, death, injury, illness, disablement or expense caused directly or indirectly by civil commotion or riots of any kind.

7. Loss, or damage to any property, or any loss, expense or liability arising from:
   a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel.
   b. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.

8. Any claim under Section F1 (Personal belongings, baggage and **money**) if **you** already have a more specific insurance covering this.

9. Any claim, if at the time of loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability; **we** will only pay **our** share. **You** must give **us** full details of the other insurance policy.

10. Loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound.

11. Any claim arising from **you** being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
12. Any claim arising from using a two-wheeled motor vehicle as a rider or passenger unless wearing a helmet and in all circumstances unless the rider is a holder of a full Maltese motorcycle licence.

13. Any other loss connected to the event you are claiming for unless we provide cover under this insurance.

14. Any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation.

15. Any claim arising or resulting from you being involved in any illegal or criminal act.

16. Any claim arising or resulting from Services or Inter-services championships, or heats, or officially-organised practice, or training for these events.

17. Any claim arising or resulting from canyoning, ski acrobatics, ski-flying, ski racing in major events, off piste skiing (unless accompanied by a guide), ski-jumping, ice hockey, or using skeletons or bobsleighs, mountaineering, pot holing, gliding, playing any sport (as a professional or semi-professional), racing (not on foot), hunting on horseback, jetskiing or jet biking or any equipment used for these activities.

18. Being on an Expedition or being a crew member on a ship or boat travelling from one country to another.

19. Any activity listed in Hazardous pursuits.

20. Any winter pursuits not listed in Winter sports.

21. Winter sports (unless we provide cover as shown on your policy schedule and the appropriate premium has been paid).

22. Any claim arising or resulting from (i) suicide or attempted suicide, or (ii) emotional, mental or depressive illness of any type, or (iii) injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).

23. Any claim resulting from you being under the influence of or in connection with the use of alcohol or drugs.

24. Any loss, injury, illness, death, cancellation, cutting short the journey, change of plan, delay, expense or liability directly or indirectly caused by HIV (Human Immunodeficiency Virus) or any HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome), and/or any mutant derivatives or variations thereof, however caused.
Sections of Insurance

Section A - Personal Accident

We will pay up to the benefit shown in the table of compensation for the cover you selected as specified in the schedule to you or your executors or administrators if you are involved in an accident which causes you an injury which results in your death or you becoming disabled within 12 months of the date of the accident for one of the following:

1. Death.
2. Permanent total disability.
3. Complete loss of a leg or foot.
4. Complete loss of use of an arm or hand.
5. Complete loss of sight to both eyes.

We will only pay one of the benefits mentioned for each insured person if it relates to the same accident. If an accident happens, and you need to claim under benefits 2, 3 or 4, we will not provide any cover for further accidents to that insured person.

What you are not covered for under Section A
1. Any claim relating to pregnancy or childbirth where the expected date of delivery is within ten weeks of the end of your trip.

Please read the general conditions and exclusions.

Claims Evidence

Claims relating to Section A, require the following evidence:

- A certificate from your medical practitioner. In the case of death the original Death Certificate.
- Proof of travel, such as confirmation invoice or tickets.

Section B - Medical Expenses

For emergency medical expenses in excess of Lm500 or if you go into hospital as an in-patient, you must contact Cordina Insurance Agency Ltd. immediately.

What you are covered for under Section B

We will pay up to the benefit shown in the table of compensation for the cover you selected as specified in the schedule for necessary and reasonable costs as a result of you being injured, ill, or if you die during your trip.

1. Emergency medical, surgical and hospital treatment. (Emergency dental treatment is covered if caused by an accident or to relieve immediate pain up to a maximum of Lm 300 only.)

2. Up to Lm 2,500 for either the cost of returning your body or ashes to Malta or Lm 1,000 for the cost of a funeral in the country where you die if this is different from the country where you normally live.

3. Extra accommodation and travel expenses to allow you to return to the Maltese Islands if you cannot return as you originally booked provided this has been approved by us in writing.

4. Extra accommodation for someone to stay with you and travel home with you, or expenses for one relative or friend to travel from the Maltese Islands to stay with you and travel home with you, if this is necessary due to medical advice, and authorised by SOVAG (Malta Agents & Attorney)

5. The extra cost for you to return home following the death, serious injury or serious illness of a relative or business associate.
6. If during a trip you are hospitalised, or are accidentally injured and your return to the Maltese Islands is subsequently delayed, (along with a travelling companion if it has been deemed medically necessary for his/her to stay with you). Valid receipts must be supplied at the point of claim. We will pay up to Lm 10 per day for meals and taxis fares up to the maximum for the cover selected.

7. We will pay to return you to the Maltese Islands if SOVAG think this is medically necessary, and they arrange this for you.

**Section C - Hospital Stay Benefit**

**What you are covered for under Section C**

We will pay up to the benefit shown in the table of compensation for the cover you selected as specified in the schedule if, after an accident or illness that is covered under Policy Section B (Medical expenses) of this insurance, you go into hospital as an in-patient outside the Maltese Islands for more than 24 hours. We will pay you up to amount shown in table of compensation for each complete 24-hour period.

**What you are not covered for under Sections A,B, and C**

1. The excess as shown in the table of compensation for the cover selected under section B (Medical Expenses)

2. Any treatment or surgery which SOVAG considers not immediately necessary and can wait until you return home.

3. Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which you are claiming for.

4. The extra cost of single or private room accommodation unless it is medically necessary.

5. Any treatment, cosmetic surgery or medication of any kind that you receive after you return to the Maltese Islands.

6. Any claim relating to pregnancy or childbirth where the expected date of delivery is within ten weeks of the end of your trip.

7. Any claim arising for costs which you have recovered or are entitled, under a reciprocal health agreement.

8. Any extra costs after the time when, in our medical adviser's opinion, you are fit to be returned to the Maltese Islands.

9. Any dental treatment which could wait until you return to the Maltese Islands.

10. The cost of replenishing supplies of any medication you were using at the commencement of your trip.

11. The cost of repairs to, or for the provision of, dentures or artificial teeth or for any dental work involving the use of precious metals.

12. Any claim not supported by a Certificate from a medical practitioner.

13. Any treatment over Lm500 not authorised by SOVAG.
Section D - Personal Liability

What you are covered for under Section D

We will pay up to the benefit shown in the table of compensation for the cover you selected as specified in the schedule for any single event that happens during any insurance period during a trip if you are legally liable for accidentally injuring someone or damaging somebody else's property plus any costs you have to pay provided we agree in writing.

What you are not covered for under Section D

1. Any liability arising from an injury or loss or damage to property:
   a. owned by you, a member of your family or household or a person you employ
   b. in the care, custody or control of you or of your family or household or a person you employ

2. Any liability, death, disease, illness or injury, loss or damage:
   a. to your employees or members of your family or household or a person you employ
   b. arising out of or in connection with your trade, profession or business
   c. arising out of a contract you have entered into
   d. arising out of you owning, possessing, using or living on any land or in buildings other than temporary holiday accommodation
   e. arising out of you owning, possessing, or using mechanically-propelled vehicles (other than an electric wheelchair), water craft or aircraft of any description, animals, firearms or weapons
   f. arising out of any criminal, malicious or deliberate acts or omissions

Special conditions which apply to Section D

It is a condition of the cover provided under this section that:

1. You must give us notice of any cause for a legal claim against you as soon as you know about it and send us any other documents relating to any claim.

2. You must help us and give us all of the information we need to allow us to take action on your behalf. You must not negotiate, pay, settle, admit or deny any claim unless you get our written permission.

Please read the general conditions and exclusions.

Section E - Missing your Flight, Boat or Train

We will pay up to the benefit shown in the table of compensation for the cover you selected as specified in the schedule for the reasonable extra costs of travel and accommodation if you cannot reach the original departure point of your booked trip on the outward or return trip because:

1. Public transport services fail or the vehicle in which you are travelling is involved in an accident or breaks down.

2. Road traffic congestion delayed you by more than 30 minutes. Please note that you must have left enough time to reach your departure point at the time advised by your carrier.

What you are not covered for under Section E

1. The excess as shown in the table of compensation for the cover selected.

2. Any claim which is the result of a strike or industrial action which you knew about before you started your trip.

Special conditions which apply to Section E

It is a condition of the cover provided under this section that:

1. You must allow enough time to arrive at your departure point at or before the recommended time.
2. You must get confirmation of the reason for the delay and how long it lasts from the appropriate authority.

3. If your claim relates to a vehicle breaking down, you must give us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Please read the general conditions and exclusions

**Claims Evidence**

Claims relating to missing your flight, boat or train, require the following evidence:

- A letter from the public transport company/ relevant authority giving reasons for late arrival.
- If a vehicle in which you are travelling breaks down or is damaged in an accident, a letter from a motor vehicle repairer or recovery company.
- Proof of travel, such as confirmation invoice or tickets.

**Section F - Personal Belongings and Baggage, Personal Money, Passport & Travel Documents**

**F1 - Personal belongings and baggage**

What you are covered for under Section F1

We will pay up to the benefit shown in the table of compensation for the cover you selected as specified in the schedule in total for accidental loss of or damage to your personal belongings and baggage during a trip. We will pay for the following:

1. After taking off an amount for wear, tear and loss of value, we will pay for the loss, theft of or damage to property owned by you with a limit for any one item, set or pair as shown in the table of compensation for the cover you selected as specified in the schedule.

2. After taking off an amount for wear, tear and loss of value, we will pay for loss, theft or damage to Valuable items that you own up to the benefit shown in the table of compensation for the cover you selected as specified in the schedule.

3. We will pay up to the benefit shown in the table of compensation for the cover you selected as specified in the schedule for buying essential items if your baggage is delayed or lost during an outward trip for more than 12 hours. You must get written confirmation of the length of the delay and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.

**Claims Evidence**

Claims relating to personal belongings and baggage, require the following evidence:

- A Police Report, or a letter or Property Irregularity Report (PIR) from the carrier if the loss or damage occurs in their custody.
- Original Receipts or other proof of purchase for any item in excess of Lm100
- Evidence of forcible entry for theft of baggage from a motor vehicle
- Proof of travel, such as confirmation invoice or tickets.
- Claims relating to delayed baggage, require the following evidence:
- Detailed receipts for essential replacement items purchased.
- A Property Irregularity Report obtained from your airline or a letter from the carrier detailing loss.
- Proof of travel, such as confirmation invoice or tickets.
- Damaged articles have to be kept and given to us upon our asking.
F2 - Loss of money

What you are covered for under Section F2

1. We will pay up to the benefit shown in the table of compensation for the cover you selected as specified in the schedule for the loss or theft of cash, or travellers’ cheques, if you can give us evidence that you owned them and of their value and provided they had been exchanged through an authorised dealer and subject to exchange control dealings.

F3 – Passport & Travel Documents

What you are covered for under Section F3

1. We will pay up to the benefit shown in the table of compensation for the cover you selected as specified in the schedule for the cost of replacing your passport, travel tickets, Green Cards and pre-booked admission tickets

Special conditions which apply to all of Section F

You must take all reasonable care to look after your belongings, baggage, personal money, passport and travel documents.

• Keeping your money on your person at all times or keep it in a locked safety deposit box or locked safe.
• Keep your belongings in a secure area of your locked car (e.g. a locked glove compartment or boot)
• Do not leave your belongings or money on a beach, under a towel or a sunbed, no matter how well hidden.
• Do not leave your valuables or money locked in your baggage in the hotel room

Please do not leave your valuables, money, travel documents or passport in

• unattended jackets or coats or allowing these to be taken from you (e.g. in restaurants) before removing your money
• unattended pushchair or buggy
• luggage placed in the hold or overhead lockers of an aircraft.

Valuables will only be covered if they are either attended by you, or left in a locked safety deposit box where available.

If you do not follow these guidelines and your belongings, personal money, passport or travel documents are stolen we may not pay your claim. If your belongings are lost or stolen you must contact the Police within 24 hours of discovery and obtain a written Police report.

Claims Evidence

Claims relating to Personal money and Passport replacement require the following evidence:

• A copy of the Police report and receipts for travellers' cheques and currency transactions.
• For Personal money we require a Police report and evidence of possession and receipts for travellers' cheques and currency transactions.
• For Passport replacement we require a letter from the Consular representative confirming date of loss, notification of loss and replacement, and written report from the Police.
• Proof of travel, such as confirmation invoice or tickets.
• A deceleration on oath may be required.

What you are not covered for under Section F

1. The excess as shown in the table of compensation for the cover selected. (with the exception of F1 3; buying essential items due to baggage delay).

2. a) Breakage of fragile articles (including china, glass, sculpture and video, photographic equipment and mobile phones).
   b) Breakage of sports equipment (except winter sports equipment) whilst in use.
3. Theft, loss of or damage to household goods, pedal cycles, motor vehicles, marine equipment and craft and their accessories, stamps or documents, typewriters, pictures, coupons, personal organisers, samples or merchandise or business goods, musical instruments.

4. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring.

5. Shortages due to mistakes or neglect or depreciation in value or currency charges.

6. Any loss or theft including loss of passport and travel documents, which you do not report to the Police within 24 hours of discovering it and for which you do not get a written report.

7. If your belongings are delayed or held by any customs or other officials legally taking your belongings.

8. Cash which you do not carry on your person (unless it is held in a safety deposit box or safe).

9. Theft, loss or damage to valuables not carried in your hand baggage while you are travelling.

10. Theft, loss of or damage to dentures, bridgework, contact lenses or artificial limbs or hearing aids.

11. Any item, set or pair worth more than Lm 100 which you haven't got an original receipt or insurance valuation for before the loss.

12. Property you leave unattended in a public place.

13. Any loss, theft or damage to items carried on a vehicle roof rack.

14. Theft or loss from an unattended, locked motor vehicle unless the items are left in a locked boot or locked glove compartment or a covered luggage area and there is physical evidence of forcible entry.

15. Theft, loss or damage to baggage or personal belongings during a journey unless you report this to the carrier and get a Property Irregularity Report (PIR) at the time of the loss.

16. Damage caused to suitcases, holdalls or similar carriers unless you cannot use the damaged item.

17. Loss or theft of personal belongings or baggage while not in your control or in the control of any person other than an airline or ferry company or coach company.

18. Loss of passport if you do not report the loss to the Consular representative of your home country within 24 hours of discovery and obtain a report confirming the date of loss, the date of notification of loss, and the date on which a replacement passport was obtained.

19. Travellers' cheques where the provider will replace losses without charge (other than a service charge).

For film or videotape, other than its value as unused material.

Section G - Holiday Cancellation/Curtailment

What you are covered for under Section G

We will pay up to the benefit shown in the table of compensation for the cover you selected as specified in the schedule for travel and accommodation expenses and pre-paid excursions that you have paid or have agreed to pay under a contract and which you cannot get back if it is necessary and unavoidable for you to cancel or cut short your trip as a result of the following:

1. You dying, becoming ill or injured.

2. The death, injury or illness of a relative, business associate or a person with whom you have booked to travel or a relative or friend living abroad with whom you plan to stay.

3. If you are called for jury service or as a witness or you are put in quarantine.
4. An accident to a vehicle in which you were planning to travel which happens within seven days before the date you planned to leave which leaves the vehicle unusable (this applies to self-drive holidays only).

5. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay because of an emergency.

6. If you are made redundant as long as you are entitled to payment under the current redundancy payments law and at the time of booking your trip, you had no reason to believe that you would be made redundant.

7. If the Police require your presence or that of anyone with whom you are going to travel following serious fire, flood or burglary at your home or place of business in the Maltese Islands

8. If during your trip a burglary occurs at your home we will pay up to the benefit shown in the table of compensation for the cover you selected as specified in the schedule for your property to be secured in your absence.

9. If you have purchased your flight using Frequent Flyer Points we will pay a cash benefit equal to the lowest published fare with the same airline up to the amount shown in the table of compensation for the cover selected.

What you are not covered for under Section G

1. The excess as shown in the table of compensation for the chosen cover.

2. You not wanting to travel.

3. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.

4. Pregnancy, if your expected date of delivery is within ten weeks of the end of your trip.

5. Cancelling or cutting short the trip because of a medical condition or any illness related to a medical condition which you knew about before the start of this insurance. This applies to you, a relative, business associate or person you are travelling with and any person you were depending on for the trip.

6. The cost of your original return trip if this has already been paid and you need to cut short your trip.

7. If you have to cut short your trip and do not return to the Maltese Islands.

8. Any claim arising from any circumstances you knew about when you began the insurance or booked the trip and you expected would mean you would have to cancel or cut short the trip.

9. In respect of Section G8 for any work carried out outside the dates of your policy schedule and any work not approved by SOVAG Malta Agents & Attorney.

10. Industrial action or strikes which happened, or which were expected on or before the date you booked the trip.

11. Civil commotion, strike, lockout, blockades, actions of government of any country or threat of any such event.

12. Failure of any tour operator, carrier or your agents (note: Your travel agents' own insurance scheme should cover such failure).

13. Failure of your own vehicle or that of any other person unless as specifically insured under this policy.

14. Your failure to obtain the required passport or visa.

15. Any costs otherwise recoverable.

16. The cost of this insurance.

17. Any claim arising from lack of snow if you are going on a winter sports holiday.
18. Any claim arising where you have not been able to receive the necessary inoculations or vaccinations or obtain necessary visas.

Please read the general conditions and exclusions.

Special conditions which apply to Section G
1. If your trip is cancelled and you claim for cancellation the cancellation section of your policy will subsequently be null and void.

2. We will only pay a proportion of curtailment costs if you have to cut your trip short calculated on a pro-rata basis for each complete day from your arrival back in the Maltese Islands

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**Claims Evidence**

Claims relating to Holiday Cancellation/Curtailment, require the following evidence:

- A Certificate from the treating medical practitioner explaining why it was deemed medically necessary for you to cancel or cut short your trip.
- If cancelled, a cancellation invoice from the carrier.
- Proof of travel, such as confirmation invoice or tickets.

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**Section H - Travel delay**

What you are covered under Section H

We will pay if the start of your pre-booked outward or return international journeys by aircraft or sea vessel are delayed, due to circumstances outside your control. You must be delayed by at least twelve hours on each occasion.

We will pay you the following amounts if the ship, aircraft or coach on which you are booked to travel is delayed on a direct trip to or from the Maltese Islands resulting in your arriving at your final destination at least 12 hours after your original scheduled time.

Cover under this section ceases after the first leg of a trip when an overnight stop is included in your itinerary. On return, cover under this section commences at the start of the last leg of a trip back to the Malta, when an overnight stop is included in your itinerary.

Travel delay

We will pay the benefit shown in the table of compensation for the cover you selected as specified in the schedule if you are delayed for at least twelve hours and a further amount for each extra twelve hours you are delayed thereafter up to the amount shown in table of compensation in total for each insured person, as long as you eventually go on the trip.

What you are not covered for under Section H

1. The excess as shown in the table of compensation for the cover chosen arising from your holiday.

2. Any claim that results from strikes or industrial action which were public knowledge before the start of your trip.

3. Any delay caused by the ship or aircraft being ordered by a port authority or the civil aviation authority or similar organisation to stop your trip.

4. If you cancel under Section G you cannot also claim under this Section.

Special conditions which apply to section H

It is a condition of the cover provided under this section that:

1. You must have checked in for your trip at or before the recommended time; and
2. **You** get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions.

**Claims Evidence**

Claims relating to Travel delays, require the following evidence:
- A letter from the carrier detailing the reason for the delays, and the scheduled and actual departure/arrival times.
- Proof of travel, such as confirmation invoice or tickets.
**SOVAG TRAVEL POLICY: TABLE OF COMPENSATION (In Lm)**

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<thead>
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<th>Section</th>
<th>Benefits</th>
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<tr>
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<tr>
<td>B</td>
<td>Medical Expenses</td>
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In respect of Sections A and B of the above Benefits are calculated at 50% in case of children under 16.

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<tr>
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<td></td>
<td>300</td>
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<td>Excess</td>
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<td>300</td>
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This is an important document, please take careful note of the contents and keep in a safe place.