

# Travel Insurance

## Insurance Product Information Document

GasamMamo Insurance Limited is authorised by the Malta Financial Services Authority to carry on business of insurance in Malta.

**Company: GasamMamo Insurance Ltd**

**Product: Basic and Plus Travel Insurance**

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy document.

### What is this type of insurance?

GasamMamo Inclusive Travel Insurance protects you against costs that could arise in the course of your trip. It covers such things as loss or damage to baggage and theft of your money, cancellations, emergency medical expenses and personal liability – as described in our online policy document.



### What is insured?

#### Basic Cover

- ✓ Baggage – Accidental loss of or damage to personal belongings and personal luggage. Up to €700 for Basic & €1,200 for Plus cover.
- ✓ Cancellation – refund of your deposit of and any other amount which you have to pay in respect of unused travel and accommodation if it is necessary for you to cancel or curtail your trip due to one of the reasons noted in the policy. Up to €1,000 for Basic & €2,000 for Plus cover.
- ✓ Delayed departure - of the ship or aircraft in which you are booked to travel - €50 for every 12-hour delay.
- ✓ Emergency Medical & Associated Expenses – Emergency medical treatments and additional reasonable expenses incurred if you suffer accidental bodily injury, illness or death during the period of insurance. Up to €50,000 for Basic & €80,000 for Plus cover.
- ✓ Personal Accident – Monetary benefit for Bodily injury suffered by you during the period of insurance caused by accidental and external means resulting solely and independently of other causes in death or disablement. Up to €25,000.

#### Plus Cover

In addition to the above, the Plus cover also includes:

- ✓ Loss of passport - Reasonable additional travel and accommodation expenses which are necessary to obtain a replacement passport during your holiday or journey if this is lost or stolen. Up to €100.
- ✓ Rental vehicle insurance excess - reimbursement of the standard policy excess you have paid under their rental car agreement if the car which you have rented is involved in an accident or is stolen. Up to €250.
- ✓ Missed departure – Extra accommodation and travel costs incurred due to a missed departure as long as the delay is due to one of the conditions noted in the policy. Up to €500

#### Optional Cover

Wider Cover is available at an additional premium:

- ✓ Cancellation of Service – reasonable additional expenses or refund of no recoverable expenses if the service provided by the ship or aircraft in which you are booked to travel is cancelled due to adverse weather conditions. Up to €2,000



### What is not insured?

- ✗ Loss or theft of personal belongings, personal luggage and money which you fail to report to the police
- ✗ Loss or damage to valuables and money in a suitcase while in transit and outside of your control and when left unattended.
- ✗ Medical expenses resulting from pre-existing medical conditions
- ✗ Leisure activities and sports which are excluded in the policy document
- ✗ Claims arising from manual work
- ✗ Any claims for death, injury, illness or disability if you have been under the influence of alcohol or drugs
- ✗ Any other specific exclusion or limitation shown in the policy document.



### Are there any restrictions on cover?

- ! Cover is limited to the limits noted in the policy document.
- ! Cover is not available to buy if you live outside of the Republic of Cyprus.
- ! Cover can be purchased for a maximum period of 6 months and must be a round trip starting and ending in Cyprus
- ! The policy is for travelers aged up to 75 years
- ! Cover applies for the maximum period shown on your policy schedule
- ! An Excess of €25 applies to some sections of the policy
- ! Any Consequence of War invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped force.
- ! Loss, damage, cost or expense and any legal liability of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism.



### Where am I covered?

- ✓ Europe or Worldwide (including USA & Canada) depending on the area you select when buying the policy. The Area of Travel coverage will be shown in your certificate of insurance.



### What are my obligations?

- Please tell us immediately if the information set out in the application form or in your policy schedule changes
- You must observe and fulfill the terms, provisions, conditions and clause of this policy – failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible, but within 7 days after any loss, damage or accident
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the 'Conditions' section of the policy document.



### When and how do I pay?

You may pay your premium by credit/debit card, by internet banking, in cash or by cheque.  
The premium is paid when you issue the policy.



### When does cover start and end?

The period of insurance under the Cancellation Section starts from the date the Schedule is issued and ends when you begin your holiday or journey.  
The period of insurance for all other sections starts when you leave your home or workplace and ends when you return home from your holiday or journey. Cover applies for the number of days shown on the policy schedule.



### How do I cancel the contract?

You may cancel your policy by contacting the agent who issued the policy, however, no refund of premium will be allowed after the date of issue of the policy.