ISLAND INSURANCE BROKERS

ISLAND INSURANCE BROKERS LTD.
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# Summary of Cover (High Altitude)

**Customer Details:**
La Valette Club
Malta International Airportplc
Luqa
Malta

| | |
|---|---|
| **Date** | 30/01/2018 |
| **Insured** | La Valette Club |
| **Transaction** | I-RN 150290 |
| **Policy** | Travel Open Cover |
| **Policy Number** | P640000011 |
| **Policy Form** | Middlesea Insurance Plc Travel Policy August 2007. Policy Ref. Travel.Com 27020967<br>Subject to the scheme's terms, exclusions, conditions and endorsements |
| **Insured Persons** | Members as declared and/or confirmed by the La Valette Club |
| **Period of Insurance Cover** | Insurance cover for La Valette Club Members shall coincide with the membership dates subject to the maximum period of membership not exceeding 13 months, occurring during the period of insurance.<br><br>Insurance cover for the Spouses/Partners and Children/Dependents of La Valette Members shall commence upon instruction for inclusion by Member (not necessarily being inception or renewal) to Island Insurance Brokers Limited subject to receipt of confirmation and shall expire upon expiry date of membership of Member. Cover may then be renewed thereon subject to renewal of membership of Member and applicable additional premium being paid, occurring during the period of insurance. |
| **Benefits, Limits and Excess** | Please Refer to Appendix 1 |
| **Maximum Period per Trip** | 120 Days |



CBB

**Buy Backs**

Inclusion of Spouse/Partners/Dependents
Subject to payment of the applicable additional premium and confirmation of cover from Island Insurance Brokers Ltd (IIB), policy is extended to include Spouse/Partner of the respective Insured Person and/or the Children and/or Dependents of the Insured Person. Upon receipt of confirmation, all trips done from such date up until the expiry of the member's membership will be covered under such scheme.

Maximum Period of Travel – Single Trip
Maximum period of travel may be extended up to a maximum of 180 days per trip, subject to prior notification per trip to Island Insurance Brokers Limited and payment of applicable additional premium.

Excluded Activities – Extension per Trip and per Insured Person
Cover may be extended for Skiing subject to prior notification per trip to Island Insurance Brokers Limited and payment of applicable additional premium.

**Geographical Area**

Worldwide

**Amended Definitions**

**Country of Residence**
Wording adequately amended to cater for Insured Persons living outside Malta and reference to Malta **will** be changed to Country of Residence.

**Definition of Trip**
The Definition of "Trip" means any Return Journey that starts and finishes from your normal place of residence or place of business in Malta and which lasts, or is scheduled to last, for no more than 120 Days.

However if your normal place of residence or place of business in not in Malta, in the event of a claim, it is up to the Insured to prove that your country of residence is not Malta.

**Unattended**
Definition of Unattended is restated as follows: "Unattended means where you are not in full view of or in a position to prevent the unauthorized taking of your property unless it is in, and there is evidence of violence and forcible entry to or exit from a locked room, safe, in a locked boot of a locked vehicle or in the luggage space at the back of a locked vehicle under cover and out of view.

**Excluded Activities**
The term "Organised Team Football" is amended to read "Organised team football (other than amateur football)"

**Permanent Total Disablement**
Means a total and permanent disability that prevents the Claimant from attending to his / her usual profession, business or occupation.

**Portable Electronic Device**
Means device designed to be carried including but not limited to equipment such as laptops, tablets computers, smart phones, portable music devices and the like.

**Amended Policy Conditions**

**General Condition 2**

Type of Travel is to be restated as follows: "This policy applies to Insured Persons who are undertaking conventional non-working holidays or business trips where no manual work is undertaken. We should be advised if you intend to include a planned sporting activity during your trip."

**Health Warranty**

Health Warranty of the Policy applies to claims related to undisclosed medical condition/s required to be disclosed and not to the policy as a whole. In view that the policy is an annual policy (or pro-rata for a stipulated period) any medical condition disclosed at inception of the annual cover (or pro-rata for a stipulated period) shall be valid for all trips undertaken during that period of insurance.

*It is also warranted that new conditions are to be disclosed during the currency of the policy.*

**Policy Cancellation Condition**

This Agreement may be forthwith terminated by the Company upon the non-payment of the premium. The Company may for whatsoever reason terminate the Agreement by written notice at least 30 days before termination date, however, cover will still remain in force in respect of trips already booked and trips which are underway prior to cancellation / termination date of policy.

Furthermore, in cases of fraud and/or willful misrepresentation by a scheme member, the Company may, at its own discretion, give immediate notice of cancellation to that particular member.

**Jurisdiction Clause – Worldwide**

The indemnity provided in this policy shall apply only to judgments, orders or awards that are delivered by or obtained from a court or arbitration within the Maltese Islands or the territory of travel or the territory were the incident occurred or the territory of the nationality of the claimant making the claim against the insured or any other persons entitled to indemnity under the policy.

Furthermore the indemnity shall not apply to:

- judgments, orders or awards obtained from a court or arbitration within the Maltese Islands or the territory of travel or the territory were the incident occurred or the territory of the nationality of the claimant making the claim against the insured or any other persons entitled to indemnity under the policy, for the enforcement of any judgments, orders or awards obtained elsewhere other than these territories.
- costs and expenses of litigation recovered by any claimant from the insured or from any other persons entitled to indemnity under the policy, which costs and expenses of litigation are not incurred in the Maltese Islands or the territory of travel or the territory were the incident occurred or the territory of the Nationality of the claimant making the claim against the insured or any other persons entitled to indemnity under the policy.

Subject otherwise to the terms, conditions, exceptions and limitations of this policy.

**Annual Premium**
It is hereby declared and agreed that the Annual Premium charged is for one year or part thereof. No Refund is due for cancellation of cover by the Insured Person.

**Amendments under Policy Sections**

**Section 1 – Cancellation and Abandonment**
This section is extended to include the following:

- Reasonable extra travel costs if it is necessary and you cannot avoid abandoning your trip if you or your travelling companion(s) have your vacation leave withdrawn or cancelled. Provided that, if you or your travelling companion(s) are members of the armed forces, police force, fire, nursing or ambulance service or of employees of the Government of Malta such withdrawal or cancellation could not reasonably have been expected;
- You being unexpectedly posted overseas by your employer;
- Government restriction on travel following an epidemic;
- Point 5A to be amended to read: "One of the following people is injured, falls ill, is quarantined or dies";
- Point 5D to be amended to include: "malicious damage, earthquake and volcanic eruption"

**Manual Work**
It is hereby declared and agreed that exclusion d) vi) under Section 1 Cancellation & Abandonment is deemed to read as follows: "any involvement in manual work of any kind during your trip".

**Section 1 - Cancellation & Abandonment**

- Exclusion D (i) is amended to read: "Any Anxiety state and/or depression diagnosed before you purchased your policy or booked your flight (whichever the later)"
- Exclusion D (ii) is amended to read: "Pregnancy or childbirth where the expected date of birth is before of within twelve weeks of the expiry of the period of the voyage"
- Exclusions D (iii), (vi), (viii), and (ix) of the policy shall apply only to Abandonment and to the Insured Person himself/herself.

**Section 2 – Medical Emergency and Associated Expenses**

- Exclusion G (i) is amended to read: "Any Anxiety state and/or depression diagnosed before you purchased your policy or booked your flight (whichever the later)"
- Exclusion G (ii) is amended to read: "Pregnancy or childbirth where the expected date of birth is before of within twelve weeks of the expiry of the period of the voyage"
- Exclusion H is amended to read: "Costs incurred following your decision not to return to Malta after the date when, in the doctor's opinion, it was safe for you to do so"

**Delayed Departure and Missed Departure**
Section 5 Delayed Departure & Section 6 Missed Departure are extended to apply to and/from any destination

**Section 6 – Missed Departure**
Cover under this section is amended as follows:
"Insurers will pay the cost of additional accommodation and travel expenses necessarily incurred to transport you to your planned destination due to your means of transport having unavoidably failed to deliver you in time to the point of international departure".

**Section 7 – Inclusion of Temporary Total Disablement**
Temporary Total Disablement – means disablement that prevents the Claimant from attending from attending to his /her usual profession, business or occupation.

Under the Table of Compensation Section 7 – to include Temporary Total Disablement up to a maximum of 104 weeks with a Sum Insured of € 200 in respect of Club Members and € 250 in respect of High Altitude Members

Temporary Total Disablement will not be applicable in respect of children under 16 years of age

**Section 8 – Personal Belongings**
- Exclusion B) amended to read: loss of, damage to or theft of personal belongings which you have left unattended in a vehicle unless items are not visible from the outside;
- Exclusion D) amended to read: Household goods and anything shipped as freight;
- Exclusion E) amended to read: Cracking, scratching or breakage of glass, china or similar fragile articles;
- Exclusion F) is deemed deleted and inoperative: loss of, damage to or theft to contact or corneal lenses, or dental or medical fittings including artificial limbs;
- Exclusion H) is deemed deleted and inoperative: loss of, damage to or theft to laptop computers.

**Section 8 – Personal Belongings**
- Exclusion U) Any claim in respect of loss or theft to portable electronic equipment will not be entertained unless we have an original receipt or proof of purchase together with serial no. and model no. and any peripherals and accessories not lost or stolen are to be returned to us. In case of damages, if the item cannot be repaired, we require a technician's report and a replacement quotation and the damaged item;
- Exclusion v) Loss or theft of or damage to portable electronic equipment you are not carrying with you and not left unattended.

**Section 10 – Loss of Passport**
Exclusion A was amended to read:
"Any loss or theft of your passport or visa which you do not report to the police and obtain a written report from them within 24 Hours of discovery; where it is not possible to obtain a police report, you must provide other independent proof of your loss such as a letter from your Transport Company or hotel".

**Section 11 – Personal Money**
Cover under this section is amended as follows:
"We will pay you:
- If your personal money is lost or stolen;
- Any financial loss arising from any credit and debit card issued in Malta to you being stolen or accidentally lost and subsequently used by someone other than by you;

During your Trip"

**Trip Cancellation due to Extreme Weather Conditions**

If your booked trip by air or sea in cancelled due to extreme weather conditions or other natural catastrophes Insurers will cover the Insured and pay the Insured:

1. For the cost of reasonable travel and accommodation charges necessarily incurred due to the necessary lengthening of the Insured's trip and;
2. For travel and accommodation charges which you already paid and cannot get back if you choose to cancel your trip.

For the purpose of this section:

a) Insurers will only pay charges which are not refundable from any other source;
b) The insured must provide proof of your expenses or charges;
c) The insured must provide written confirmation from the carrier stating the reason for the cancellation of the booked trip;
d) Insurers will not pay you for claims for unused travel or accommodation arranged by using Air Miles or similar promotions;
e) Insurers will not pay you for cancellation of the booked trip for any reason other than extreme weather conditions or other natural catastrophes;
f) Insurers will not pay you the first € 35.00 of each and every claim per insured person

**Rental Vehicle Insurance Excess**

If you rent a motor car or van from a rental company and it is involved in an Accident or is stolen, we will reimburse you for the standard policy Excess you have paid under the rental agreement or the cost of repairing the motor car or van, whichever is the lesser. Insurers will not pay you if the vehicle was being operated in violation of the terms of the rental agreement at the time of the Accident or theft.

Insurers' maximum liability under this Section shall not exceed the amount stated in the Schedule of and will not cover any voluntary Excess which you opt for and are liable to pay following a reduction in the rental fee.

**Age Limitation**

New Members, Spouses, Partners and other Insured Persons have a maximum entry age of 80 years. Renewals beyond the age of 80 years are subject to a satisfactory medical certificate from their family doctor medical practitioner certifying fitness to travel. Any unclear medical certificate must be referred to Middlesea for verification. Nevertheless, if the medical certificate is not submitted following the renewals beyond the age of 80 years, Sections 4, 5, 6, 8, 9, 10, 11, 12 and the Trip Cancellation due to Extreme Weather Conditions Extension will remain operative.

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| **Medical and Legal Referral Services** | In the event of a member requiring assistance whilst traveling outside the Maltese Islands, then the member may call **MIDDLESEA ASSIST** on telephone number **00356-22480209** from anywhere in the world.<br><br>**MIDDLESEA ASSIST** will provide a service on a worldwide basis with the exception of those areas around the world which pose a war risk, political or other conditions which make the provision of the service impossible or reasonably impracticable. |
| **Claims** | Claims are to be dealt directly by MAPFRE Middlesea plc<br><br>**Contact Department:** Health, Travel & Group Life Claims<br>Telephone Number: 21246262<br>Email Address: travelclaims@middlesea.com |
| **Premium Rates** | Please refer to Appendix 2 |
| **Security** | 100% Mapfre Middlesea plc |

KURT GAFA - Manager
Phone: 23855509 | Email: k.gafa@islandins.com
For and on behalf of: Island Insurance Brokers Ltd (C10536)
Date Printed: 30/01/2018
Enrolment number: BL/003

This is not an insurance policy and is intended for information purposes only without modifying in any manner the contract of insurance between the Insured and the Insurers.

Our professional relationship and services provided to you will be governed by the Terms of Business Agreement which may be accessed on www.islandins.com. A copy may be provided upon request.

The Company shall process the Personal Data found herein according to the Data Protection Act and according to the principles, ethics and guidelines of The Malta Association of Credit Management (MACM), 86/2, Triq ta' Mellu, Mosta, of which the Company is a member.

In case of any default by the Client in the fulfilment of any terms of this agreement, the Company has the right to pass on any information or references contained herein to MACM as well as to any third party legally entitled to receive such information.

## Appendix 1 - Benefits, Limits and Excesses

| Section | Benefits | High Altitude |
|---|---|---|
| 1. | Cancellation and Abandonment | €8,000 |
| | Excess | Nil |
| 2. | Emergency Medical & Associated Expenses: | |
| | Insured Persons aged 16 to 79 years. | €800,000 |
| | Insured Persons over 79 years of age. | €400,000 |
| | Insured Persons aged up to 15 years. | €400,000 |
| | Treatment in Country of Residence up to 45 Days | €2,500 |
| | Excess | €50 |
| 3. | Hospital Benefits | |
| | All Insured Persons | €50 per day – maximum €1,000 |
| | Excess | Nil |
| 4. | Personal Liability | |
| | All Insured persons | €1,250,000 |
| | Excess | Nil |
| 5. | Delayed Departure | |
| | All Insured Persons | €150 for the first 12 hours and €75 for each subsequent full 12 hours – Maximum €500 |
| | Excess | Nil |
| 6. | Missed Departure | |
| | All Insured Persons | €1,500 |
| | Excess | Nil |
| 7. | Personal Accident | |
| | Insured Persons aged 16 to 79 years. | €100,000 |
| | Insured Persons over 79 years of age. | €25,000 |
| | Insured Persons aged up to 15 years. | €25,000 |
| | Excess | Nil |
| 8. | Personal Belongings (Baggage) | |
| | All Insured Persons | €4,000 |
| | Limit any one Article | €1,000 |
| | Limit for Valuables | €1,200 |
| | Excess | €25 |
| | Limit for One Portable Electronic Device in addition to the Personal Belongings Limit | €1,500 |
| | Excess in respect of Portable Electronic Device | €50 |
| 9. | Delayed Baggage | |
| | All Insured Persons | €800 |
| | Excess | Nil |

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| **10.** | Loss of Documents (Including cover for Passport and Credit Card Replacement) | |
| | All Insured Persons | €500 |
| | Excess | Nil |

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| 11. | Personal Money | |
| | All Insured Persons | €2,000 |
| | Excess | €50 |

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| **12.** | Hijack | |
| | All Insured Persons | €125 for every completed 24 hours maximum €500 |
| | Excess | Nil |

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| 13. | Rental Vehicle Insurance Excess | |
| | All Insured Persons | €650 |
| | Excess | Nil |

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| **14.** | Trip Cancellation due to Extreme Weather Conditions | |
| | All Insured Persons | €3,000 |
| | Excess | €35 |

**The limits of indemnity / sum insured noted hereunder are applicable on a per claimant basis. Policy excesses are also applicable on a per claimant basis as well as per incident and per section.**