



# *Travel Insurance Guidelines*

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## ABOUT THE PRODUCT

The La Valette Travel Scheme provides a Comprehensive Travel Insurance Coverage for all Members who opt to purchase the Insurance Coverage. Subject to the standard policy terms, conditions and limitations of this policy which are contained in the full wording, please find a summary highlighting the salient points of the scheme.

## IMPORTANT NOTICE

### **PANDEMIC/EPIDEMIC/CORONAVIRUS DISEASE EXCLUSION**

This insurance excludes loss, damage, cost or expense caused by, resulting from, arising out of or related to, either directly or indirectly, or any action taken to hinder, defend against or respond to any Pandemic or fear or threat of a Pandemic, including but not limited to:

- a) Coronavirus disease (COVID-19);
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) Any mutation or variation of SARS-CoV-2.

This exclusion applies regardless of any other cause or event that in any way contributes concurrently or in any sequence to the loss, damage, cost or expense, and regardless of whether or not there is any declaration of an outbreak of a Pandemic by the WHO or any authorised national or international body or legal jurisdiction.

For the purpose of this exclusion, a Pandemic shall be defined as a widespread outbreak of a human infectious disease, i.e. a human-to-human spread of a virus (e.g. influenza, SARS-CoV-2) into at least three countries on two different continents.

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

## INSURED PERSON/OPERATIVE COVER

All La Valette Members who opt to take up insurance cover are insured for all worldwide trips done, subject that any one trip does not exceed 120 days from the date of departure. It is imperative to note that coverage shall coincide with the membership dates subject to the maximum period of membership not exceeding 13 months, occurring during the period of insurance.

Given that the policy is an open cover, one does not need to notify us before every trip.

The following sections are covered under the La Valette Club Travel Policy:

1. Cancellation & Abandonment
2. Medical Emergency and Associated Expenses
3. Hospital Benefits
4. Your liability to Others
5. Delayed Departure
6. Missed Departure
7. Personal Accident
8. Personal Belongings
9. Delayed Luggage
10. Loss of Passport
11. Personal Money
12. Hijack
13. Trip Cancellation due to Extreme Weather Conditions
14. Rental Vehicle Insurance Excess

## 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 or medical practitioner certifying fitness to travel. Any unclear medical certificate must be referred to MAPFRE Middlesea p.l.c. 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, 13 and 14 will remain operative.

# EXTENSIONS

(Subject to Payment of the Applicable Premium)

The La Valette Travel Policy also offers the following extensions:

## INCLUSION OF FAMILY MEMBERS

In respect of Spouses/Partners and Children/Dependents, these are to be included for the period until the expiry of membership of member and thus cover commences once members advise us subject to receipt of confirmation, for all trips within the period of insurance subject to payment of applicable additional premium and may be renewable thereon. This does not apply if the respective family member already has a La Valette Club Membership extended to include Insurance Coverage.

The additional premium that one must pay to extend the cover to include their spouse/partner and children/dependents is as follows. (the rates below apply for memberships effective from 01.01.2024 onwards).

High Altitude:	€
Spouse or Partners of <b>Insured Person</b>	€73.50
Dependents of <b>Insured Person</b> aged 16 and over	€73.50
Dependents of <b>Insured Person</b> aged between 2 and 15 years	€23.50
Children of <b>Insured Person</b> aged under 2 years	Free - subject to these being notified to Antes Insurance Brokers Limited.
Club/Traveller:	€
Spouse or Partners of <b>Insured Person</b>	€53.50
Dependents of <b>Insured Person</b> aged 16 and over	€53.50
Dependents of <b>Insured Person</b> aged between 2 and 15 years	€23.50
Children of <b>Insured Person</b> aged under 2 years	Free - subject to these being notified to Antes Insurance Brokers Limited.



Please note that the above rates are subject to 11% Document Duty with no Minimum charge applicable plus €5.00 Broker Fee.

If you would like to include your spouse/partner and/or children/dependents, we kindly ask you to provide us with the following information:

- Name and Surname of Member:
- ID Card number/ Passport no of Member:
- Date of Birth of Member:
- Address of Member:
- Contact Number of Member:
- Type of Membership and Expiry:
- Details of spouse/partner and/or children/dependents [Full Name/ ID Card/ Passport No/ DOB]:

### EXTENDED TRAVEL PERIOD

You may extend your period of travel up to a maximum of 180 days per trip, subject to prior notification per trip is made to us and payment of applicable additional premium is paid prior to departure of trip.

The additional premium that one must pay to extend the period of cover from 121 days up to a maximum of 180 days is as follows:

High Altitude: €25.00 plus €2.75 Duty plus €5.00 Broker Fee  
Club/Traveller: €25.00 plus €2.75 Duty plus €5.00 Broker Fee

Please note that the above rates are per **Insured Person** per **trip**.

If you would like to extend cover under this extension, we kindly ask you to provide us with the following details:

- Name and Surname of Member
- ID Card number/ Passport no of Member:
- Date of Birth of Member:
- Address of Member:
- Contact Number of Member:
- Type of Membership:
- Period of Travel:

## SKIING EXTENSION

This policy does not make any payments in respect of death, injury, illness or disablement as a result of engaging or arising in connection with winter sports. In order to be covered, one needs to extend the policy to cover Skiing Activities subject to prior notification per trip made to us and payment of applicable additional premium prior to departure. Needless to say, the policy will cover you subject to the terms and conditions of the policy.

The additional premium that one must pay prior to departure to extend the winter sports extension is as follows:

High Altitude: €20.00 plus €2.20 Duty plus €5.00 Broker Fee  
Club/Traveller: €20.00 plus €2.20 Duty plus €5.00 Broker Fee

Please note that the above rates are per **Insured Person** per **trip**.

If you would like to include the Winter Sports Extension, we kindly ask you to provide us with the following details:

- Name and Surname of Member:
- ID Card number/ Passport no of Member:
- Date of Birth of Member:
- Address of Member:
- Contact Number of Member:
- Type of Membership and Expiry:
- Details of spouse/partner and/or children/dependents [Full Name/ ID Card/ Passport No/ DOB]:
- Period of Travel

## COVID-19 EXTENSION

The Policy includes a Pandemic/Epidemic/Coronavirus Disease Exclusion. In order to be covered, one needs to extend the Policy to cover COVID-19 related claims and pay the appropriate additional premium. Needless to say, the policy will cover you subject to the terms and conditions of the policy.

The additional premium that one must pay to extend the COVID-19 extension is as follows:

High Altitude: €15.00 plus €1.65 Duty plus €5.00 Broker Fee  
Club/Traveller: €15.00 plus €1.65 Duty plus €5.00 Broker Fee

**Payment must be received within 5 working days. If payment is not received the Covid Extension will not apply. If the departure date is within 5 days, payment is required immediately, and cover will be confirmed when proof of payment is made available to us.**

Please note that the above rates are per Insured Person (0-80 years) per trip.

If you would like to include the COVID-19 Extension, we kindly ask you to provide us with the following details:

- Name and Surname of Member:
- ID Card number/ Passport no of Member:
- Date of Birth of Member:
- Address of Member:
- Contact Number of Member:
- Type of Membership: (Traveller/Club/High Altitude):
- Details of spouse/partner and/or children/dependents [Full Name/ ID Card/ Passport No/ DOB], if cover is required subject that these have been included under the La Valette Travel Insurance Scheme.
- Period of Travel:

## MANUAL WORK EXTENSION

The Policy excludes any involvement in manual work of any kind during your trip. In order to be covered, one needs to extend the Policy to cover Manual Work-related claims and pay the appropriate additional premium prior departure of Trip. Needless to say, the policy will cover you subject to the terms and conditions of the policy.

The additional premium that one must pay to extend the Manual Work extension is as follows:

High Altitude: €25.00 plus €2.75 Duty plus €5.00 Broker Fee  
Club/Traveller: €20.00 plus €2.20 Duty plus €5.00 Broker Fee

Please note that the above rates are per **Insured Person (16-69 years)** per **trip** who will be involved in any minor manual work.

If you would like to include the Manual Work Extension, we kindly ask you to provide us with the following details:

- Name and Surname of Member:
- ID Card number/ Passport no of Member:
- Date of Birth of Member:
- Address of Member:
- Contact Number of Member:
- Type of Membership (Traveller/Club/High Altitude):
- Type of Manual Work:
- Period of Travel:

It is important to note that this extension will be subject to approval by Insurers.



## CLAIMS

In the event of a claim under Sections 2 (Medical Emergency and Associated Expenses), Section 3 (Hospital Benefit) and Section 7 (Personal Accident) of the Policy, you may contact MAPFRE ASSIST on telephone number 0035622480209 from anywhere in the world.

Furthermore, all claims are dealt with directly by Mapfre Middlesea plc. Nevertheless, in case of difficulty, all members may contact our offices in order to assist you further.

## DOCUMENTS & FORMS

Members with a valid La Valette Club membership card issued/renewed with effect from 01.11.2023 up to 31.12.2023 should refer to the terms and conditions contained in Travel Insurance Policy version LVC001.2021.

Members with a valid La Valette Club membership card issued/renewed with effect from 01.01.2024 should refer to the terms and conditions contained in the Travel Insurance Policy version LVC001.2024.



## *Your Contacts*

### **FOR QUERIES REGARDING YOUR MEMBERSHIP:**

#### **La Valette Club**

Malta International Airport Luga LQA 4000

Freephone: 8007 6666

Telephone Line: (356) 2369 6292 / 2369 6464

E-Mail: [info@lavaletteclub.com](mailto:info@lavaletteclub.com)

Website: <https://lavaletteclub.com>

### **FOR LODGING A CLAIM:**

#### **Mapfre Middlesea plc**

Middle Sea House, Trig San Publiju Floriana, FRN 1422

Telephone Line: (356) 2124 6262

Direct Line: (356) 2569 4220

Primary Contact: Ms Doriana Mamo (Supervisor)

E-Mail: [personalclaims@middlesea.com](mailto:personalclaims@middlesea.com) /

[DorianaM@middlesea.com](mailto:DorianaM@middlesea.com)

Website: <https://www.middlesea.com/insurance-mt/>

### **FOR QUERIES REGARDING INSURANCE COVER, INCLUSIONS AND EXTENSIONS:**

#### **Antes Insurance Brokers Ltd**

Insurance House, 239 Psaila Street

Birkirkara, BKR 9078

Telephone Line: (356) 2385 5555

General E-Mail: [club@antes.mt](mailto:club@antes.mt)

Web Site: <https://antes.mt/>

