



TRAVEL INSURANCE RISK FACT

TRAVEL INSURANCE

Travel insurance policies vary amongst different insurers. The main differences relate to cover, rates, conditions of insurance and levels of service.

FirstUnited, have a selection of travel insurance policies to choose from – one of which may be right for you. This risk fact provides a general overview on the type of insurance cover normally found in the local market. Most insurers prefer to offer single trip policies or in the

event that annual policies are offered there are often linked to declarations of the average or expected trips and their duration.

A travel insurance policy is subject to compliance with policy terms and conditions and to the duty of utmost good faith. Due to the medical insurance element of cover a good health declaration is required. This makes cover conditional on the

previous good health of the individual.

Failure to provide material information to your insurer at the time you complete and submit your travel insurance proposal form may give the insurer the contractual right to avoid a claim and it is suggested that any concerns you may have over what would be considered material should be discussed with your personal insurance broker.

A BRIEF DESCRIPTION OF WHAT CAN BE COVERED:

Loss or damage to baggage

This covers accidental loss of or damage to personal belongings and personal luggage. In addition, if the baggage is temporarily lost for longer than a certain number of hours (typically 12) an amount varying between Lm 50 to Lm 100 is payable for the emergency purchase of essential replacement items.

Loss of Money

This covers loss of cash, travelers cheques, travel tickets, hotel vouchers and passport subject to reasonable efforts being made to recover lost or stolen property.

Personal Accident

This covers accidental bodily injury resulting in death and disablement. Which must occur within a specified period and often one year from injury.

Hospital Cash Benefit

This covers the payment of a benefit if you are admitted to a hospital due to accidental bodily injury or illness.

Cancellation and Curtailment

This cover provides you with an insurance refund of non recoverable deposits contractually incurred in

advance for travel and accommodation should the journey be unavoidably cancelled or curtailed due to specified risks.

In the event that you are aware that you would not be in a position to commence the proposed journey this cannot be insured. Also if the proposed journey should be cancelled or curtailed you must obtain confirmation from a medical practitioner confirming your condition.

Emergency Medical Expenses

This covers payment for emergency medical treatment (including rescue services to take you to hospital) as well as the cost of transporting the remains of your body back to Malta or the cost of burial or cremation in the country where death occurred.

Furthermore, cover is provided for additional expenses including reasonable additional charges for accommodation incurred if it is necessary for you to stay beyond the intended return date.

Personal Liability

This covers you by providing an indemnity against legal liability for accidental injury to third parties or for

damage to their property. Legal costs and expenses payable are also insured.

Delayed Departure

This covers compensation in the event of delay in departure of the ship or aircraft in which you are booked to travel.

Missed Departure

This covers the payment of reasonable additional travel and accommodation expenses due to the failure of the public transport to deliver you to the return departure point for Malta on time.

Loss of Passport

This covers you for additional expenses incurred in obtaining a replacement passport following the loss or theft of your passport while abroad.

24 Hour Worldwide International Medical Rescue Emergency Service

If you suffer serious injury or illness while abroad, experienced assistance coordinators will, where necessary, contact hospitals and guarantee medical fees.



TYPICAL POLICY EXCLUSIONS AND CONDITIONS

Here again different insurers may have different policy wordings and claim settling procedures. However, the following conditions and exclusions are typically found in most travel policies:

Claims for loss of Baggage or Money require a claimant to report such losses to the airport or police authorities respectively.

Many policies include limitations on cover for jewelry, watches, audio, photographic and video equipment, mobile phones, computers, money kept in suitcases outside your control and theft from an unattended vehicle.

No cover for medical expenses is generally provided to a person who at the time of purchasing insurance, was receiving treatment as an inpatient or was on a list waiting to receive inpatient treatment or was traveling against the advice of a qualified doctor.

No cover is generally provided for punitive or exemplary damages; liability arising in connection with a business or profession; liability arising out of possession or use of firearms; animals; vehicles; vessels or aircraft of any description.

No cover for bodily injury, illness, accident or liability resulting from pregnancy or child birth, anxiety, state of depression, flying except as a fare paying passenger; motor cycling, mountaineering, rock climbing, sub aqua, diving, pot holing, rafting or canoeing, bungee, jumping or similar activity, jet skiing, sub aqua diving or organised team football, racing of any kind winter sports or crewing of a vessel from one country to another.

Some insurers would be prepared to write some of the above risks at an additional premium and subject to specific conditions.

BROKERS RECOMMENDATIONS

Obviously, each insurer has its own preferred wordings, with particular exclusions and different limits applying.

If you need further information on your travel insurance needs, please call us or send an email to insure@firstunited.com.mt

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