

APPLICATION FORM

The Proposer

Address

Post Code

Telephone

Cellular

Email

Travel dates

From

To

| Insured Persons | ID / Passport Number | Date of Birth | Cover option | Premium <small>Document Duty is also applicable</small> |
|-----------------|----------------------------|---------------------|-----------------|--|
| 1. | | | | |
| 2. | | | | |
| 3. | | | | |
| 4. | | | | |
| 5. | | | | |
| 6. | | | | |
| 7. | | | | |
| 8. | | | | |
| Total Premium | | | | |

Please ✓ as appropriate

Geographical Area

Europe

Worldwide

Europe includes Russia west of Ural Mountains, countries bordering the Mediterranean, the Azores, Canary Islands, Madeira and Iceland.

Worldwide includes USA and Canada.

Extensions of cover required

Cruise Cover

Business Travel

Golfing (Tee-Off Extension)

Continental Motoring

Winter Sports (Slalom Extension)



HEAD OFFICE & CLAIMS OFFICE

47-50 Ta' Xbiex Sea Front Ta' Xbiex XBX 1021 • Tel: 2343 5363 • Fax: 2134 4666

BRANCH OFFICES

Abate Rigord Street Ta' Xbiex XBX 1121 • Tel: 2343 5363 • Fax: 2134 4666

Vjal il-Haddiem Rabat RBT 1769 • Tel: 2145 0555 • Fax: 2145 9821

87-89, Valletta Road, Paola PLA 1517 • Tel: 2166 8669 • Fax: 2166 1463

insure@atlas.com.mt • www.atlas.com.mt

Atlas Insurance PCC Limited is a cell company authorised by the Malta Financial Services Authority to carry on general insurance business. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets.

Intermediary



AtlasTravelPak

Summary of Cover & Proposal Form

TravelPak

This policy summary does not contain full details and conditions of your insurance - these are located in your policy wording

This Travel Policy is available:

- to Maltese residents
- for Round trips starting and terminating in Malta
- for Holidays and commercial business visits
- for a maximum duration of 6 months.

Type of Insurance and Cover

Your Policy Schedule will indicate your selected Cover option together with any extensions you may wish to take.

There are 3 levels of cover available: Budget, Standard or Premier

The extensions available are:

- Cruise cover
- Business travel
- Golfing (Tee-Off Extension)
- Continental Motoring
- Winter sports (Slalom Extension)

This insurance does not come into force until your proposal has been accepted by the Company and premium paid. You must inform us of any alteration in the risk in the meantime.

Application

COMPLETE IN INK IN BLOCK CAPITALS

Non Disclosure Warning - Please note that you are under duty to disclose all facts likely to influence the acceptance of your proposal including but not limited to any facts relating to your health or that of any person on whom the trip depends. Failure to do so may prejudice the settlement of any claim or invalidate your policy. Please mention such facts or if in doubt refer to the Company. If you are completing the form on behalf of a other persons noted on this form (Others) this duty extends to each one of those persons and you must explain this point to them.

It is recommended that you retain a copy of this proposal and any information supplied in connection with it for future reference. A photocopy will be supplied upon request.

Data Protection Authorisation and Declaration

IMPORTANT - DO NOT SIGN THE DECLARATION BEFORE YOU HAVE READ AND UNDERSTOOD IT. If the proposal form is being completed by someone else on your behalf please ensure that details on the form accurately reflect what you have said.

Data Protection Authorisation

I consent (on my behalf and on behalf of any other persons/s specified in this form (Others)) to the processing of any information by the Company or any other members of the Atlas Group of companies (the Group) supplied by myself on my own behalf and on behalf of Others which constitutes personal data as long as this processing relates to administering my insurance proposal and policy; underwriting; handling and settling of claims; detecting, preventing and suppressing fraud and the keeping of statistics.

I understand (and I have explained to Others) that the Company or any other members of the Group may, in addition, exchange some or all of the information with my broker, subagent, appointed experts, other insurance companies or the Malta Insurance Association for the above purposes. I also authorise (on my own behalf and on behalf of Others) insurance companies, agencies, subagents or brokers to disclose information about or relevant to my insurance history for these purposes.

I understand (and I have explained to Others) that when I tell the Company about an incident which may or may not give rise to a claim, the Company may pass information relating to it to the Malta Insurance Association or/and other insurance companies.

I authorize (on my own behalf and on behalf of Others the Company and other companies within the group to keep me informed of their products and services, by mail, fax, email or other electronic means. I understand (and I have explained to Others) that I may inform them in writing if I do not wish to receive this information.

I understand (and I have explained to Others) that I have the right to request access to, and rectification of, my personal data held by any members of the Group by directing my request to Atlas Insurance PCC Limited, 47-50 Ta' Xbiex Seafront, Ta' Xbiex XBX 1021.

Declaration

I have read or have had read over to me the contents of this completed proposal form and agree that the above statements are, to the best of my knowledge and belief, correct and complete and will form the basis of the contract between me and the Atlas Insurance PCC Limited (the Company). I am satisfied with the way the proposal has been completed. I confirm that if this form has been completed by an employee or authorised insurance salesman of the Company on my behalf such person shall, for that purpose, be regarded as my agent and not the agent of the Company. I agree to read the policy and be bound by the conditions of the said policy.

Name in block capitals

Signature

Date

Section A - Cancellation or Abandonment Charges

We will pay for unavoidable or necessary cancellation or abandonment of the trip before completion due to:

- death, bodily injury or illness
- compulsory quarantine or jury service
- redundancy (certain exclusions apply - see policy wording)
- withdrawal of leave for members of the armed forces or emergency services
- the Police requesting you to return to or remain at your home or place of business following a theft at your home
- your home being rendered uninhabitable due to serious damage caused by fire, aircraft, explosion, storm, flood, burst pipes, malicious persons or theft.

Main Exclusions:

- the first €35 (Lm15.03) of each and every claim
- management fees and the like in respect of time share
- any circumstances known to you prior to the date this insurance is effected which could have given rise to a claim
- compensation for frequent flyer points
- travel booked using travel loyalty schemes
- the result of a tropical disease where the required inoculations have not been undertaken.

Section B - Emergency Medical and Other Expenses

We will pay for:

- emergency medical, surgical, hospital, ambulance, nursing fees, dental treatment for pain relief incurred outside Malta
- additional transport and accommodation expenses if it is medically necessary to stay beyond scheduled return date
- reasonable cost of funeral expenses abroad plus the reasonable cost of conveying the ashes or body home
- additional costs of repatriation if medically necessary.

Main Exclusions:

- the first €35 (Lm15.03) of each and every claim
- any treatment or surgery which is
 - in the opinion of the medical practitioner in attendance and IMR, can wait until your return to Malta
 - not directly linked to bodily injury or illness which happens abroad
 - unusual or unreasonable
 - carried out in a health spa and the like
- medication which prior to departure, is known to be required
- expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

Section C - Hospital Benefit

We will pay you:

- up to €25 (Lm10.73) for every completed 24 hours in-patient hospital stay abroad, up to a maximum of €700 (Lm300.51).

Main Exclusions:

- the exclusions for Section B apply to the hospitalisation due to any treatment or surgery.

Section D - Personal Accident

(See Personal Accident Benefits Specification)

We will compensate you for:

- accidental bodily injury causing death or disablement (please refer to policy wording for full details of the cover available).

Main Exclusions:

- These exclusions are similar to those for Section B.

Section E - Baggage and Passport

We will pay for:

- accidental loss, theft or damage to baggage up to the sums insured/limits applicable to the Cover Option chosen
- emergency replacement of clothing, medication and toiletries if your baggage is lost and not returned for more than 12 hours on the outward journey
- reasonable additional costs for travel and accommodation incurred to obtain a replacement passport abroad.

Please always refer to the Summary of Limits applicable.

Main Exclusions:

- the first €35 (Lm15.03) of each and every claim
- property in an unattended vehicle
- cameras, photographic, audio, video, computer and telecommunications equipment and other specific valuables (see policy for full list), business equipment, business samples, golf equipment and ski equipment left unattended at any time unless in a locked safe or safety deposit box or in a left luggage facility or in your locked accommodation
- other valuables and money if left unattended at any time unless deposited in a locked safe or safety deposit box
- delay, confiscation, requisition, seizure, detention or destruction by customs or other authority
- goods samples or property carried in connection with your business - unless Section L Business Travel is chosen
- contact or corneal lenses, hearing aids, dental or medical fittings, ski and golf equipment (unless relevant extension is chosen) and other items are excluded - (see policy wording for full list)

- damage to china glass and other brittle articles, sports equipment and clothing while in use and musical instruments
- breakdown and gradually operating causes like wear and tear
- depreciation in value of money, variation in exchange rates or shortages due to error or omission
- travellers' cheques if you do not comply with issuer's conditions.

Refer to the Summary of Limits for the limit per article and the overall limit on valuables

Section F - Personal Money

We will pay for:

- accidental loss, theft or damage of personal money including foreign currency up to 72 hours prior to departure (including limited cover for misuse of stolen or lost credit cards).

Main Exclusions:

- The same exclusions for Section E - Baggage and Passport, apply to this Section.

Section G - Personal Liability

We will pay you for:

- any compensation you become legally liable to pay in respect of death, bodily injury to others and damage to others' property up to €1,250,000 (Lm536,625).

Main Exclusions:

- pursuit of any trade, business or profession
- ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

Section H - Delayed Departure

- See Summary of Limits.
- Cover is also provided for any irrecoverable travel and other prepaid charges if you choose to cancel your trip once 24 hours have elapsed.

Main Exclusions:

- the first €35 (Lm15.03) of claims when trip cancelled after 24 hours have elapsed
- strikes, industrial action or air traffic control delay publicly declared before taking out this insurance
- management fees and the like in respect of time share
- any circumstances known to you prior to the date this insurance is effected which could have given rise to a claim
- compensation for frequent flyer points
- travel booked using travel loyalty schemes
- withdrawal from service of ship/aircraft.

Section I - Missed Departure

We will pay for:

Additional room only accommodation and travel expenses if you fail to arrive at the final international departure point to board the public transport on which you are booked to travel back to Malta as a result of

1. the failure of the **Public Transport**,
2. delay connecting flight,
3. an accident to or breakdown of the vehicle **You** are travelling in,
4. strike and adverse weather conditions.

Main Exclusions:

- the first €35 (Lm15.03) of each and every claim
- strikes, industrial action or air traffic control delay publicly declared before taking out this insurance
- vehicle breakdown or accidents where a repairer's report is not provided
- withdrawal from service of ship/aircraft
- expenses where operator provides reasonable alternative travel arrangements.

Optional Extensions

Section J - Cruise Cover

(only operative if indicated on the Schedule)

The following increased amounts apply for each Insured Person
(applicable only to persons aged 16 years and over)

| Section | Budget Cover Option | Standard Cover Option | Premier Cover Option |
|---------------------|---|---|---|
| J - Baggage | Baggage - €1,900 (Lm815.67) | Baggage - €2,400 (Lm1,030.32) | Baggage - €3,550 (Lm1,524.02) |
| and Passport | • Single article (including valuables) sub-limit €475 (Lm203.92) | • Single article (including valuables) sub-limit €475 (Lm203.92) | • Single article (including valuables) sub-limit €475 (Lm203.92) |
| | • Aggregate Valuables sub-limit €1,000 (Lm429.30) | • Aggregate Valuables sub-limit €1,000 (Lm429.30) | • Aggregate Valuables sub-limit €1,000 (Lm429.30) |
| | Delayed Baggage €125 (Lm53.66) | Delayed Baggage €175 (Lm75.13) | Delayed Baggage €175 (Lm75.13) |
| | Passport Loss Expenses - €60 (Lm25.76) | Passport Loss Expenses - €175 (Lm75.13) | Passport Loss Expenses - €250 (Lm107.33) |

Cover also includes:

- up to €35 (Lm15.03) per scheduled prepaid shore excursion missed due to the ship on which you are travelling being unable to dock
- cancellation and abandonment where the cruise liner ceases operations due to weather conditions for at least 48 hours.

Main Exclusions:

- the same exclusions for Section E - Baggage and Passport, apply to this Section.

Section K - Business Travel

(only operative if indicated on the Schedule)

In addition the limits under Section E on the Cover Option you have chosen, we will pay:

- up to €1,200 (Lm515.16) for accident loss, theft or damage to Business Equipment, subject to a maximum of €700 (Lm300.51) for any one article, pair or set of articles.
- an increased limit of €300 (Lm128.79) for Delayed Baggage
- up to €350 (Lm150.26) for replacement of lost, stolen or damaged business documents and €350 (Lm150.26) for business samples subject to a limit of €175 (Lm75.13) for any one article, pair or set of articles
- for reasonable additional accommodation and travelling costs for a colleague to take your place in the event of your death, total disablement or hospitalisation. (Maximum payable - as per Section A)

Main Exclusions:

- the same exclusions for Section E - Baggage and Passport, apply to this Section
- manual work.

Section L - Tee-Off Extension for Golfing Holidays

(only operative if indicated on the Schedule)

In addition the limits under Section E on the Cover Option you have chosen, we will pay:

- up to €1,750 (Lm751.28) for the loss, theft, or damage to your own golf equipment and €1,200 (Lm515.16) for hired golf equipment
- up to €50 (Lm21.47) per day up to a maximum of €350 (Lm150.26) for the cost of hiring golf equipment following the loss, theft or damage to your own golf equipment or when it is delayed in transit
- up to €475 (Lm203.92) for the unused portion of your prepaid unrefundable green fees following your own bodily injury or illness (subject to written confirmation from a Medical Practitioner).

Main Exclusions:

- the same exclusions for Section E - Baggage and Passport, apply to this Section.

Section M - Continental Motoring Extension for driving holidays with your own vehicle

(only operative if indicated on the Schedule)

Following breakdown, fire, theft or accidental damage to your vehicle, We will pay:

- up to €350 (Lm150.26) for emergency roadside assistance (limit €60 (Lm25.76) on labour charges)
- up to €475 (Lm203.92) to get your vehicle back home
- up to €250 (Lm107.33) per person for return transportation to Malta if vehicle is not repaired in time
- up to €125 (Lm53.66) for additional hotel room costs awaiting repairs to be effected within 24 hours, or if more time is needed for repairs,
- up to €300 (Lm128.79) for alternative car hire or €125 (Lm53.66) per person for additional transport costs to arrive to destination
- up to €250 (Lm107.33) for emergency repairs to the vehicle in the case of theft damage.

Main Exclusions:

- the first €60 (Lm25.76) (see policy wording for exact application of this excess)
- frost damage, unroadworthy tyres, paintwork, inadequate repairs
- travelling outside Europe
- not being in possession of a valid driving licence
- the vehicle you are travelling in, is:
 - over 15 years old
 - in an unroadworthy condition
 - used for rallies, racing and the like
 - carrying more persons than it is meant to
 - carrying more than 8 persons
 - not serviced or operated per manufacturer's instructions
 - not VRT tested (when required) and/or not insured
 - immersed in mud, snow, sand or water unless by accident.

Section N - Slalom Extension for Winter Sports

(only operative if indicated on the Schedule)

In addition the limits under Section E on the Cover Option you have chosen, we will pay:

- up to €700 (Lm300.51) for loss, theft of or damage to your own ski equipment
- up to €475 (Lm203.92) for hired ski equipment

Maximum payable under the above 2 benefits - €250 (Lm107.33) for any one article, pair or set of articles.

- up to €35 (Lm15.03) per day, up to a maximum of €350 (Lm150.26) for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment
- up to €475 (Lm203.92) for the unused portion of your ski pack following your bodily injury or illness
- up to €250 (Lm107.33) for the unused portion of your lift pass if lost
- up to €50 (Lm21.47) per day for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available, we will pay you compensation of €50 (Lm21.47) per day – maximum payable - €350 (Lm150.26).

Main Exclusions:

- the same exclusions for Section E - Baggage and Passport, apply to this Section
- expense for piste closure where compensation or alternatives are provided.

Main General Exclusions

- War risks, civil commotion, terrorism, sonic bangs and nuclear contamination.
- A number of sports, activities, practices and winter sports are excluded - please refer to paragraphs 5, 6, 7, 8 and 9 in the General Exclusions of the Policy wording.
- Wilful self inflicted injury, suicide, solvent, drug or alcohol abuse, sexually transmitted diseases, HIV and asbestos disorders.
- Emotional disorders and the like unless they result in hospital admission.
- Operational duties of the armed forces.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country or specific area or event which the Maltese Authorities or the World Health Organisation have advised the public not to travel to.
- Consequential losses .

Remember...!

Medical cover and Your Health

Remember that this is not a general health insurance policy and is solely intended to cover unexpected illness or injury. No cover is provided in respect of pre-existing illness or injury which you are aware of. This is especially important if you or persons on whom the trip depends, suffer from chronic or recurring illnesses like heart conditions, diabetes and hypertension.

Dangerous Activities

If you intend to carry out any manual work and/or dangerous sports or activities during your trip, please remember that we exclude such activities/sports. If in doubt, please check with us.

Care of your property

Most losses occur when belongings are left unattended so please make sure that you take full care of your property. Remember we exclude cases of losses of/unattended property. Remember also to keep money and valuables in a safe when left in your room and never put these in your luggage.

Single article (including valuables) limit and overall valuables limit

This policy contains a limit for any one article or set (valuable or not) and there is also an overall limit on valuables.

Duration

This is a single trip policy and cover starts as shown on the period of insurance on the Schedule with the exception of cancellation cover under Section A which commences on the date the policy is issued.

Cancellation

You are free to cancel this policy anytime if you are not travelling as planned and no claims have been made.

Making yourself heard

See our complaints procedure at the back of the policy wording.

Claims notification

To make a claim, please contact +356 2343 5375.

WHAT TO DO IF YOU WANT TO CLAIM

You must notify us as soon as possible of any potential claim on telephone number +356 2343 5375 and in any case full details in writing must be given within 15 days of your return.

For claims related to

Cancellation and Abandonment / Medical Expenses / Personal Accident

- you will need a medical certificate from the attending doctor/s for the death, bodily injury or illness in question, explaining the reasons why you returned/ cancelled the trip
- receipts and bills are required supporting the above
- **in cases of required medical treatment as an inpatient or repatriation, you must contact International Medical Rescue 24:7 Assist (IMR) on their 24 assist hour emergency number +44 (0) 20 8466 4200. They will guarantee expenses and arrange for the necessary repatriation**
- when cancellation/early return/delayed return is necessary, you must immediately inform your travel agents/tour operators/transport/accommodation providers.

Baggage, Personal Money and any other property or documents

(including theft under the Continental Motoring Extension)

- For loss or damage during the air journeys, please report the event before leaving the airport and fill in a Property Irregularity Report form (such forms are obtained from the airport). Please keep all tickets and luggage tags to be given to us with your claim.
- For loss or damage while at your Hotel or while in the care of any other carrier/ transport company, immediately report to them in writing and obtain written confirmation of your claim.
- Report losses and thefts to the police within 24 hours and get a written report from them.
- When possible, keep damaged items so that we can inspect them.
- Repair estimates and receipts for damaged/lost items are to be retained to support any claim.
- When passports are lost, a letter from the consulate is required together with relevant receipts.
- For loss of money (cash), you will need to produce proof of cash (exchange/ credit card chits).
- If credit cards/travellers cheques are lost, please notify the issuing entities immediately.

Delayed Departure, Missed Departure, Cruise Extension Cover

- A report/letter is required from the carrier/transport operations confirming the amount and reasons for such delay/missed departure and the effect on scheduled and actual departure/arrival times.
- In case of missed departure due to delay on the motorway, you must get written confirmation from the police or emergency breakdown service stating location, reason and duration of delay.
- When cruise liners cease service, you must get written confirmation from the cruise line of the duration and reason of the stoppage of service including cases where the vessel was unable to dock resulting in missed destinations.

Personal Liability

- Never admit responsibility or agree to pay compensation.
- Forward us all documents you receive including writs, summons and/or judicial letters.
- We will need full details of circumstances leading to the claim plus other evidence.

Travelpak rating

Europe (including Russia, west of Ural Mountains, countries bordering the Mediterranean, the Azores, Canary Islands, Madeira and Iceland)

Worldwide (including USA and Canada)

| Europe | Budget | Standard | Premier |
|----------------------|--------|----------|---------|
| | € | € | € |
| up to 5 days | 12.81 | 16.31 | 22.13 |
| 6 to 11 days | 15.14 | 19.80 | 26.79 |
| 12 to 18 days | 18.63 | 23.76 | 30.75 |
| 19 to 24 days | 20.96 | 27.95 | 37.27 |
| 25 to 31 days | 22.13 | 30.28 | 41.93 |
| each additional week | 3.49 | 5.82 | 8.15 |

| Worldwide | Budget | Standard | Premier |
|----------------------|--------|----------|---------|
| up to 5 days | 23.29 | 30.28 | 40.76 |
| 6 to 11 days | 30.28 | 36.11 | 50.08 |
| 12 to 18 days | 38.43 | 47.75 | 64.06 |
| 19 to 24 days | 44.26 | 55.44 | 74.54 |
| 25 to 31 days | 48.92 | 63.36 | 85.02 |
| each additional week | 6.99 | 11.65 | 16.31 |

| | | | |
|----------------------------|--|--|--|
| Children under 2 years | Free Budget Cover Option | | |
| Children under 16 years | Half the adult rate | | |
| Family 'Plus' Cover | 3rd & more children under 16 years - Free | | |
| | Applicable also to all the extensions as well | | |
| Persons aged 70 to 75 | Twice the above rates | | |

For the purpose of this Policy, any person is deemed to be the age he or she is at inception cover.

For information purposes only

| Europe | Budget | Standard | Premier |
|----------------------|--------|----------|---------|
| | Lm | Lm | Lm |
| up to 5 days | 5.50 | 7.00 | 9.50 |
| 6 to 11 days | 6.50 | 8.50 | 11.50 |
| 12 to 18 days | 8.00 | 10.20 | 13.20 |
| 19 to 24 days | 9.00 | 12.00 | 16.00 |
| 25 to 31 days | 9.50 | 13.00 | 18.00 |
| each additional week | 1.50 | 2.50 | 3.50 |

| Worldwide | Budget | Standard | Premier |
|----------------------|--------|----------|---------|
| up to 5 days | 10.00 | 13.00 | 17.50 |
| 6 to 11 days | 13.00 | 15.50 | 21.50 |
| 12 to 18 days | 16.50 | 20.50 | 27.50 |
| 19 to 24 days | 19.00 | 23.80 | 32.00 |
| 25 to 31 days | 21.00 | 27.20 | 36.50 |
| each additional week | 3.00 | 5.00 | 7.00 |

Summary of Limits

Further limits apply to any extension sections

All amounts are for each Insured Person

| Section | Budget Cover Option | Standard Cover Option | Premier Cover Option |
|---|---|--|---|
| A - Cancellation or Abandonment charges | €700 (Lm300.51) | €2,350 (Lm1,008.86) | €3,500 (Lm1,502.55) |
| B - Emergency Medical & Other Expenses | €35,000 (Lm15,025.50) | €175,000 (Lm75,127.50) | €600,000 (Lm257,580) |
| C - Hospital Benefit | €25 (Lm10.73) for every complete 24 hours - maximum €700 (Lm300.51) | | |
| D - Personal Accident | See Benefits Specification which follows this table | | |
| E - Baggage and Passport | Baggage - €700 (Lm300.51) • Single Article (incl. valuables) Sub-Limit - €250 (Lm107.33) • Aggregate Valuables Sub-Limit - €475 (Lm203.92) • Delayed Baggage Limit - €125 (Lm53.66) • Passport Loss Expenses - €75 (Lm32.20) | Baggage - €1,200 (Lm515.16) • Single Article (incl. valuables) Sub-Limit - €350 (Lm150.26) • Aggregate Valuables Sub-Limit - €700 (Lm300.51) • Delayed Baggage Limit - €175 (Lm75.13) • Passport Loss Expenses - €175 (Lm75.13) | Baggage - €2,350 (Lm1,008.86) • Single Article (incl. valuables) Sub-Limit - €350 (Lm150.26) • Aggregate Valuables Sub-Limit - €700 (Lm300.51) • Delayed Baggage Limit - €175 (Lm75.13) • Passport Loss Expenses - €250 (Lm107.33) |
| F - Personal Money | Personal Money - €825 (Lm354.17) • Cash Sub-Limit - €475 (Lm203.92) • Unauthorised Card Use Limit - €125 (Lm53.66) | Personal Money - €1,200 (Lm515.16) • Cash Sub-Limit - €600 (Lm257.58) • Unauthorised Card Use Limit - €250 (Lm107.33) | Personal Money - €1,750 (Lm751.28) • Cash Sub-Limit - €950 (Lm407.84) • Unauthorised Card Use Limit - €475 (Lm203.92) |
| G - Personal Liability | €1,250,000 (Lm536,625) | | |
| H - Delayed Departure | €50 (Lm21.47) for the first completed 12 hours delay and €25 (Lm10.73) for each full 12 hours delay thereafter - maximum €250 (Lm107.33) | | |
| I - Missed Departure | Missed Departure Limit - €250 (Lm107.33) | Missed Departure Limit - €475 (Lm203.92) | Missed Departure Limit - €700 (Lm300.51) |

Personal Accident Benefits Specification

For the purpose of this Policy, any person is deemed to be the age he or she is at inception of cover

| Budget | 0 to 15 years | 16 to 75 years |
|--|------------------------|------------------------|
| Benefit | | |
| 1 - Death | €1,250 (Lm536.63) | €6,000 (Lm2,575.80) |
| 2 - Loss of one or more limbs and/or loss of sight in one or both eyes | €6,000 (Lm2,575.80) | €6,000 (Lm2,575.80) |
| 3 - Permanent total disablement | €6,000 (Lm2,575.80) | €6,000 (Lm2,575.80) |

| Standard | 0 to 15 years | 16 to 75 years |
|--|-------------------------|-------------------------|
| Benefit | | |
| 1 - Death | €1,250 (Lm536.63) | €15,000 (Lm6,439.50) |
| 2 - Loss of one or more limbs and/or loss of sight in one or both eyes | €15,000 (Lm6,439.50) | €15,000 (Lm6,439.50) |
| 3 - Permanent total disablement | €15,000 (Lm6,439.50) | €15,000 (Lm6,439.50) |

| Premier | 0 to 15 years | 16 to 75 years |
|--|--------------------------|--------------------------|
| Benefit | | |
| 1 - Death | €1,250 (Lm536.63) | €30,000 (Lm12,879.00) |
| 2 - Loss of one or more limbs and/or loss of sight in one or both eyes | €30,000 (Lm12,879.00) | €30,000 (Lm12,879.00) |
| 3 - Permanent total disablement | €30,000 (Lm12,879.00) | €30,000 (Lm12,879.00) |

IMPORTANT NOTE

- It is essential that you refer to the Important Conditions Relating to Health Section in the Policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- If you are traveling to a country within the European Union, you should obtain a European Health Insurance Card from the Maltese Health Authorities (you can also download this application from our website: www.atlas.com.mt).

Refer to Policy wording for full details of conditions.

Extensions Available

Cruise Cover (Section J)

| Additional per person | Europe | | Worldwide | |
|-------------------------|--|------|-----------|------|
| | € | Lm | € | Lm |
| Up to 5 days | 3.49 | 1.50 | 4.08 | 1.75 |
| 6 to 11 days | 4.08 | 1.75 | 4.66 | 2.00 |
| 12 to 18 days | 4.66 | 2.00 | 5.24 | 2.25 |
| 19 to 24 days | 5.24 | 2.25 | 5.82 | 2.50 |
| 25 to 31 days | 6.41 | 2.75 | 6.99 | 3.00 |
| each additional week | 1.16 | 0.50 | 1.75 | 0.75 |
| Children under 2 years | | | | Free |
| Children under 16 years | Half the normal adult rate / Cruise extension is free | | | |
| Persons aged 70 to 75 | Twice the normal rates + the Cruise Additional premium | | | |

Business Travel (Section K)

| Additional per person | Europe | | Worldwide | |
|----------------------------|--------|-------|-----------|---|
| | € | Lm | € | Lm |
| up to 5 days | 27.95 | 12.00 | 34.94 | 15.00 |
| 6 to 11 days | 32.61 | 14.00 | 40.76 | 17.50 |
| 12 to 18 days | 37.27 | 16.00 | 46.59 | 20.00 |
| 19 to 24 days | 41.93 | 18.00 | 52.41 | 22.50 |
| Not available over 24 days | | | | |
| Children under 2 years | | | | not applicable |
| Children under 16 years | | | | not applicable |
| Persons aged 70 to 75 | | | | Twice the normal rates + the Business Travel Additional premium |

Tee Off (Golfing) (Section L)

| Additional per person | Europe | | Worldwide | |
|-------------------------|--------|-------|-----------|---|
| | € | Lm | € | Lm |
| up to 5 days | 11.65 | 5.00 | 14.56 | 6.25 |
| 6 to 11 days | 13.98 | 6.00 | 17.47 | 7.50 |
| 12 to 18 days | 15.37 | 6.60 | 19.22 | 8.25 |
| 19 to 24 days | 18.63 | 8.00 | 23.29 | 10.00 |
| 25 to 31 days | 23.29 | 10.00 | 29.12 | 12.50 |
| each additional week | 4.66 | 2.00 | 5.82 | 2.50 |
| Children under 2 years | | | | free |
| Children under 16 years | | | | same as adults if they are golfing |
| Persons aged 70 to 75 | | | | Twice the normal rates + the Tee Off Additional premium |

Continental Motoring (Section M)

Insured travelling with a privately owned Maltese private vehicle

| Additional per person | Europe | |
|----------------------------|--------|--|
| | € | Lm |
| up to 5 days | 22.13 | 9.50 |
| 6 to 11 days | 26.79 | 11.50 |
| 12 to 18 days | 33.78 | 14.50 |
| 19 to 24 days | 40.76 | 17.50 |
| Not available over 24 days | - | - |
| Children under 2 years | | free |
| Children under 16 years | | half adult rates |
| Persons aged 70 to 75 | | Twice the normal rates + the Continental Motoring Additional Premium |

Slalom (Winter Sports) (Section N)

| | |
|--------|----------------------------|
| Rating | 2.5 x the Travelpak rating |
|--------|----------------------------|