

Atlas Insurance PCC Limited is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets.

This is a summary of the insurance policy which is available to you if you have an APS VISA Gold Credit Card Account. Insurance cover is not personalized to your individual needs. Pre-contractual and contractual information is available within the policy document which is available on apsbank.com.mt

What is this type of insurance?

The APS travel Insurance policy will cover you once you become an APS VISA Gold Credit Cardholder. Travel Insurance is also applicable to your spouse or partner living with you, your children aged up to 18 years as well as children up to 25 years if in full time education (all living with you or your spouse).

Travel insurance automatically covers worldwide travel for trips:

- for pleasure purposes as well as business travel (excluding manual work);
- not exceeding 45 days; and
- commencing and ending in Malta.



What is insured?

Eligible persons will be insured for bodily injury, death, illness, disease, loss, theft, damage and other events happening while travelling outside Malta. The following **limits** apply per eligible person per trip:

- ✓ Cancellation and abandonment charges - €3,500
 - Pre-paid excursions - €250
 - Pre-paid shows - €125
- ✓ Emergency medical and other expenses - €325,000
 - Treatment continuation on return - €700
- ✓ Hospital benefit (€25 per day) - €700
- ✓ Baggage - €2,350
 - Single article limit €350
 - Aggregate valuables limit €700
 - Loss of passport - €250
 - Delayed Baggage - €250
- ✓ Personal money - €1,750
 - Cash sub - €950
- ✓ Personal liability - €1,250,000
- ✓ Delayed departure (€50 per 8-hour delay) - €250
 - Cancellation limit of €3,500 after 24 hours' delay
- ✓ Missed departure benefit - €700
- ✓ Hijack Benefit - €500
- ✓ Hire Vehicle Excess - €500
- ✓ Personal Accident
 - Death or Loss of limbs/sight or Permanent Total Disablement:
 - Persons aged 16 - 75 years - overall limit €75,000
 - Persons aged 0 - 15 years - overall limit €2,000

Optional Cover for **Specific Trips** subject to a premium payable by the **eligible persons**

- ✓ Increased Hire Vehicle Excess of €1,000
- ✓ Winter Sports Extension (maximum trip duration of 14 days)
- ✓ Cancelled services cover due to adverse weather conditions/natural phenomena/wildfires for specific trips - limit of €2,500 (not available in the 14 days before departure)
- ✓ Coronavirus Extension

Overall limit for groups of 10 or more persons - €7,000,000 any one trip.



Are there any restrictions on cover?

- ! Trips cannot exceed 45 days;
- ! Cover for cancellation will not apply for trips booked more than 12 months prior to commencement of the trip;
- ! Winter sports is excluded (may be extended on request);
- ! Persons aged 76 or over have reduced cover i.e. Cancellation/abandonment cover, Emergency Medical Expenses cover, Hospital Benefit and Personal Accident cover do not apply;
- ! No cover applies if booking of any trip is made knowing of a situation that could result in a claim;
- ! No cover applies when the Maltese Authorities have advised the public not to travel or have prohibited travel to a country, area or event;
- ! If more than one eligible account is held by a person, only one claim can be made in respect of any one incident.



Where am I covered?

- ✓ You will be covered anywhere in the World except Malta.



When and how do I pay?

- Payment for this Travel Insurance Scheme is made by APS Bank p.l.c.;
- You will, however, need to pay the applicable Policy Excess (if any) in the event of a claim;
- Eligible persons will have to pay for any of the Optional Cover (extensions) purchased for any trip.



What is not insured?

- ✗ The first €50 (per person) of all claims except for hospital benefit, delayed baggage, loss of passport, delayed departure, missed departure, personal accident, hijack and hire vehicle excess (the excess for missed excursions/events is €30); A €50 excess also applies for any purchased extensions.
 - ✗ Any pre-existing medical conditions that exist or have existed in the 12 months prior to date of booking of the trip or issue of the card (whichever is the later). This relates to your health but also that of close relatives, close business associates, accompanying persons and anyone you are staying with;
 - ✗ Cancellation of flights or ship service due to adverse weather conditions or natural phenomena (including wildfires) unless cover has been purchased by eligible persons for specific trips (see terms and conditions of this cover extension);
 - ✗ Winter sports (unless cover is purchased). Certain winter sports activities would still be excluded (refer to policy document);
 - ✗ Claims related to travel to a country or specific area or event to which travel has been prohibited or advice given by the Maltese Authorities not to travel;
 - ✗ Claims related to pandemic or epidemic including the fear or threat of catching such illness (coronavirus cover may be purchased for specific trips – see terms and conditions of this cover extension);
 - ✗ Any liability arising from the transmission of a communicable disease;
 - ✗ Any wilful self-inflicted injury or illness, suicide, sexually transmitted diseases, alcohol abuse and drug addiction;
 - ✗ Claims related to an anxiety state, depression, mental, nervous or emotional disorder unless resulting in admission into a hospital;
 - ✗ Extreme sports (full details are within the policy document);
 - ✗ All travel trips that exceed the standard 45-day duration or the agreed extended trip limit (no cover will be applicable at all);
 - ✗ Professional sports, racing, motor rallies and motor competitions;
 - ✗ Driving or riding on all quad bikes and other two/three wheeled vehicles with engines of more than 125cc;
 - ✗ Any manual work;
 - ✗ Theft of luggage from an unattended vehicle that is left unlocked or if the luggage is left in sight;
 - ✗ All unattended valuables including cameras, phones, iPads, laptops and similar electronic equipment (cover is also excluded from any unattended vehicle even if not in sight);
 - ✗ Wear and tear as well as mechanical and electrical breakdown or failure of any items of baggage;
 - ✗ Claims for items forming part of a pair or set that have not been stolen or damaged;
 - ✗ All damage to china, glass and other brittle articles and musical instruments;
 - ✗ Any sports equipment/clothing while in use;
 - ✗ Loss, theft or damage to contact lenses, hearing aids, dental or medical fittings, items dispatched as freight, documents, bicycles;
 - ✗ Damage to suitcases unless the suitcase is entirely unusable;
 - ✗ Loss by fraud and deception;
 - ✗ Loss or damage due to confiscation by any Government or public or local authority;
 - ✗ Any improvement on any claimed items;
 - ✗ Any consequential loss;
 - ✗ War risks, civil unrest, terrorism, sonic bangs and nuclear contamination;
 - ✗ Any liability arising from the use of electrically and mechanically propelled vehicles;
 - ✗ Claims related to cyber attacks or breaches, computer related errors and omissions including loss of data;
 - ✗ Any costs which any third party travel providers or compensation schemes are obliged to refund;
- and all other exclusions shown in the policy document.



What are my obligations?

- You must take reasonable precautions to ensure the safety and supervision of your property;
- You must take proper caution when travelling e.g. taking the recommended inoculations when travelling to certain countries;
- In the event of a claim you must:
 - confirm your APS VISA Gold Credit Card Account;
 - notify Atlas Insurance immediately when you become aware of any reason for cancellation or abandonment of your trip;
 - notify Atlas as soon as possible of any other claims, but not later than 30 days following your return to Malta;
 - report all losses and thefts to the police within 24 hours of the incident and ask for the police report;
 - complete a claim form and provide proof of all losses, any other requested report as well as all documentation quantifying the claimed amounts

You need to contact Atlas on 2343 5363 or via email apstravelclaims@atlas.com.mt



When does the cover start and end?

- Cancellation cover commences from the date of booking of your trip or issue of the VISA Gold Credit Card Account (whichever is the later - but not later than 12 months from the start of the trip);
- Other sections (including abandonment) will operate during the trip;
- All insurance cover will automatically end when your APS VISA Gold Credit Card Account is terminated for whatever reason.



How do I cancel the contract?

- The contract (policy) may only be cancelled by APS Bank p.l.c.