

SUMMARY OF COVER

PROVIDED

This summary is intended to describe simply and clearly the cover provided by the Travel Open Cover Insurance Policy. The policy itself being a legal document will define the precise terms of the cover.

A specimen may be examined on application.

SECTION A PERSONAL ACCIDENT

This section provides cover for accidental bodily injury resulting in death or disablement.

If the Insured Person shall during the Business Journey sustain bodily injury caused by violent accidental external and visible means which result directly and independently of any other cause in **death or disablement within twelve calendar months from the date of injury** the Underwriters will pay the relevant sum in accordance with the Schedule of Benefits

A catastrophe limit of €1863498.72 applies on this Section.

SECTION B MEDICAL & EMERGENCY EXPENSES

This section covers payment of the following expenses :

- Medical, surgical or Treatment charges (including emergency dental treatment)
- Additional accommodation and transport charges of the insured person and of any relative or friend travelling with or to or remaining with the insured person on medical advice
- Subject to the limit shown in the Policy and table of Benefits.
- The first €11.65 of each claim by each Insured Person.

SECTION C BAGGAGE

The cover provided is for loss of or damage to personal belongings and personal luggage. In addition, if the baggage is temporarily lost for longer than 12 hours an amount up to €232.94 is payable for the emergency purchase of essential items.

SECTION D MONEY

This section provides cover for loss of cash, travellers' cheques and the like.

SPECIAL CONDITION SECTIONS C AND D

Reasonable precautions must, at all times, be taken to ensure the safety and supervision of your property and you should take all practicable steps to cover lost or stolen property.

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PRINCIPAL EXCLUSIONS SECTIONS C AND D

This policy excludes :

- breakage of glass, china or similar fragile articles
- wear and tear
- loss of personal belongings, personal luggage (including valuables) and money not reported to the police and a report obtained
- confiscation by customs and other officials
- theft from an unattended vehicle
- the first €11.65 in respect of Baggage
- the first €23.29 in respect of Loss of Money.

SECTION E PERSONAL/PUBLIC LIABILITY

The Underwriters will provide indemnity against all sums which the Insured Person becomes legally liable to pay as damages in respect of

- (i) accidental bodily injury (including death or disease) to any person
- (ii) accidental loss of or damage to property occurring during the Business Journey.

The Underwriters will also pay legal costs and expenses recoverable by any claimant and all costs and expenses incurred with the written consent of the Company. The liability of the Company for all damages payable arising out of one occurrence or series of occurrences consequent on one original cause shall not exceed €1164686.7.

SECTION F REPATRIATION

If the Insured Person shall suffer Bodily Injury or Illness which shall necessitate the Repatriation of the Insured Person Underwriters will indemnify the Insured up to the amount of the Sum Insured in respect of reasonable travelling expenses incurred for the repatriation of the Insured person or in the case of death reasonable expenses incurred in transporting the body or ashes to the Maltese Islands and in making the necessary arrangements including any funeral expenses or the cost of burial or cremation in the country abroad where death occurred.

The repatriation of an Insured Person shall be deemed necessary in the event of death or if a qualified Medical Practitioner :

- (i) shall estimate that the Insured Person is likely to be totally or partially disabled in excess of four weeks and/or
- (ii) shall certify the Insured Person shall be repatriated because local facilities are inadequate for the treatment of his condition or his recovery will be substantially expedited thereby.

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SECTION G CANCELLATION & CURTAILMENT

Refund of non recoverable deposits contractually incurred in advance for travel and accommodation should the journey be unavoidably cancelled or curtailed due to the following :

- injury, illness or death of yourself or any person with whom you have arranged to travel or stay
- injury, serious illness or death of any relative, fiance(e) or close business associate of yours or of your travelling companion
- you or your travelling companion being summoned for jury service
- your presence being required due to serious illness of the Insured's person's relative fiance(e) or business colleague.
- Cancellation or curtailment of the schedule public transport service consequent upon strike, riot or civil commotion.

PRINCIPAL EXCLUSIONS - SECTIONS A, B & G

1. There is no cover in respect of a medical condition of any Insured for which, at the time of purchasing this insurance, the Insured:
 - is receiving inpatient treatment or is on a waiting list for inpatient treatment
 - has received a terminal prognosis
 - is travelling against the advice of a qualified doctor or is intending to obtain medical treatment during the period of insurance
2. Bodily injury (including death) illness or disablement resulting from the following shall not be covered:
 - motor cycling on machines exceeding 125cc
 - mountaineering, rock climbing, subacqua diving, pot-holing or organised team football
 - racing of any kind
 - manual work of any kind
 - winter sports or the use of dry ski slopes (unless specifically included)
 - expeditions or the crewing of a vessel from one Country to another
 - pregnancy & childbirth

General Exclusion

Any consequences of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war mutiny rebellion revolution insurrection military or usurped power.

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**TRAVEL OPEN COVER
NOTICE TO INSURED PERSONS**

It is important that you read these notes that we have prepared and which, we hope, will make you more aware of what the policy covers and what requirements are made upon you. THIS IS NOT A SUBSTITUTE FOR THE ACTUAL POLICY which, as a legal document, will describe the full terms of cover.

LOSS OR THEFT - You are required to report any losses or thefts to the Police authorities within 24 hours of the occurrence. A copy of the police report must be lodged with your claim. Depending on where the loss or theft occurred you are to report it also to any connected party such as the hotel proprietors or the transport authority. For loss or theft of money you will normally be required to present a sworn statement ("affidavit") in support of your claim.

BAGGAGE - If your luggage is lost or damaged during your journey, make sure you report this at the Airline's desk at the airport. You will be given a "Property Irregularity Report" which is essential for your claim. You must also write to the Airline concerned WITHIN 7 DAYS of the incident.

MEDICAL EXPENSES - The aim of the policy is to provide you with Insurance cover against an unexpected illness or injury. It is, therefore, quite clear that NO COVER is provided for any illness or injury which existed prior to your departure and of which you are aware. This is particularly the case if you suffer from a chronic or recurring illness such as a heart condition, diabetes and hypertension.

VALUABLES - Your policy has a limit for any one article and therefore you should ensure that you are not carrying anything above the limit (unless you have a separate policy covering valuables). Remember that you have a duty to care for your articles, and valuables should be regarded as uninsured unless they are either locked up or in the immediate control of a responsible person. Never pack valuables in luggages which will be unaccompanied, since no insurance cover will apply.

CANCELLATION - If you have to cancel or cut short your holiday, contact your travel agent immediately so that any recoverable expenses can be claimed.

YOUR POLICY - We highly recommend that you read your policy document since this will give you the full details of your cover.

MAKING A CLAIM - If you are unfortunate and suffer a loss, please contact **The Team (Malta) Ltd.** as soon as you can upon your return to Malta. Please make sure that you provide us with full details and with documents (such as Police Report, Property Irregularity Report, Receipts) which may be required in support of your claim.

DETAILS OF INSURANCE BENEFITS

	Limit A	Limit B
Accidental Death	€69881.2	€116468.67
Permanent Total Permanent Partial Disablement	€69881.2 (as per Permanent Disability Scale)	€116468.67 (as per Permanent Disability Scale)
Medical Expenses	€116468.67	€582343.35
Baggage	€1747.03 (Limit €349.41 any one article)	€3494.06 (Limit €815.28 any one article)
Money	€1747.03 (Limit €582.34 cash)	€1747.03 (Limit €582.34 cash)
Personal Public Liability	€1164686.70	€1164686.70
Repatriation	€2329.37	€4658.75
Cancellation/ Curtailement	€1747.03	€2329.37

WHAT TO DO IN CASE OF A MEDICAL EMERGENCY

You MUST notify INTERNATIONAL MEDICAL RESCUE immediately of ANY serious illness or accident abroad where you are ADMITTED TO HOSPITAL and BEFORE any REPATRIATION or CURTAILMENT of your trip. If you do not call in these circumstances your claim may be prejudiced.

Tel: UK (+44) (0) 20 8669 9292

IMPORTANT: Please avoid use other than for medical emergencies!

Please Quote Contract number: **Lloyd's 823/7554/2006**

Please have the following ready when you notify the claim:

- The dates of the outward and return journey
- Details of your problem
- A telephone number on which you can be contacted.



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**TRAVEL OPEN COVER
(CERTIFICATE NO:823/7554/2006/A/0035)**

INSURANCE PACKAGE DETAILS
FOR UNIVERSITY OF MALTA



