



**LOMBARD**

Lombard Bank Malta p.l.c.



**Lombard Bank Gold Credit Card  
Travel Insurance  
Cardholder's Cover Information Document**

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## **Introduction**

As a Cardholder, You are entitled to benefit from free travel insurance cover under the policy issued to the Bank.

The intention of this document is to provide You with details of the insurance cover provided. Atlas strongly recommends that You read this document so as to familiarise Yourself with the policy benefits, terms and conditions.

## **Policy information/claims**

Should You require any clarification or if You need to make a claim You are kindly requested to contact:

Atlas Insurance PCC Limited  
48-50 Ta' Xbiex Seafront Ta Xbiex  
XBX 1021  
Tel: 00356 23435381  
Fax: 00356 21344666  
Email: lombardclaims@atlas.com.mt

## **Cover**

Atlas will, in the event of Bodily Injury, death, illness, disease, loss, theft, damage or other events happening within the Period of Insurance provide insurance as detailed below.

## **Help lines**

It is recommended that You keep this document in a safe place and that You carry it with You when You travel.

Please note the important medical emergency contact numbers on page 10.

## **The Law applicable to this contract**

The contract of insurance shall for all effects and purposes be deemed to be a Maltese contract and shall be governed by and according to Maltese law. Without prejudice to any arbitration proceedings in Malta under current statutory provisions, the policy is subject to the exclusive jurisdiction of the Maltese courts.

## Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this document. For ease of reading the definitions are highlighted by the use of bold print and will start with a capital letter.

### **ACCOUNT**

means a Card account

### **ACCOUNT HOLDER**

means a Cardholder in whose name the Bank maintains an Account.

### **ATLAS**

means Atlas Insurance PCC Limited 48-50 Ta'Xbiex Seafront, Ta'Xbiex XBX1021 Malta.

### **ABANDONMENT / ABANDON**

means abandoning the Trip by direct return to Malta or by attending a hospital abroad for in excess of 48 hours as an in-patient.

### **ACCOMPANYING PERSON**

means a person with whom You are travelling or have arranged to travel with and without whom the Trip cannot commence or continue excluding a tour or group leader.

### **BAGGAGE**

means luggage, clothing, personal effects, Valuables and other articles which belong to You (or for which You are legally responsible) worn, used or carried by You during the Trip. Baggage includes articles purchased during the Trip but excludes: Personal Money, property carried for trade or commercial purposes including business equipment, business documents and business samples and any hired sports equipment or clothing.

### **BANK**

means Lombard Bank Malta p.l.c. of 67, Republic Street, Valletta, VLT1117, Malta

### **BODILY INJURY**

means an identifiable accidental bodily injury caused solely and directly by sudden, unexpected, violent, external and visible means. This definition includes:

- unavoidable exposure to the elements;
- accidental drowning, gassing, poisoning or electrocution;
- accidental bodily injury sustained whilst lawfully arresting, detaining or attempting to arrest or detain a criminal or suspected criminal.

### **BUSINESS TRIP**

means a Trip wholly or in part for business purposes but excluding manual work.

### **CARD**

means a valid Visa or Mastercard "Gold" credit card issued by the Bank.

### **CARDHOLDER**

means the a natural person who has been issued with a Card by the Bank including any natural person who is a supplementary cardholder.

### **CLOSE BUSINESS ASSOCIATE**

means any person whose absence from business for one or more complete days at the same time as Your absence prevents the proper continuation of that business. A director or senior manager of Your business must agree with this.

### **CLOSE RELATIVE**

means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step

brother, foster child, aunt, uncle, cousin, nephew, niece, legal guardian, partner (who lives with You) or fiancée/fiancee.

**DATE OF BOOKING**

means the date a booking is made in respect of any Trip.

**DIRECT JOURNEY**

means travel between Malta and a pre-booked destination overseas and vice versa including scheduled stops for refuelling and change of connection which involves the same mode of transport and when time spent at the stop is less than 12 hours.

**ENTRY DATE**

means the date from which the Cardholder is issued with the relative Card.

**EXCESS**

means the amount that You will have to pay towards any claim. This applies to each claim per Insured Person per section, if applicable.

**FULL VALUE**

means the current cost as new less an appropriate deduction for wear, tear and depreciation.

**GEOGRAPHICAL AREA**

means anywhere in the world.

**HOME**

means Your normal place of residence in Malta.

**INSURED PERSON/YOU/YOUR**

means all Cardholders but extends to include spouses, partners living in the same household and children up to 23 years of age all living at home and in full time education. In order to be insured, each person must be permanently resident in Malta and has been so resident for the six months prior to the Date of Booking or the Entry Date (whichever is the later).

**LOSS OF LIMB**

means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

**LOSS OF SIGHT**

means total and irrecoverable loss of sight.

**MALTA/ MALTESE**

means the islands of Malta, Gozo and Comino.

**MEDICAL CONDITION**

means any disease, illness or injury.

**MEDICAL PRACTITIONER**

means a registered practising member of the medical profession who is not related to You or to any Accompanying Person.

**PERIOD OF INSURANCE**

In respect of cancellation cover provided by Section A - Cancellation or Abandonment Charges, the period of insurance shall start from the Date of Booking or from the Entry Date (whichever is later) till when the Trip commences. Cover is not operative if the period from the later of the Date of Booking or the Entry Date till the Trip starts exceeds 12 calendar months.

For all other cover under the policy, the period of insurance means the period of the Trip but not, in any case, exceeding a maximum period of forty-five (45) days. It is understood that the insurance commences when You leave Your Home or Your place of business in Malta (whichever is the later) to

commence the Trip and terminates at the time of Your return to Your Home or place of business in Malta (whichever is the earlier) on completion of the Trip.

The period of insurance is automatically extended for the period of the delay up to a maximum of thirty days in the event that Your return to Malta is unavoidably delayed due to an event insured by this policy.

**PERSONAL MONEY**

means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, passport, event and entertainment tickets, phone cards and credit/debit or charge cards all held for private purposes.

**PRE-EXISTING MEDICAL CONDITION**

means:

- a) any respiratory condition (relating to the lungs or breathing), heart condition, stroke, cancer or anxiety state and/or depression You have, or have had, for which You are taking prescribed medication or are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 5 years
- b) any other Medical Condition You have, or have had, for which You are taking prescribed medication or are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 12 months.

**PUBLIC TRANSPORT**

means any publicly licensed aircraft, sea vessel, train or coach on which You are booked to travel.

**TRIP**

means any conventional pleasure trip or Business Trip made by You within the Geographical Area which begins and ends in Malta during the Period of Insurance but excluding one way trips or journeys.

**UNATTENDED**

means when You are not in full view of and not in a position to prevent unauthorised interference with Your property or vehicle.

**VALUABLES**

means any of the following items:

- jewellery;
- gold, silver, precious metal or precious or semiprecious stone articles;
- watches;
- furs;
- cameras, camcorders, photographic, audio, video, computer, television and telecommunications equipment (including CD's, DVD's, tapes, films, cassettes, cartridges, headphones, personal organisers and mobile phones and their related accessories);
- computer games and associated equipment;
- telescopes and binoculars.

## Limits

Atlas will not pay more than the following sums insured, benefits or limits in the Period of Insurance  
All Limits are per Insured Person

### Section

A	Cancellation or Abandonment Charges	Limit: €4,000
B	Emergency Medical and Other Expenses	Limit : €100,000
C	Hospital Benefit	€35 for every complete 24 hours, maximum €1,200 in the aggregate
D	Personal Accident	See Benefits Specification below
E	Baggage and Passport	Baggage Sum Insured: €2,500 sub-limited as follows: <ul style="list-style-type: none"><li>• Single Article (incl. Valuables) Sub-Limit: €600</li><li>• Aggregate Sub Limit for Valuables of an electronic nature: €850</li><li>• Aggregate Sub-Limit for other Valuables: €850</li><li>• Delayed Baggage Limit: €700</li><li>• Passport and Ticket Loss Expenses Limit: €120</li></ul>
F	Personal Money	Personal Money Sum Insured: €950
G	Personal Liability	€500,000
H	Delayed Departure	€50 for the first completed 12 hours delay and €25 for each full 12 hours delay thereafter, maximum €140 in the aggregate
I	Missed Departure	Missed Departure Limit: €700
J	Hijack	€120 for every 24 hour period, maximum €500 in the aggregate

### Personal Accident Benefits - Specification

For the purpose of this Policy, any person is deemed to be the age he or she is on the Date of Booking or the Entry Date (whichever is the later).

BENEFIT	Up to age 15 years inclusive	16 years to 75 years inclusive
1 Death	€6,000	€120,000
2 Loss of one or more limbs and/or loss of sight in one or both eyes	€6,000	€120,000
3 Permanent total disablement	€ 6,000	€120,000

### General Conditions Applicable To The Whole Policy

You must comply with the following conditions to have the full protection of the policy.

If You do not comply Atlas may at Atlas' option cancel the insurance in Your respect or refuse to deal with Your claim or reduce the amount of any related claim payment.

#### 1. Multiple Cards

If at the time of any incident which results in a claim under this policy, an Account Holder holds more than one Card, only one claim may be made in respect of each incident.

#### 2. Other insurance

If at the time of any incident which results in a claim under this policy, there is another insurance (outside this Lombard Gold Card Travel Insurance Scheme) covering the same loss, damage, expense or liability, Atlas will not pay more than Atlas' proportional share (not applicable to Section D - Personal accident).

### **3. Reasonable precautions**

You must take and cause to be taken all reasonable precautions to avoid illness, injury, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard Your property from loss or damage and to recover property lost or stolen.

### **4. Closed or Blocked Accounts**

All cover under this Policy terminates automatically in respect of Insured Persons as soon as the respective Account is closed.

If an Account is blocked in the case of death of the Account Holder, cover will be assigned to the Account Holder's spouse or partner and children.

## **Claims Conditions**

You must comply with the following conditions to have the full protection of the policy.

If You do not comply Atlas may at Atlas' option refuse to deal with Your claim or reduce the amount of any claim payment.

### **1. Claims**

You must notify Atlas with full details in writing as soon as You reasonably can, but not later than 15 days following Your return to Malta, following any Bodily Injury, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

You must also inform Atlas immediately if You are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to Atlas without delay. You or anyone acting on Your behalf must not negotiate admit or repudiate any claim without Atlas' written consent.

You or Your legal representatives must supply at Your own expense all information, reports, evidence (including receipts), details of household and other insurance and medical certificates as required by Atlas. Atlas reserve the right to require You to undergo an independent medical examination at Atlas' expense. Atlas may also request and will pay for a post-mortem examination.

You must retain any property which is damaged, and, if requested, send it to Atlas at Your own expense. If Atlas pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become Atlas' property.

Atlas may refuse to reimburse You for any expenses for which You cannot provide receipts or bills.

You may be asked to present a sworn statement (affidavit) at Your expense in support of Your claim.

### **2. Subrogation**

Atlas are entitled to take over and conduct in Your name the defence and settlement of any legal action. Atlas may also take proceedings at Atlas' own expense and for Atlas' own benefit, but in Your name, to recover any payment Atlas have made under this policy to anyone else.

### **3. Fraud**

You must not act in a fraudulent manner. If You or anyone acting for You:

make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect  
or

make a statement in support of a claim knowing the statement to be false in any respect or

submit a document in support of a claim knowing the document to be forged or false in any respect or

make a claim in respect of any loss or damage caused by Your wilful act or with Your connivance  
then

- Atlas shall not pay the claim
- Atlas shall not pay any other claim which has been or will be made under the policy
- All cover under this policy will cease immediately
- Atlas shall be entitled to recover from You the amount of any claim already paid under the policy
- Atlas may inform the police of the circumstances.



## Important Conditions Relating To Health

You must comply with the following conditions to have the full protection of the policy.

If You do not comply Atlas may at Atlas' option refuse to deal with Your claim or reduce the amount of any claim payment.

1. It is a condition of this policy that You will not be covered under:
  - Section A - Cancellation Or Abandonment Charges
  - Section B - Emergency Medical And Other Expenses
  - Section C - Hospital Benefit
  - Section D - Personal Accident
- a. for any claims if You are aged 76 years or over on the Date of Booking or the Entry Date (whichever is the later)
- b. for any claims arising directly or indirectly from:
  - i. any Pre-Existing Medical Condition,
  - ii. any Medical Condition for which You have received a terminal prognosis,
  - iii. any Medical Condition for which You are on a waiting list for or have knowledge of the need for surgery, in patient treatment or investigation at a hospital, clinic or nursing home, which You are aware of as at the Date of Booking or the Entry Date (whichever is the later)
- c. for any claims arising directly or indirectly from any circumstances You are aware of as at the Date of Booking or the Entry Date (whichever is the later) and which could reasonably be expected to give rise to a claim on this policy including, but not limited to:
  - when an Accompanying Person, a Close Relative, a Close Business Associate or a person with whom You have arranged to stay is suffering from a Pre-existing Medical Condition or a Medical Condition as referred to in ii, and iii above;
  - when You have had signs or symptoms for which a Medical Practitioner has not yet been consulted or You are awaiting day-patient, in-patient or out-patient treatment
- d. for any claims arising directly or indirectly from:
  - i. any Medical Condition You have in respect of which a Medical Practitioner has advised You not to travel or would have done so had You sought his/her advice,
  - ii. any Medical Condition for which You are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of Malta,
  - iii. any Medical Condition for which You are not taking the prescribed medication or recommended treatment as directed by a Medical Practitioner,
  - iv. normal pregnancy or childbirth without any accompanying complications.
2. If You require private in-patient treatment or repatriation You must comply with the conditions of the Emergency and Medical Service section on page 10.

You should also refer to the general exclusions on page 8/9.

## General Exclusions Applicable To All Sections Of The Policy

(Exclusions 5, 6, 7 and 8 do not apply to claims for cancellation under Section A - Cancellation and Abandonment Charges)

Atlas will not pay for claims arising directly or indirectly from:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, Terrorism (regardless of any other cause or event contributing concurrently or in any other sequence to the loss) and any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism.

2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not You own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
5. Your pursuit of winter sports unless You contact Atlas, You pay the necessary additional premium and Atlas confirms this in writing.  
In such case however the following winter sports activities will remain excluded: Off piste skiing without a guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, Nordic skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snow cat skiing, snow carting or the use of bob sleighs, luges or skeletons.
6. Your engagement in or practice of: manual work in connection with a profession, business or trade, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, professional entertaining, professional sports, racing (other than on foot or while swimming), motor rallies and motor competitions.
7. Your engagement in or practice of: boxing, bungee jumping, canoeing at grade 4 or above, caving or cave diving, canyoning, rock climbing or mountaineering requiring the use of guides or ropes, extreme sports of any kind, expeditions, football (if the main purpose of the Trip), gliding, gymnastics, hang gliding, high diving, horse riding in competitions, hot air ballooning (unless as part of an organised trip with a qualified pilot), hunting, jet skiing, karate, kayaking, martial arts, micro lighting, parachuting, paragliding, parapenting, polo, pot holing, rafting, rugby, shark diving, sky diving, sky surfing, underwater activities requiring the use of artificial breathing apparatus (except scuba diving of less than 15 metres depth if suitably qualified or if supervised by a professional instructor) or wrestling.
8. Your use, as a driver or passenger, of a motorised two or three wheeled vehicle unless:
  - the vehicle has an engine size 125cc or lower; and
  - You are wearing a crash helmet; and
  - (if You are driving) a full Maltese driving licence is held permitting the use of such vehicle in Malta.
9. Your wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
10. Your own unlawful action or any criminal proceedings against You.
11. HIV (Human Immunodeficiency Virus) and/or any HIV-related illness including AIDS and/or mutant derivatives or variations thereof however caused.
12. Inhalation and/or ingestion of asbestos or exposure to asbestos or the existence of or the harmful nature of asbestos or health hazards associated with asbestos or any allegation or concern in relation thereto. The term asbestos shall include asbestos, asbestos fibres, derivatives of asbestos or any substance or compound containing asbestos or waste comprising of or containing asbestos.
13. Operational duties of a member of the armed forces.
14. Emotional disorders anxiety or panic attacks and hysteria unless they result in admission into a hospital.

15. Consequential loss of any kind (for example the replacement of locks following loss of keys).
16. Your travel to a country or specific area or event to which the relevant Maltese authorities or the World Health Organisation has advised the public not to travel.

## **Emergency And Medical Service**

In the event of a serious illness or accident in circumstances covered by this policy which may lead to in-patient hospital treatment or before any arrangements are made for repatriation, You must contact Specialty Assist (SA) world-wide organisation specialising in emergency assistance services. The service is available to You and operates 24 hours a day, 365 days a year for advice and assistance when making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment You must contact SA as soon as possible. Private medical in-patient treatment and repatriation costs are not covered unless authorised specifically by SA or by Atlas.

### **Medical assistance abroad**

SA has the medical expertise, contacts and facilities to help should You:

- be injured in an accident or
- fall ill

and require in-patient medical treatment.

SA will also arrange transport Home when this is considered to be medically necessary.

### **Payment for medical treatment abroad**

If You are admitted to a hospital/clinic while abroad, SA will arrange for medical expenses covered by the policy to be paid direct to the hospital/ clinic. To take advantage of this benefit someone must contact SA for You as soon as possible.

For simple outpatient treatment, You should pay the hospital/clinic yourself and claim back medical expenses from Atlas on Your return to Malta.

Contact SA on telephone number: 24 Hour Operations

Tel: +44 (0) 2079027405

Fax: +44 (0) 2079284748

Email: [operations@specialty-assist.com](mailto:operations@specialty-assist.com)

Quote Your policy number and advise them that You are insured with Atlas Insurance PCC Limited.

## **Reciprocal Health Agreements**

### **European Union, European Economic Area or Switzerland**

If You are traveling to countries within the European Union (EU), European Economic Area (EEA) or Switzerland, You are strongly advised to obtain a European Health Insurance Card from the Maltese Government Health Department.

This will entitle You to benefit from the reciprocal health arrangements which exist between countries within the EU, EEA or Switzerland. In the event of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card or private health insurance, Atlas will not apply the deduction of Excess under Section B - Emergency Medical and other Expenses.

## **Section A - Cancellation or Abandonment charges**

### **What is covered**

Atlas will pay You up to the Cancellation or Abandonment Charges Limit noted under the Limits section on page 6, for any irrecoverable unused travel and accommodation costs and other pre-paid charges which You have paid or are contracted to pay together with any reasonable additional travel expenses incurred (when You cannot use Your return ticket) (Note: the above includes irrecoverable deposits and it includes the pre-paid irrecoverable cost of excursions, up to €250 in total and show and sports event tickets up to €125 in total but it excludes pre-paid hire of ski equipment, pre-paid ski passes and ski tuition and/or any prepaid green fees)

if:

- a) cancellation of the Trip is necessary and unavoidable or
  - b) the Trip is Abandoned before completion as a result of any of the following events occurring
1. Your death, Bodily Injury or illness or that of:
    - a) any Accompanying Person
    - b) any person with whom You have arranged to reside temporarily.
  2. The death, serious Bodily Injury or serious illness of:
    - a) Your Close Relative or the Close Relative of an Accompanying Person
    - b) Your Close Business Associate or the Close Business Associate of an Accompanying Person.
  3. Your or an Accompanying Person's compulsory quarantine, jury service attendance or being called as a witness at a Court of Law.
  4. Your or Your spouse's redundancy (which qualifies for payment under current Maltese redundancy payment legislation) provided that, at the Date of Booking or the Entry Date (whichever is the later), there was no reason to believe anyone would be made redundant.
  5. The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department, provided that such cancellation or Abandonment could not reasonably have been expected at the Date of Booking or the Entry Date (whichever is the later).
  6. The Police requesting You to remain at or return to Your Home or place of business following theft at Your Home or place of business.
  7. Your Home becoming uninhabitable following serious damage caused by fire, aircraft, explosion, storm, flood, burst pipes, malicious persons or theft occurring during or within 30 days of the start of the Trip.

### **Special conditions relating to claims**

1. You must obtain a medical certificate from a Medical Practitioner to confirm the necessity to return Home prior to Abandonment of the Trip due to death, Bodily Injury or illness.
2. If You fail to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel or Abandon the Trip, Atlas' liability shall be restricted to the cancellation/Abandonment charges that would have applied had failure not occurred.
3. If You cancel the Trip due to Bodily Injury or illness You must provide a medical certificate from a Medical Practitioner stating that this necessarily and reasonably prevented You from travelling.

## What is not covered

1. Any claims arising directly or indirectly from:
  - a) redundancy:
    - caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy, or
    - where a warning or notification of redundancy was given prior to the Date of Booking or the Entry Date (whichever is the later), or
    - where You or Your spouse have been employed for less than 12 months as at the Date of Booking or the Entry Date (whichever is the later), or
    - where You or Your spouse are self- employed
  - b) circumstances known to You prior to the Date of Booking or the Entry Date (whichever is the later) which could reasonably have been expected to give rise to cancellation or Abandonment of the Trip.
2. Compensation for frequent flyer points or similar schemes.
3. Any claim for unused travel or accommodation arranged by using Air Miles or similar travel loyalty schemes.
4. Any claim for management fees, maintenance costs or exchange fees associated with timeshare and similar arrangements.
5. Abandonment arising as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication.
6. Anything mentioned in the General Exclusions on page 8/9.
7. You should also refer to the Important Conditions Relating To Health on page 8.

## Section B - Emergency Medical And Other Expenses

### What is covered

Atlas will pay You up to the Emergency Medical and Other Expenses Limit noted in the Limits Sections on page 6 (but see also any sub-limits below) for the following expenses which are necessarily incurred within 12 months of the incident as a result of Your suffering death, Bodily Injury or illness and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance (including rescue services to take You to hospital) and nursing fees and charges incurred outside Malta (and in Malta up to a limit of €700 for any treatment required within a maximum period of three months after Your booked return date).
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of €250 incurred outside Malta.
3. In the event of Your death outside Malta, the reasonable additional cost of funeral expenses abroad plus the reasonable cost of conveying Your ashes to Your Home, or the additional costs of returning Your body to Your Home.
4. Reasonable additional transport (economy class) and half board accommodation expenses incurred, up to the standard of Your original booking, if it is medically necessary for You to stay beyond Your scheduled return date.

This includes, with Atlas' prior authorisation or that of SA, reasonable additional transport and accommodation expenses for a friend or Close Relative to remain with You or travel to You from Malta or escort You and reasonable additional travel expenses (economy class) to return You to Your Home if You are unable to use the return ticket.

5. With the prior authorisation of SA, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate You to Your Home if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless SA agree otherwise.

### **Special conditions relating to claims**

1. You must give notice as soon as possible to SA or Atlas of any Bodily Injury or illness which necessitates Your admittance to hospital as an in-patient or before any arrangements are made for Your repatriation.
2. In the event of Your Bodily Injury or illness Atlas reserve the right to relocate You from one hospital to another and arrange for Your repatriation to Malta at any time during the Trip. Atlas will do this if in the opinion of the Medical Practitioner in attendance or SA You can be moved safely and/or travel safely to Malta to continue treatment.

### **What is not covered**

1. The Excess of €35.
2. Any claims arising directly or indirectly in respect of:
  - a) costs of telephone calls, other than calls to SA notifying them of the problem for which You are able to provide a receipt or other evidence to show the cost of the call and the number telephoned,
  - b) the cost of treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or illness which necessitated Your admittance into hospital,
  - c) any expenses which are not usual, reasonable or customary to treat Your Bodily Injury or illness,
  - d) any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and SA can be delayed reasonably until Your return to Malta,
  - e) expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside Malta,
  - f) additional costs arising from single or private room accommodation,
  - g) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre,
  - h) any expenses incurred after You have returned to Malta except up to the limit noted under What is Covered above,
  - i) expenses incurred as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication,
  - j) Your decision not to be repatriated after the date when in the opinion of SA it is safe to do so.
3. Anything mentioned in the General Exclusions on page 8/9.

You should also refer to the Important Conditions Relating To Health on page 8.

## **Section C - Hospital Benefit**

### **What is covered**

Atlas will pay You €35 for every complete 24 hours You have to stay in hospital as an in-patient outside Malta up to a maximum of €1,200 in the aggregate as a result of Bodily Injury or illness You sustain. Atlas will pay the amount above in addition to any amount payable under Section B - Emergency Medical And Other Expenses.

### **Special condition relating to claims**

You must give notice as soon as possible to SA or Atlas of any Bodily Injury or illness which necessitates Your admittance to hospital as an inpatient.

What is not covered

1. Any claims arising directly or indirectly from:
  - a) any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or illness which necessitated Your admittance into hospital,
  - b) hospitalisation relating to any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and SA can be delayed reasonably until Your return to Malta,
  - c) any additional period of hospitalisation relating to treatment or services provided by a health spa convalescent or nursing home or any rehabilitation centre,
  - d) hospitalisation as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication,
  - e) any additional period of hospitalisation following Your decision not to be repatriated after the date when in the opinion of SA it is safe to do so.
2. Anything mentioned in the General Exclusions on page 8/9.

You should also refer to the Important Conditions Relating To Health on page 8.

## **Section D - Personal Accident**

### **What is covered**

Atlas will pay one of the Personal Accident Benefits shown in the relevant Specification on page 6 if You sustain Bodily Injury which shall solely and independently of any other cause, result within two years in Your:

1. death,
2. loss of limb, loss of sight, or
3. permanent total disablement.

### **Special condition relating to claims**

1. Atlas' Medical Practitioner may examine You as often as he/she deems necessary in the event of a claim.
2. A person is deemed to be the age which applies on the Date of Booking or the Entry Date (whichever is the later).

### **Provisions**

Benefit is not payable to You :

1. under more than one of items 1, 2 or 3 of the Personal Accident Benefits shown in the Specification on page 6
2. under item 3 of the Personal Accident Benefits (permanent total disablement) until one year after the date You sustain Bodily Injury
3. under item 3 of the Personal Accident Benefits (permanent total disablement) if You are able or may be able to carry out any gainful employment or gainful occupation.
4. under item 3 of the Personal Accident Benefits (permanent total disablement) unless You are in full time employment at the time of the accident.

### **What is not covered**

Anything mentioned in the General Exclusions on page 8/9.

You should also refer to the Important Conditions Relating To Health on page 8.

## Section E - Baggage And Passport

### What is covered

1. Atlas will pay You up to the amount of the Baggage Sum Insured under the Limits section on page 6 for the accidental loss of, theft of or damage to Baggage. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or Atlas may at Atlas' option replace, reinstate or repair the lost or damaged Baggage).

The maximum Atlas will pay You for any one article (Valuable or otherwise), pair or set of articles (Valuable or otherwise) is the amount of the Single Article Sub-Limit noted in the Limits section.

The maximum Atlas will pay You in total for

- all Valuables of an electronic nature; and
- all other Valuables

is the amount of the relative Sub-Limits noted in the Limits section.

2. Atlas will also pay You:
  - a) up to the amount of the Delayed Baggage Limit shown under the Limits section on page 6 for the emergency replacement of clothing, medication and toiletries if Your Baggage is temporarily lost in transit during the outward journey and not returned to You within 12 hours, provided written confirmation is obtained and sent to Atlas from the carrier, confirming the number of hours the Baggage was delayed.  
If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.
  - b) up to the amount of the Passport and Tickets Loss Expenses Limit shown under the Limits section on page 6 for reasonable additional travel, communication and accommodation expenses incurred necessarily abroad to obtain a replacement of Your lost or stolen travel tickets and/or passport plus the cost of a temporary replacement passport.

### Special conditions relating to claims under Sections: E- Baggage and Passport and F - Personal Money

1. You must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of any Baggage and/or Personal Money. In the case of lost or stolen credit and/or cash cards You must also report the loss/theft to the issuing authority.
2. If Baggage and/or Personal Money is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.
3. If Baggage and/or Personal Money is lost, stolen or damaged whilst in the care of an airline You must:
  - a) obtain a Property Irregularity Report from the airline
  - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
  - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
4. Receipts for items lost, stolen or damaged must be retained as these will help You to substantiate Your claim.
5. Atlas will pay for individual damaged or lost items forming part of a set or pair but not for companion pieces which are undamaged or not lost.

### What is not covered under Sections: E- Baggage and Passport and F- Personal Money

1. Loss, theft of or damage to any property whatsoever (including Personal Money) contained in or stolen from an Unattended vehicle.



2. Loss, theft of or damage to cameras, camcorders, photographic, audio, video, computer, television and telecommunications equipment (including CD's, DVD's, tapes, films, cassettes, cartridges, headphones, personal organisers and mobile phones and their related accessories), computer games and associated equipment, telescopes and binoculars if left Unattended at any time (including in a vehicle or in the custody of carriers) unless:
  - deposited in a locked safe or safety deposit box; or
  - deposited in the custody of the "left luggage" facility provided by an airport, hotel, sea, train or bus station; or
  - in Your locked accommodation.
3. Loss, theft of or damage to Valuables (other than those mentioned in 3. above) and/or Personal Money if left Unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a locked safe or safety deposit box.

Note to 1, 2 and 3 above - In the context of transit by any means of transport including Public Transport, property is deemed Unattended if it is not in Your personal custody and control e.g. When travelling by aeroplane it must travel as hand luggage.

4. Loss or damage or expense due to delay, confiscation, requisition, seizure, detention or destruction by customs or other authority.
5. Damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss, theft of or damage to:
  - a) unset precious stones
  - b) contact or corneal lenses
  - c) hearing aids, dental or medical fittings
  - d) anything shipped as freight
  - e) deeds, manuscripts, securities, bonds or documents of any kind
  - f) bicycles
7. Cracking, scratching, breakage of or damage to:
  - china
  - glass (other than glass in watch faces, cameras, binoculars or telescopes)
  - porcelain or other brittle or fragile articles
  - antiques, household goods and perishable goods
 unless caused by fire, theft, or accident to the sea vessel, aircraft, train or vehicle in which they are being carried.
8. Breakage of or other damage to:
  - a) sports equipment
  - b) sports clothing
 while in use.
9. Musical instruments suffering:
  - scratching, denting or bruising, breakage of strings or loss of tone
  - other damage unless they are carried in their professional cases.
10. Loss, theft of or damage to:
  - motor accessories
  - business goods, samples, tools of trade, and other items used in connection with Your business, trade, profession or occupation.

11. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing, altering or restoring, mechanical or electrical breakdown.

12. Loss due to depreciation in value of money, variation in exchange rates or shortages due to error

or omission.

13. Loss, theft of or damage to travellers' cheques if You have not complied with the issuer's conditions or where the issuer provides a replacement service.
14. Your liability under the terms of any credit and/or cash card as a direct result of its loss and subsequent unauthorised use.
15. Loss, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased prerecorded when Atlas will pay up to the makers latest list price.
16. Anything mentioned in the General Exclusions on page 8/9.

## **Section F - Personal Money**

### **What is covered**

Atlas will pay You up to the amount of the Personal Money Sum Insured shown in the Limits Section on Page 6 for the accidental loss of, theft of or damage to Personal Money. In respect of foreign currency cover is also operative during the 72 hours immediately preceding Your departure on the outward journey.

### **Special conditions relating to claims**

See Special Conditions relating to claims in Section E - Baggage and Passport.

### **What is not covered**

See What is not covered in Section E - Baggage and Passport.

## **Section G - Personal Liability**

### **What is covered**

Atlas will pay up to €500,000 (inclusive of legal costs and expenses awarded against You or incurred by You with Atlas' written permission) against any amount You become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. Bodily Injury, death, illness or disease to any person who is not in Your employment or who is not a member of Your household.
2. Loss of or damage to property that does not belong to and is neither in the charge of nor under the control of:
  - You; or
  - anyone in Your employment; or
  - any member of Your householdother than any temporary holiday accommodation occupied (but not owned) by You.

### **Special conditions relating to claims**

1. You must give Atlas written notice as soon as possible of any incident, which may give rise to a claim.
2. You must forward every letter, writ, summons and process to Atlas as soon as You receive it.

3. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without Atlas' written consent.
4. Atlas will be entitled if Atlas so desire to take over and conduct in Your name the defence of any claims for indemnity or damages or otherwise against any third party. Atlas shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and You shall give Atlas all necessary information and assistance which Atlas may require.
5. In the event of Your death, Your legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

### **What is not covered**

1. Compensation or legal costs arising directly or indirectly from:
  - a) liability which has been assumed by You under agreement unless the liability would have attached in the absence of such agreement,
  - b) the pursuit of any trade, business, profession or occupation or the supply of goods or services,
  - c) the ownership, possession or use of:
    - firearms,
    - animals (other than dogs and cats and horses used for private hacking),
    - mechanically propelled vehicles,
    - aircraft and watercraft (other than manually propelled rowboats, punts or canoes),
  - d) the transmission of any communicable disease or virus,
  - e) ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where Atlas will not pay for the first €45 of each and every claim arising from the same incident).
2. Punitive, aggravated, compensatory or exemplary damages.
3. Anything mentioned in the General Exclusions on page 8/9.

### **Section H - Delayed Departure**

#### **What is covered**

If the Public Transport on which You are booked to travel is delayed on a Direct Journey to or from Malta resulting in You arriving at Your final destination at least 12 hours after Your original scheduled arrival time

Atlas will pay You:

1. €50 for the first completed 12 hours delay and €25 for each full 12 hours delay thereafter up to a maximum of €140 in the aggregate; or
2. up to the Cancellation and Abandonment Charges Limit noted in the Limits section on page 6 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which You have paid or are contracted to pay if after a minimum 24 hours has elapsed from the scheduled time of departure from Malta, You choose to cancel Your Trip.

You may claim only under Sub-section 1 or 2 above, for the same event, not both.

You may claim only under Section H - Delayed Departure or Section I - Missed Departure for the same event, not both.

Cover ceases under this section after the first leg of a trip when an overnight stop is included in Your itinerary - see also definition of Direct Journey.

#### **Special conditions relating to claims**

1. You must check in according to the itinerary supplied to You.

2. Atlas will work out the length of the delay from the date and time the Public Transport should have left. You must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.

### **What is not covered**

1. The Excess of €35 under Sub-section 2 above.
2. Claims arising directly or indirectly from:
  - a) strike or industrial action or air traffic control delay existing or publicly declared by the the Date of Booking or the Entry Date (whichever is the later).
  - b) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Compensation for frequent flyer points or similar schemes.
4. Any claim for unused travel or accommodation arranged by using Air Miles or similar travel loyalty schemes.
5. Any claim for management fees, maintenance costs or exchange fees associated with timeshare and similar arrangements.
6. Anything mentioned in the General Exclusions on page 8/9.

### **Section I - Missed Departure**

#### **What is covered**

Atlas will pay You up to the Missed Departure Limit under the Limits section on page 6 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in returning to Malta if You fail to arrive at the final international departure point in time to board the Public Transport on which You are booked to travel back to Malta as a result of:

1. the failure of other scheduled Public Transport, or
2. delay to a connecting scheduled flight, or
3. an accident to or breakdown of the vehicle in which You are travelling, or
4. an accident or breakdown occurring ahead of You on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which You are travelling, or
5. strike, industrial action or adverse weather conditions.

You may claim only under Section I - Missed Departure or Section H - Delayed Departure for the same event, not both.

#### **Special conditions relating to claims**

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way You must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.

2. You must allow sufficient time for the Public Transport or other transport to arrive on schedule and to deliver You to the departure point.
3. In respect of claims under What is covered number 1 above, You must obtain written confirmation of the failure from the Public Transport operator/s.
4. In respect of claims under What is covered number 2 above, You must obtain written confirmation from the carriers (or their handling agents) of the number of hours of delay.
5. In respect of claims under What is covered number 3 above, if the vehicle belongs to a transport operator then You must obtain written confirmation from the carriers of the accident or breakdown and the number of hours of delay.
6. In respect of claims under What is covered number 5 above, You must obtain written confirmation of the missed departure from the Public Transport operator/s explaining that it was due to strike, industrial action or adverse weather conditions.

### **What is not covered**

1. The Excess of €25.
2. Claims arising directly or indirectly from:
  - a) strike or industrial action or air traffic control delay existing or declared publicly by the Date of Booking or the Entry Date (whichever is the later),
  - b) an accident to or breakdown of the vehicle in which You are travelling for which a professional repairers report is not provided,
  - c) breakdown of the vehicle in which You are travelling if the vehicle is owned by You and has not been serviced properly and maintained in accordance with manufacturer's instructions,
  - d) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Additional costs where the scheduled Public Transport operator has offered reasonable alternative travel arrangements.
4. Any claim where You have not done all You can to reach Your departure point in time.
5. Anything mentioned in the General Exclusions on page 8/9.

### **Section J - Hijack**

#### **What is covered**

If the Public Transport on which You are booked to travel is hijacked on a Direct Journey to or from Malta,

Atlas will pay You:

€120 for every completed 24 hours of restraint from travel up to a maximum of €500 in the aggregate.

You may claim only under Section J – Hijack or Section H - Delayed Departure or Section I - Missed Departure for the same event.

#### **Special conditions relating to claims**

1. You must check-in according to the itinerary supplied to You.
2. You must obtain confirmation from the carriers (or their handling agents) in writing of the number of

hours of restraint from travel and the reason for this restraint;

3. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.

### **What is not covered**

1. Claims arising directly or indirectly from:
  - a) strike or industrial action or air traffic control delay existing or publicly declared by the Date of Booking or the Entry Date (whichever is the later).
  - b) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
2. Compensation for frequent flyer points or similar schemes.
3. Any claim for unused travel or accommodation arranged by using Air Miles or similar travel loyalty schemes.
4. Any claim for management fees, maintenance costs or exchange fees associated with timeshare and similar arrangements.
5. Anything mentioned in the General Exclusions on page 8/9.

### **If the You are not satisfied with Atlas Insurance**

It is important that You follow this process, step by step, to ensure that Your concerns are dealt with as swiftly as possible.

How Atlas deal with Your concerns

You can communicate with Atlas about Your concerns in writing by any reasonable means and this will always be free of charge. Atlas assures You that feedback is always welcome as it enables Atlas to identify ways to improve their service, and rest assured that Atlas will always treat You fairly, equally and promptly. Atlas will keep Your records in accordance with the Data Protection Act and You have the right to request information about the progress of Your concerns.

What You should do

With the best will in the world, concerns about some aspects of Atlas' service may arise. In such circumstances Atlas' staff have training and authority to settle problems and will do everything they can to help. This should be Your first point of contact.

In the unlikely event that Your complaint is unresolved, please write to:

The Customer Care Manager  
Atlas Insurance PCC Limited  
48-50 Ta' Xbiex Seafont  
Ta' Xbiex XBX 1021

or

Email on [insure@atlas.com.mt](mailto:insure@atlas.com.mt)

Who will investigate the matter independently. The Customer Care Manager will:

- acknowledge Your letter within 3 working days;
- explain how Atlas will handle Your complaint and who Your contact person will be;

- explain what, if anything, Atlas needs You to do;
- send You a copy of the Atlas Complaints Procedure if You do not already have a copy of it.
- give You a reply to Your concern within 10 working days;
- aim at finalising the issue within 40 working days (8 weeks). If Atlas are still unable to conclude within this time period Atlas will write to You explaining why.

If Your complaint arising over a claims issue, Atlas may elect to refer the Your complaint to an independent arbitrator, whose decision will be binding on both parties. Arbitration will take place in Malta.

If You are still not satisfied, You may also refer Your complaint to:

The Consumer Complaints Manager  
Malta financial Services Authority  
Notabile Road  
Attard BKR3000

Freephone: 8007 4924  
Telephone: 21441155  
Email: [consumerinfo@mfsa.com.mt](mailto:consumerinfo@mfsa.com.mt)  
Website: [mymoneybox.mfsa.com.mt](http://mymoneybox.mfsa.com.mt)

### **Protection and Compensation Fund**

Under the Protection and Compensation Fund Regulations 2003, should Atlas be unable to meet all their liabilities to policyholders, compensation may be available. Full details are available on the Malta Financial Services Authority website [www.mfsa.com.mt](http://www.mfsa.com.mt)

## Data Protection

Atlas is the controller of personal data held about You or relating to You and/or to any other person/s whom You insure with Atlas (hereinafter "Others"), under the terms of the Data Protection Act (hereinafter the "Act").

Through the automatic insurance cover under this Policy, You and Others (in respect of whom You warrant to have shown this statement and obtained their necessary explicit verbal consent) accept the terms of this statement and hereby consent to:

1. the processing of any information by Atlas and/or by any other subsidiary companies of Atlas Insurance PCC Limited or Atlas Holdings Limited (hereinafter the "Group") which constitutes personal data in terms of the Act, insofar as such processing relates to (but not limited to) underwriting and administration of the insurance proposal and policy, handling and settling of claims, detecting and prevention of fraud and the keeping of statistics;
2. the disclosure by the Group of personal data held by them to other insurers or to persons acting on their behalf and/or instructions, including (but not limited to) the Malta Insurance Association, insurance intermediaries, Credit Reference Agencies, the Malta Insurance Fraud Platform and other appointed experts, together with the Commissioner of Police and any public or private hospital or clinic, other healthcare provider of any kind or any person, body or authority authorised by law to receive personal data;
3. the abovementioned third parties, and other third parties legally entitled to communicate such data, disclosing relevant personal data to the Group and processing such data as described in paragraph (1) above;
4. the Group informing You and Others of its products and services by any means. You understand and have explained to Others that You or Others may inform Us in writing if any of You or Others do not wish to receive such information;
5. the recording of telephone calls for training, security and quality control purposes.

You also confirm that You understand (and have explained to Others) that You have the right to submit a written and signed request for access to or rectification of data held by the Group and that You and Others are aware that the full details of the Atlas Data Protection Policy, updated from time to time, may be found on [http://www.atlas.com.mt/Legal/Data\\_Protection.aspx](http://www.atlas.com.mt/Legal/Data_Protection.aspx)



**Travel Claims - Documentation Required**  
*To be presented along with a completed claim form*

<b>Common Loss Types</b>	<b>Documentation Required</b>	<b>Comments</b>
<b>Baggage Damage</b>	Airline Ticket/E-Ticket Photocopy of ID Card/Passport Original Damage Report (Property Irregularity Report) Original Luggage Tags and Boarding Pass	issued on arrival by airline representatives  of flight during which the damage occurred
<b>Baggage Delay</b>	Airline Ticket/E-Ticket Photocopy of ID Card/Passport Original Initial Report (Property Irregularity Report) Original Delivery Report  Original Luggage Tags and Boarding Pass	issued on arrival by airline representatives  presented by airline representatives on baggage delivery of flight during which the delay occurred
<b>Lost Baggage</b>	Airline Ticket/E-Ticket Photocopy of ID Card/Passport Original Initial Report (Property Irregularity Report) Original Followup Report - declaring lost baggage Proof of Ownership of Missing Items  Original Luggage Tags and Boarding Pass	issued on arrival by airline representatives  issued by airline representatives following 30 days receipts/guarantees/booklets/manuals/boxeschargers of flight during which the delay occurred
<b>Medical Expenses</b>	Airline Ticket/E-Ticket Photocopy of ID Card/Passport Original Medical Report  Original Receipts for Related Medical Expenses	issued by doctor who examined you abroad namely doctor's fees and prescribed medication
<b>Theft or Loss</b>	Airline Ticket/E-Ticket Photocopy of ID Card/Passport Original Police Report or Security Report Original Loss Report (Property Irregularity Report) Detailed List of Stolen/Missing Items Proof of Ownership of Missing Items  Money Exchange Slip/Bank Withdrawal Statement	issued at location of theft/loss only if theft/loss occurred from baggage during a flight and discovered on arrival if more than one item has been stolen/lost receipts/guarantees/booklets/manuals/boxeschargers in the event of theft/loss of money
<b>Cancellation</b>	Airline Ticket/E-Ticket Photocopy of ID Card/Passport Travel Itinerary  Invoices/Receipts  Medical Report  Death Certificate (if reason for cancellation)	incl. tour programme, accomodation details, excursions for prepaid expenses – flights, accomodation, excursions stating nature of illness and reason for cancelling trip stating cause of death

*For any enquiries please call on 80073434 or e-mail: lombardclaims@atlas.com.mt*



# LOMBARD

Lombard Bank Malta p.l.c.

[www.lombardmalta.com](http://www.lombardmalta.com)

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email: [cardservices@lombardmalta.com](mailto:cardservices@lombardmalta.com)

Lombard Bank Malta p.l.c. is listed on the Malta Stock Exchange and is licensed and regulated by the Malta Financial Services Authority as a credit institution and as an investment service provider.