

Travel Insurance (Lombard Bank plc)

Insurance Product Information Document

Atlas Insurance PCC Limited, 47-50, Ta' Xbiex Seafront, Ta' Xbiex XBX 1021



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 cell in excess of their assets.

This is a summary of the insurance policy and is available to you if you have a valid Gold Visa or Mastercard with Lombard Bank plc. Travel Insurance cover is not personalized to your individual needs. Pre-contractual and contractual information will be provided by Lombard Bank plc.

What is this type of insurance?

The Lombard Travel Insurance policy automatically covers you if you are one of the above eligible cardholders. Cover extends to include your spouse or partner living in the same home, as well as children up to 23 years of age also living at home and that are in full time education. Each person must be a permanent resident in Malta and must have been so for the 6 months before commencement of the eligible account with Lombard Bank plc.

Travel insurance automatically covers worldwide travel for trips

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



What is insured?

The following limits apply per eligible person per trip:

- ✓ Costs due to unavoidable cancellation or abandonment of the trip - €4,000
- ✓ Emergency medical costs and related expenses - €100,000
- ✓ Additional related medical expenses to the above in Malta - €700
- ✓ Hospital benefit of €35 per day spent in a 'free' hospital abroad up to a limit of €1,200
- ✓ Personal Accident benefits – 0 to 15 years - €6,000 / 16 to 75 years - €120,000 (no benefits will be paid for anyone aged 76 years or older)
- ✓ Baggage sum insured of €2,500 (single article limit of €600/total valuables €850 limit)
- ✓ Purchase of emergency items due to delayed luggage – limit of €700
- ✓ Loss of passport expenses – limit of €120
- ✓ Personal money – limit of €950
- ✓ Personal liability – limit of €500,000
- ✓ Delayed departure benefit – limit of €140
- ✓ Missed departure benefit – limit of €700
- ✓ Hijack Benefit - limit of €500

Optional Cover

Winter Sports Extension



Are there any restrictions on cover?

- ! Trips are not to exceed 45 days;
- ! Cover for cancellation will not apply for more than 12 months from the start date of the trip;
- ! Winter sports (skiing etc.) is excluded from this travel policy (may be included at a premium per trip);
- ! Persons aged 76 or over are automatically not covered for Cancellation, Medical Expenses, Hospital Benefit and Personal Accident;
- ! No cover applies if booking of any trip is made knowing of a situation that will result in a claim;
- ! No cover applies when the Maltese Authorities have restricted travel to any of the countries being visited;
- ! No cover applies when the Maltese Authorities or the WHO have advised the public not to travel to any of the countries being visited;
- ! If more than one eligible Account is held, only one claim can be made in respect of one incident.



Where am I covered?

- ✓ You will be covered anywhere in the World.



What is not insured?

- ✗ The policy excess of €35 for medical related claims;
- ✗ The policy excess of €25 for missed departure claims;
- ✗ Extreme sports including sports activities such as bungee jumping, cave diving, mountaineering, trekking above 2500 metres - all detailed in the full summary of cover and policy wording;
- ✗ Professional sports, racing, motor rallies and motor competitions;
- ✗ Winter sports unless the extension is purchased but some extreme winter sports activities are still excluded;
- ✗ Driving or riding on quad bikes or two/three wheeled vehicles less than 125cc;
- ✗ Specific pre-existing medical conditions within the previous 5 years (related to lungs, heart, stroke, cancer, anxiety/depression);
- ✗ Any pre-existing medical condition that required treatment in the previous 12 months;
- ✗ Any unattended valuables including cameras, phones, laptops, skiing equipment;
- ✗ Wear and tear as well as mechanical breakdown or failure of any items of luggage;
- ✗ Damage to china, glass and other brittle articles, musical instruments while in use;
- ✗ Loss by fraud and deception;
- ✗ Any theft of luggage from an unattended vehicle;
- ✗ Any improvement on any claimed items;
- ✗ Any consequential loss;
- ✗ Any wilful self-inflicted injury or illness, suicide, emotional disorders, sexually transmitted diseases, alcohol abuse or drug addiction;
- ✗ Erasure or data distortion;
- ✗ Any unlawful action or any criminal proceedings against you;
- ✗ War risks, civil unrest, terrorism, sonic bangs and nuclear contamination;
- ✗ Liability arising from the possession, ownership or use of mechanically or electrically propelled vehicles;
- ✗ Liability arising from the transmission of a communicable disease;
- ✗ Any claims arising directly or indirectly from Coronavirus (COVID-19, SARS-CoV-2 and/or any mutant derivatives or variations).



What are my obligations?

- You must take proper caution when travelling e.g. taking the recommended inoculations when travelling to certain countries;
- You must confirm your eligibility to Lombard Bank travel insurance ;
- You must notify us as soon as possible of any potential claim on tel: 2343 5381 or email us on lombardclaims@atlas.com.mt;
- You must report all losses and thefts to the police within 48 hours and get a written report from them;
- You must provide completed claim forms including any reports and quantification of claim amounts.



When and how do I pay?

Payment for travel insurance is made by Lombard Bank plc. You will only have to pay the relevant excesses in the event of a claim.



When does the cover start and end?

Cover commences as soon as you book your travel and make any form of payment. Cancellation cover will only commence 12 months (booking date) from the actual start of the trip. Cover will automatically end when your account has been terminated with Lombard Bank plc.



How do I cancel the contract?

- The contract / policy cover may only be cancelled by Lombard Bank plc;
- All travel insurance cover will terminate when the eligible Lombard Bank Account is closed or blocked.