Travel Insurance

Insurance Product Information Document

Citadel Insurance p.l.c. is authorised under the Insurance Business Act and regulated by the MFSA.
Company: Citadel Insurance p.l.c.
Product: Travel Insurance

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusion, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation. A sample policy document is available on request.

What is this type of insurance?

This insurance covers you and any other person entitled to benefit under the policy against unexpected events while travelling abroad, according to the level of cover that you choose.

What is insured?

- Charges and deposits arising from the unavoidable cancellation or curtailment of your holiday
- Personal accident benefit in case of injury resulting in death or disablement
- Medical and emergency expenses arising from accidental bodily injury, illness or death abroad
- Accidental loss of or damage to personal belongings and baggage
- Loss of personal money
- Personal legal liability to third parties for accidents resulting in death, bodily injury, or damage to property
- Delayed departure benefit
- Additional travel & accommodation expenses resulting from the loss or theft of passport
- In-patient hospital cash benefit in case of admission to hospital abroad due to accidental injury or illness while abroad
- Benefit payable in case of hijack
- Additional travel and accomodation costs arising from missed departure

Optional additional cover subject to payment of extra premium:

- Winter sports extension
- Cancellation due to extreme weather conditions or natural catastrophes
- Excess waiver
- Rental vehicle excess
- Increased personal accident limit

What is not insured?

- Claims arising from pre-existing medical conditions
- Winter sports (unless additional premium is paid) and other hazardous activities
- Death, injury, illness or disablement resulting from suicide or attempted suicide; exposure to danger; venereal infection; alcohol, drugs or substance abuse
- Claims arising from manual work
- Claims arising from any injury, illness, death, liability or costs attributable to HIV (including AIDS), SARS, MEERS, COVID-19 and related illnesses
- Claims arising from any injury, illness, death, liability or costs attributable to any potential or actual epidemic/pandemic as declared by WHO or the relevant authorities of Malta, the EU or the country to which the insured is travelling and travel to countries which are the subject of travel advice warnings
- Cracking, scratching or breakage of fragile articles, wear and tear, depreciation and deterioration of personal belongings
- Sports equipment while in use, household goods, musical instruments, items used in connection with employment or occupation
- Valuables, personal money and personal belongings left unattended
- Loss or theft of personal belongings, passport, personal luggage (including valuables) and money, if not reported to the Police within 24 hours of discovery

Are there any restrictions on cover?

- Cover must be purchased not more than 15 days prior to commencing your journey
- Age limit up to 75 years
- Sanctions limitations
- Cover is for a return trip commencing and ending in Malta
- Cover applies for the maximum number of days shown on your policy schedule
- The first part of most claims (the excess) is paid by you
- Cover for extreme weather conditions must be purchased at least 10 days prior to departure

Where am I covered?

You are covered whilst travelling within the area of cover which you select when applying for travel insurance. You may choose between three areas of cover: Area 1 - Europe; Area 2 - Worldwide but excluding USA and Canada; Area 3 - Worldwide including USA and Canada.

What are my obligations?

- You must take reasonable precautions to ensure the safety of your property
- In the event of a claim, you must notify us as soon as possible, and you (or any person on your behalf) must not negotiate, admit or repudiate any claim without our written consent
- In the event of a medical emergency, you must notify Global Response immediately
- For claims in respect of lost or damaged baggage, an airline report and the airline luggage tag are required
- You must provide all documentation to support your claim at your expense

When and how do I pay?

Premium is to be paid at the time of taking out the insurance. Payment may be effected by cash, cheque, debit/credit card or through internet banking.

When does the cover start and end?

Cancellation cover starts at the time of taking out the insurance and ends when you start your journey.

All other covers start at the time of leaving your normal place of residence or business in Malta and end upon your return. Cover applies for the number of days shown on the policy schedule.

How do I cancel the contract?

Travel insurance is a short term contract and cover may not be cancelled once taken up.