

Frequently Asked Questions (FAQ's)

MIB (Malta) Ltd have designed a Travel Insurance Policy to cater for the needs for those undertaking a purchasing a travel experience package in collaboration with MustGo.

We are providing you with all you need to know the TravelWise Insurance Policy we sell in collaboration with MustGo for their travel itinerary.

The following Frequently Asked Questions (FAQs) will guide you on how cover applies under the Lloyd's TravelWise Policy. A full policy wording is available on request and we kindly request that you read the full policy wording to ensure that you have chosen the level of cover option that meets your needs.

What is this type of insurance?

- This is a Travel Insurance Policy providing insurance cover while travelling outside Malta and pays for any emergency medical expenses and loss of luggage as well as any costs if you have to cancel or abandon your trip mainly due to death, bodily injury or illness. We are providing 2 options: Silver Benefit and Gold Benefit and each option has different limits and other benefits (see table below).

How does eligibility for the Lloyd's TravelWise Insurance Policy differ from the Travel Insurance Card Schemes provided by the local banks?

- In order to qualify for insurance cover with some of the local banks you must purchase Travel tickets and / or accommodation by means of the Credit Card, otherwise no cover is available. The Lloyd's policy does not make that requirement and you may purchase the policy and have cover in force even if you have made payment to MustGo via Revolut, Cash or Bank Transfer.

What additional Extensions are being provided with the Lloyd's TravelWise Insurance Policy?

- There is a specific extension of cover being provided which provides a refund of air tickets should the outbound flight be cancelled by the airline. This is provided free of charge by the policy.
- We also provide an extension of cover for those travelling on cycling trips which provides cover for the bicycle and accessories during transit and whilst in use as well as cover for any bicycle that have been rented for the cycling trip.

Are sports activities covered?

- Yes, most sporting activities that arise during a typical holiday are covered such as ziplining, rafting and trekking.



Covering your world, the world over.

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What are the available Options of cover?

There are two options and you may choose the one appropriate to your requirements from the below.

The Benefits	Silver Benefits	Gold Benefits
Accidental Death	€8,000	€15,000
Permanent Total Disablement	€8,000	€15,000
Medical Expenses	€50,000	€200,000
Baggage	€850	€1,500
<i>Limit any one article</i>	€300	€350
<i>Valuables Limit</i>	€500	€750
Money	€750	€850
Personal Liability	€1,200,000	€1,200,000
Cancellation/Curtailment	€1,000	€3,000
Delayed Departure	€150	€250
Loss of Passport	€150	€250
Business Documents and Records	€100	€250
Delayed Baggage	€150	€350
Fraudulent use of lost Credit Cards	€250	€600
Foreign Hospital Inconvenience	€1,000	€2,500
Trip Disruption	€150	€350

How do the Benefits under the Lloyd's TravelWise policy compare with those of some of the local banks Travel Insurance Schemes?

- This document is not intended to provide a side by side comparison the Lloyd's TravelWise Insurance Policy versus the local bank's products. We are however able to provide two links to the HSBC Bank Malta plc and BOV plc websites where you can download their policies to review their insurance policy covers.
- There are two options and you may choose the one appropriate to your requirements from the below.
 - HSBC Bank Malta plc: <https://www.hsbc.com.mt/insurance/products/travel/>
 - BOV plc: <https://www.bov.com/api/v1/download/travel-open-cover>

When does insurance coverage start?

- The insurance coverage will start on the date of payment made to MIB.
- You can purchase the policy up to 48 hours prior to your departure with MustGo (although we do not recommend you leave it that late).

How can I apply for an insurance quotation?

- We aim to make the application process very simple for you and we direct you to our on line application form here <https://mib.com.mt/personal/insurance/get-a-quote/mustgo-travel-insurance/>

Who can I contact for additional enquiries?



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