

BOV TRAVEL INSURANCE

INSTRUCTIONS

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IMPORTANT NOTIFICATION

Important notification to the BOV Travel Open Cover Insurance for BOV VISA premium cardholders (BOV Skypass, Gold, Platinum and BOV Corporate Premium Card)

To lodge a claim please visit: claimsportal.antes.mt

WHO IS COVERED?

The card automatically covers the following members:

- Main Cardholder, until reaching the age of 76 years
- Spouses or partners, of the Main Cardholder, subject that these reside in the same address as the Main Cardholder
- Children, legally adopted children and legally fostered children of main cardholders, provided that they are under 18 years of age, or under 23 years of age if they are full time students
- BOV Corporate Premium Card Supplementary Cardholders, including their spouse/partner, co-habiting partner, children and would-be spouse

Given that the policy is an open cover, one does not need to notify us before every trip. Furthermore, it offers a worldwide coverage up to 180 days per trip.

SUMMARY OF COVER

The BOV Travel Open Cover policy covers the following:

- Cancellation & Abandonment
- Medical Emergency and Associated Expenses
- Hospital Benefit
- Your liability to others
- Delayed Departure
- Missed Departure
- Personal Accident
- Personal Belongings
- Delayed Luggage
- Loss of Passport
- Personal Money
- Rental Vehicle Excess
- Hijack

For full details please refer to the policy document Link: <https://www.bov.com/meta/downloads/travel-insurance-booklet-2025>

TABLE OF COMPENSATION AND EXCESSES

A table of compensation and excesses can be found on the BOV Travel Open Cover Policy from page 6 to page 10. One should refer to the limits and excesses according to the type of card one holds. One should also note that each limit applies for each member and applicable excess applies for each member per claim submitted, as noted in the table of Compensation. (ie: per person and per claim)

OPTIONAL EXTENSIONS

The BOV Travel Open Cover Policy also offers the following two extensions:

1. WINTER SPORTS EXTENSION

The policy does not make any payments under sections 1, 2, 3 and 7 in respect of death, injury, illness or disablement resulting from and arising in connection with engaging in winter sports or the use of dry ski-slopes.

You may wish to extend cover to protect **you** against these events by paying the appropriate additional premium for a particular **trip** in which case the excluded winter sports are ski-racing, ski-jumping, ski-boarding, ice hockey and the use of bob sleighs or skeletons.

Such notification must be given at least five working days prior to attachment of cover and can be done by contacting Antes Insurance Brokers Limited (Antes) - the Bank's Insurance Brokers - on telephone number 2385 5800/1, to enable them to issue the necessary Endorsement.

A Cover Note or Certificate may be issued if required to each and every main cardholder upon presentation of a valid credit card. The relative additional premium is to be paid directly to Antes Insurance Brokers Ltd.

IMPORTANT: Please note if payment will not be done by the date of departure, cover will not apply. If you would like any further assistance, please contact us on T. 238 55 555 or email cards@antes.mt

2. COVID-19 EXTENSION

Notwithstanding anything contained under Exclusions Section A (General Exclusions Applicable to the Whole Cover) Exclusion No: 7 - General Exclusion for Pandemics of this Policy, it is hereby declared and agreed that subject to the **Member/s** paying the additional premium, cover for the **trip** is extended as follows:

Section 1 - Cancellation, Abandonment and Trip Cancellation

Cover under this Section is extended to include:

A.

1. Cancellation expenses if **you** or **your travelling partner** or **your close relative(s)** or any person with whom you have arranged to stay, die, fall ill, must quarantine or is forced to self-isolate due to COVID-19. Cover is applicable subject to any of the above persons having a positive COVID-19 test result confirmed within 14 days of the departure date from the **Insured Member/s country of residence** .

2. Cancellation expenses if **you** or **your travelling partner** are denied departure from your **country of residence** because **you** are showing symptoms for COVID-19, subject to:

- i. your transport or accommodation provider not reimbursing you or offering alternative dates; and
- ii. written evidence from your transport provider that **you** or **your travelling partner** have been denied boarding due to potential COVID-19 infection; and
- iii. A positive **COVID-19** test result being confirmed within the 24 hours after being denied boarding or not permitted to continue the trip, at your expense.

B.

1. Reasonable additional charges for accommodation and additional travel expenses if any of the **insured members** are hospitalised, forced to self-isolate or confined to their accommodation in quarantine and the **trip** has to be abandoned or unavoidably lengthened.

2. Reasonable additional charges for accommodation and additional travel expenses which are necessary to get **you** home, if **you** are unable to use **your** return ticket, following denial of boarding at departure or not being permitted to continue the **trip** due to the insured member testing positive or showing symptoms for COVID-19, subject to:

- i. your transport or accommodation provider not reimbursing you or offering alternative dates; and
- ii. written evidence from **your** transport provider that **you** or **your travelling partner** have been denied boarding due to potential COVID-19 infection; and
- iii. A positive **COVID-19** test result being confirmed within the 24 hours after being denied boarding or not permitted to continue the trip, at **your** expense.

Section 2 - Emergency Medical and Associated Expenses and Section 3 - Hospital Benefit

Cover under this Section is extended to include:

- a. any emergency medical expenses (including rescue services to take you to the hospital) incurred due to COVID-19. Such cover will also be extended for the Hospital Benefit during the in-patient stay due to COVID-19;
- b. The cost of returning **your** body to **your** home or the cost of burial or cremation in the country abroad where death occurred.

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Cover for COVID-19 under Section 1, 2 and 3 is subject to:

- a. the Section limits stated in your Table of Compensation; and
- b. cover cannot be purchased when **you or your travelling partner or your close relative(s)** or any person with whom you have arranged to stay, have symptoms, test positive or are waiting for a test result for COVID-19.

Furthermore, no cover will apply if the quarantine is the result of any government law or regulation and as a result, the **country of residence** or the country **you** are visiting is put on lockdown and/or a travel ban is imposed due to **COVID-19** and/or any other declared **pandemic/epidemic**.

No cover will apply if the entire ship, plane or bus in which **you** are travelling is put under quarantine, unless **you** are COVID-19 positive.

For the purpose of this cover COVID-19 shall mean: “the virus officially known as ‘severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)’ and/or any related illness including Coronavirus Disease and/or any mutation or variation of SARS-CoV-2 however caused.”

Such notification must be given at least five working days prior to attachment of cover and can be done by contacting Antes Insurance Brokers Limited (Antes) - the Bank’s Insurance Brokers - on telephone number 2385 5800/1, to enable them to issue the necessary Endorsement.

A Cover Note or Certificate may be issued if required to each and every main cardholder upon presentation of a valid credit card. The relative additional premium is to be paid directly to Antes Insurance Brokers Ltd.

IN CASE OF EMERGENCY

In case of emergency and in the event of a member requiring assistance whilst traveling outside the Maltese Islands, then the member may call MAPFRE ASSIST on telephone number 00356-22480209 from anywhere in the world. MAPFRE ASSIST will provide a service on a worldwide basis with the exception of those areas around the world which pose a war risk, political or other conditions which make the provision of the service impossible or reasonably impracticable.

CLAIMS

All claims are dealt directly by Antes Insurance Brokers Limited. If you wish to lodge a claim under this policy, please forward the relative claim form, together with the necessary documentation, without unnecessary delay, but **not later than 30 days** from return of that particular journey, to our offices. A claim under this policy must be supported by the following documentation:

SECTION 1- CANCELLATION & ABANDONMENT

- Completed Claim Form
- Passport copy and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and arrival)
- Hotel accommodation vouchers
- Flight and accommodation invoices and receipts
- Tour/Holiday Programme
 - Documentation to confirm reason/s for cancellation or abandonment:
 - Medical/Hospital Reports
 - Death certificates
- Other confirmations (see Section 1 and Special Conditions applying to Section 1)
- Cancellation confirmation from Airline /Agent/Hotel indicating any refund due (if any)
- The Claimant might be referred for examination by a consultant

SECTION 2 - MEDICAL EMERGENCY & ASSOCIATED EXPENSES

- Completed Claim Form
- Passport copy and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and arrival)
- Medical/Hospital Reports
- Medical/Hospital Receipts
- Receipts for additional accommodation and travelling
- The Member might be referred for examination by a consultant appointed by MMS
- Signed Medical Authority if deemed necessary

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SECTION 3 - HOSPITAL BENEFITS

- Completed Claim form
- Passport Copy
- Copy of ID card (cardholder and claimant)
- Flight Tickets or e-tickets (departure and arrival)
- Medical Reports
- Hospital Reports/ Bills
- Proof of number of nights stayed in hospital
- The Member might be referred for examination by a consultant appointed by Mapfre Middlesea plc

SECTION 4 - YOUR LIABILITY TO OTHERS

- Completed Claim form
- Passport Copy
- Copy of ID card (cardholder and claimant)
- Flight Tickets or e-tickets (departure and arrival)
- Other documentation to substantiate the Member's claim depending on type of claim
- Members are to ensure that similar claims are to be handled directly by Mapfre Middlesea plc
- and no commitment is made regarding settlement or payment

SECTION 5 - DELAYED DEPARTURE

- Completed Claim form
- Passport Copy
- Copy of ID card (cardholder and claimant)
- Flight Tickets or e-tickets (departure and arrival)
- Boarding Pass
- Reason for delay substantiated by documentation (Airline declaration etc)

SECTION 6 - MISSED DEPARTURE

- Completed Claim form
- Passport Copy
- Copy of ID card (cardholder and claimant)
- Flight Tickets or e-tickets (departure and arrival)
- Airline's declaration for reason
- Receipts for extra charges incurred

SECTION 7 - PERSONAL ACCIDENT

- Completed Claim form
- Passport Copy
- Copy of ID card (cardholder and claimant)
- Flight Tickets or e-tickets (departure and arrival)
- Medical Reports
- The Member might be referred for examination by a consultant appointed by Mapfre Middlesea plc

SECTION 8 - PERSONAL BELONGINGS

- Completed Claim form
- Passport Copy
- Copy of ID card (cardholder and claimant)
- Flight Tickets or e-tickets (departure and arrival)
- Original Boarding Pass
- Damaged Suitcase:
 - Damage Report by Airline
 - Repair receipts if suitcase is irreparable
 - Damaged suitcase if not repairable
 - Original Baggage tags/ Airline Baggage Receipt fixed on flight tickets
- Non- Delivery of Suitcase:
 - Property Irregularity Report
 - Airline Baggage Receipt issued on flight ticket
 - List of Missing Items
 - Receipts/Valuations/Manual of missing items
 - Claimants may be requested to make a sworn statement (affidavit)
- Stolen Items or Accidental Loss of items:
 - Police report with 24 hours of discovery. If not possible to obtain a Police Report, a
 - Report from the Airline or Cruise or Hotel
 - Receipts/Valuations/ Manual of stolen
 - Certificate/confirmation that SIM card has been blocked in case of lost or stolen mobile phone
- Claimants may be requested to make a sworn statement (affidavit)

SECTION 9 - DELAYED LUGGAGE

- Completed Claim form
- Passport Copy
- Copy of ID card (cardholder and claimant)
- Flight Tickets or e-tickets (departure and arrival)
- Property irregularity Report (Airline/Carrier confirmation of delay)
- Receipt of suitcase when collected/returned or similar documentation
- Luggage tags/ Airline Baggage Receipts issued on Flight ticket
- Receipts for emergency expenses incurred

SECTION 10 - LOSS OF PASSPORT AND/OR TICKET

- Completed Claim form
- Passport Copy
- Copy of ID card (cardholder and claimant)
- Flight Tickets or e-tickets (departure and arrival)
- Loss Report
- New ticket
- Receipts for charges

SECTION 11 - PERSONAL MONEY

- Completed Claim form
- Passport Copy
- Copy of ID card (cardholder and claimant)
- Flight Tickets or e-tickets (departure and arrival)
- Police Report and/or Airline report and/or Cruise Report or similar report
- Bank Statement/s and/or ATM withdrawal receipt confirming amount of Euro withdrawn for travel
- Claimants may be requested to make a sworn statement (affidavit)

SECTION 12 – RENTAL VEHICLE EXCESS

- Completed Claim Form
- Passport copy and / or Copy of identity card of main cardholder and claimants
- Flight Tickets or e-tickets (departure and arrival)
- Copy of Vehicle Rental Agreement
- Copy of Rental Company's Damage Report
- Copy of invoices and receipts confirming any amount paid in respect of a claim
- Copy of Credit/Debit Card statement showing proof of payment for the damages being claimed or the relative excess incurred

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- Copy of Police Report (if applicable)

SECTION 13 - HIJACK

- Completed Claim form
- Passport Copy
- Copy of ID card (cardholder and claimant)
- Flight Tickets or e-tickets (departure and arrival)
- Report from authorities concerned showing full details of the event

In case of a claim, the above documentation is always requested but, in certain cases, we might ask for more documentation. The Member shall notify the Company of all claims made by members within 30 days from return of their particular journey.

HOW TO CONTACT US OR LODGE A COMPLAINT

STEP 1: CONTACTING US

The first step is to talk to a member of our staff either verbally or in writing.

Usually, the best staff member to speak with is the one who handled the matter you are concerned about, as he/she will be in the best position to assist you promptly and address your concerns. If he/she is not available, or you would prefer to approach someone else or escalate matters, then ask for the senior person or manager responsible. We will seek to resolve the issue immediately but, if not possible to do so right away, we will take record of your concern and coordinate the best time and method to follow up with you, usually within five working days

STEP 2: TAKING YOUR COMPLAINT FURTHER

If you are still dissatisfied, the next step is to put your complaint in writing and address it to the staff who handled the case, Management, or the Complaints Officer, providing the details, explaining your dissatisfaction, and suggesting what you feel would resolve the issue. Should you not wish to put your complaint in writing yourself, you can ask a member of staff to document it for you, which you will then be asked to sign. You will be provided with a copy for reference, and this record will be passed promptly to the Complaints Management Function to deal with.

Upon receiving a written complaint, Antes will ensure an investigation is conducted. Your complaint will be acknowledged in writing within five working days of receipt, and the communication will include an estimated timeframe for a full response. This should normally be within 15 working days unless the matter is complex and needs to be investigated further or third parties would need to be contacted. We will always keep you informed and updated, letting you know what action is being taken and when we expect to provide a full response.

TAKING YOUR COMPLAINT OUTSIDE THE ORGANISATION

If you are still not satisfied with the response and/or the manner we have handled your complaint, you may contact the: Office of the Arbiter for Financial Services.

The contact details are the following:

Address: N/S in Regional Road, Msida, MSD 1920, Malta,

Telephone: 8007 2366 (freephone) or +356 2124 9245

E-mail: complaint.info@asf.mt

Website: www.financialarbiter.org.mt

You may only file your complaint with the Office of the Arbiter for Financial Services if you are dissatisfied with the final written response from Antes

CLAIMS PORTAL

You may lodge a claim using [Antes Online Travel Claims](#)

DOCUMENTS & FORMS

Claim Form - [Claim Form](#)

BOV Travel Open Cover Policy Wording - <https://www.bov.com/meta/downloads/travel-insurance-booklet-2025>

CONTACT US

If you would like any further assistance, please contact us on +356 2385 5555 or <https://www.antes.mt/contact-us>