

BNF Credit Card Travel Insurance

Frequently Asked Questions

In the event of a claim, please be informed that justification would be required by submission of the BNF credit card Bank statement or pre-booking using the BNF credit card. Kindly note policy terms and conditions to apply and the policy takes precedence over the FAQs.

1. Am I covered if I do not pay for my trip with the BNF credit card.

In order for insurance to be active the **BNF credit card** needs to be used in advance to book or pay for at least 50% of the travel arrangements or accommodation.

2. Does the policy cover Covid?

Yes your policy will cover cancellation costs if you contract Covid and are unable to travel or if you require medical treatment abroad and have received the recommended vaccinations.

3. Will I be covered if Malta is put on lockdown and/or a travel ban imposed due to pandemics and I cannot travel?

No this is not covered by the policy but your travel provider should give you a full refund

4. Will I be covered if I decide to change my travel plans or the airline changes my flights?

No this is not covered by the policy.

5. Am I covered if my flight is delayed by adverse weather conditions?

Yes this is covered by the policy. Please refer Section 4 (6) of the policy.

6. Is winter sports and other sports covered by the policy?

Yes winter sports is included free of charge and there is no need for an extension or an additional charge. Kindly refer to Section 10 Sports and Activities Cover in the policy. Please take note of increased excesses on some of the activities.

7. Where may I lodge my claim?

You may contact Jatco Insurance Brokers PCC Ltd **within 7 days** of the damage or loss sustained. Kindly send your notification email to info@jatcoinsurance.com or you may call on 27791000 and they will guide you accordingly.