

Elmo Insurance Limited offers motor insurance policies regulated by the Malta Financial Services Authority, encompassing a contract based on the information provided in the Proposal Form and including the Proposal Form, Certificate of Motor Insurance, Policy Schedule, and applicable Endorsements. Coverage options include Comprehensive Cover, Third Party, Fire & Theft Cover, and Third Party Only Cover, with Comprehensive Cover providing extensive benefits such as third-party liability, fire and theft damage, accidental damage, windscreen and glass cover, loss of keys, child car seats, personal belongings, medical expenses, and personal accident coverage. The policy specifies third-party liability limits of €6,070,000 for death or bodily injury and €1,220,000 for property damage, along with provisions for legal fees related to covered accidents. Coverage extends to authorized drivers and passengers, and the policyholder is protected while the vehicle is in the care of repairers or parking services.

The insurer may repair, replace, or pay the cash equivalent for theft or fire damage, with the maximum payout based on the market value or insured value. Specific excess amounts apply based on the insured's age and driving experience, and additional benefits such as roadside assistance and alternative vehicle hire are available. Exclusions include losses from misfuelling, substandard parts, intentional damage, theft with keys left inside the vehicle, and damage from natural disasters unless specified. The policyholder must notify the insurer of repairs exceeding €150 and provide necessary documentation for claims, including reporting thefts to the police.

Personal accident coverage is included for injuries resulting from accidents involving the insured vehicle, with a maximum payment of €5,000 per person and a total cap of €10,000 for multiple injuries per accident. Exclusions apply to individuals aged 71 or older, those under 18, and cases involving drug use or deliberate endangerment. Geographical coverage complies with compulsory insurance laws in designated states during direct journeys from Malta, with limitations for travel outside Malta requiring prior notification and endorsement.

Endorsements can modify the policy, including options for increasing excess, hiring alternative vehicles, and coverage for driving tuition. Cancellation conditions are specified, including the return of the certificate and premium refunds based on the unexpired portion. Legal assistance for uninsured losses is provided up to €1,200, contingent on compliance with policy conditions. The no claims discount system rewards claim-free years, while a step-back provision applies in the event of a claim.

The policy emphasizes the importance of adhering to its terms, including timely communication of claims and maintaining the vehicle in a roadworthy condition. If other insurance covers the same liability, the insurer will only pay its share of the claim. Disputes must be referred to an arbitrator within one month of a written request, and claims must be reported promptly to avoid legal fees. The insurer reserves the right to recover payments made under legal obligations not covered by the policy, and fraudulent claims will result in the forfeiture of benefits.

Personal data is processed in compliance with data protection laws, and the policyholder has rights regarding their personal data. The Protection and Compensation Fund may provide limited compensation if the insurer becomes insolvent. Complaints can be directed to the Complaints Officer, and unresolved issues may be escalated to the Office of the Arbiter for Financial Services. The policyholder can make changes to their insurance policy at any time during the policy period and is required to report accidents to the wardens and police, completing necessary forms. Legal assistance is available for third-party only cover if the insured is not at fault. Elmo Insurance Limited is committed to high service standards, with multiple branch offices for customer service.