

Let's talk about
your travels.

Credit Cards

 **BNFBANK**

Frequently Asked Questions

In the event of claim, please be informed that justification would be required by submission of the BNF credit card Bank statement to confirm that the trip was paid with your 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?

Cover shall not apply. In order for the travel insurance to be applicable you will need to use the BNF credit card to pay for all or part of your upcoming trip. Please ensure that the transaction appears in your credit card statement as proof that you paid for the trip in case you need to lodge a claim.

2. Will I be covered if I am in mandatory quarantine prior to commencement of trip from Malta?

Yes you will be covered under the Cancellation and Curtailment Section – Section B of the policy as long as the quarantine is mandatory and you have written proof of this.

3. Will I be covered if I have to quarantine in the visited country if I am in contact with a positive person on the outgoing flight from Malta?

No, you will not be covered for this.

4. Will I be covered if I have to quarantine in the visited country if I am in contact with a positive person when abroad. For eg if a travelling partner tests positive because they have to swab before returning to Malta because they are not vaccinated.

Yes you will be covered.

5. Will I be covered if I test positive for covid when I am abroad?

Yes you will be covered if you have tested positive when you are abroad and need to claim for medical expenses as well as for the change in flights and reasonable accommodation for the period that you have covid. Similarly close family members (as stated in the policy) or travelling partner/s that are travelling with you will similarly be covered if they need to quarantine because they have been in contact with you when abroad. Quarantine has to be mandatory.

6. Will I be covered if Malta is put on lockdown and/or a travel ban imposed due to Covid-19 and I cannot travel?

No unfortunately you will not be covered if this happens.

7. Will I be covered if the country/countries I am visiting is/are put on lockdown and am unable to travel?

No unfortunately you will not be covered if this happens.

8. Will I be covered if I do not feel safe to travel or have decided to change my travel plans?

No the policy does not cover you against this.

9. Will I be covered if I use my BNF credit card to book my trip when I already have symptoms of covid?

No you will not be covered.

Jatco Insurance Brokers PCC Ltd (Company Registration No. C9233) is a company authorised under the Insurance Distribution Act Cap. 487 to carry out insurance intermediaries' activities, licenced to operate as a Protected Cell Company in terms of the Companies Act (Cell Companies Carrying on Business of Insurance) Regulations, 2010 and is regulated by the Malta Financial Services Authority (MFSA, Mdina Road, Zone 1, Central Business District, Birkirkara, CBD1010 Malta). Enrolled in the MFSA Brokers List BL/002. Members of broker networks GBN Worldwide and WING. Member of the Malta Association of Insurance Brokers.

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Let's build a
better future.

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