

# HOME

PROPOSAL FORM



**Gasamamo**  
INSURANCE

*We're always there*

Please complete in BLOCK CAPITALS throughout and tick yes or no in the appropriate boxes.

## 1. Personal Information

Title (Mr, Mrs, Miss or other)

Full Name

I.D Card No. or Passport No.

Date of Birth

Postal Address

  

Post Code

Address of Property to be insured (if different from above)

  

Post Code

Occupation including part-time Work (please be specific, Occupations such as Director, Clerk or Self-Employed are not sufficient)

Home Telephone Number

Office Telephone Number

Mobile Number

E-Mail Address

## 2. General Questions

(a) Is the home for which insurance is required :

Tick where applicable

i. built of brick, stone or concrete with concrete roof ?

yes  no

ii. self contained having its separate, lockable front door ?

yes  no

iii. protected by a professionally installed burglar alarm with a current annual maintenance contract ?

yes  no

If YES please insert the name of the installing company

**Should you wish to accept the discount given for an alarm, this security will become a requirement of your policy.**

iv. occupied solely by you and your family as a permanent residence ?

yes  no

v. used as a private residence only and not as a business premises ?

yes  no

vi. in a good state of repair, and will this be so maintained ?

yes  no

vii. used for the hosting of persons, other than members of your household for a fee ?

yes  no

If you have answered NO to Questions i to vi or YES to Question vii above please give full details

(b) Is the home (please tick):

i.  Maisonette  Bungalow  Flat  Detached  S/Detached  Terraced  Other

ii.  Owner Occupied  Rented Furnished  Rented Unfurnished  Other

(c) When was your home built ?

(d) Is the home for which insurance is required:

i. Left unoccupied for more than 90 consecutive days?

yes  no

ii. still under construction?

yes  no

### 3. Your Buildings

The amount to be insured should be sufficient to rebuild your home as new. Do not take into consideration the value of the land or site upon which your home is situated. Include also the value of any fixtures and fittings, interior decorations, aerials and masts, satellite dishes, solar water heaters, photovoltaic systems, water storage tanks, fire and/or burglar alarm and other security systems, domestic air-conditioning equipment, outbuildings, garages and greenhouses all designed and used for domestic purposes only, swimming pools and related equipment and machinery, tennis courts, terraces, patios, driveways, footpaths, walls (including rubble walls), gates, hedges and fences and your share of common areas and passenger lift.

Tick where applicable

- (a) Do you require buildings insurance ?  yes  no
- (b) Enter the amount to be insured
- (c) Do you wish to extend cover for your buildings on an Accidental Damage basis?  yes  no
- (d) Are you the sole owner of the buildings to be insured ? If you have answered NO, please state name of other interest and nature of interest ?  yes  no
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### 4. Your Contents

**Contents include all possessions belonging to your household or for which any member of your household is legally responsible (but only to the extent of their financial liability to the owner) including fitted kitchen furniture and built-in appliances which form part of the fitted units. This does not include motor vehicles, caravans, trailers, boats, canoes, surfboards, sailboards, overcraft, aircraft, gliders and any accessory which is designed to be used with any of these, living creatures, trees, bushes or plants of any kind (but not houseplants which you usually keep in your buildings), interior decorations, plans, drawings, securities, certificates or documents of any kind except those defined as money, property owned or used totally or partly for business purposes or connected with any employment, fixed swimming pool equipment and machinery, fire and/or burglar alarm and other security systems and domestic air-conditioning equipment, property more specifically insured by this or any other policy.**

**Any items which are to be insured under the Wider Cover for Personal Possessions need not be included under this Section.**

**THE AMOUNT INSURED FOR CONTENTS SHOULD REPRESENT THE FULL COST OF REPLACING EVERYTHING AS NEW.**

Tick where applicable

- (a) Do you require contents insurance ?  yes  no
- (b) Enter the amount to be insured
- (c) Does the amount to be insured represent the full value of your contents and will it be so maintained throughout the duration of the policy ?  yes  no
- (d) Do you wish to extend cover for your contents on an Accidental Damage basis ?  yes  no
- (e) If the total value of your valuables (Furs, jewellery, articles containing precious metals or stones, gold or silver articles, curios, clocks, watches, personal adornments, works of art, paintings, pictures, stamp, coin or medal collections) exceeds one-third of the Amount Insured on Contents and/or exceeds €20,000 in respect of jewellery, please state value.
- (f) Please specify any valuables of greater value than €2,500 or 5% of the amount insured on contents, whichever is the less.

ITEM	VALUE

## 5. Wider Cover for Personal Possessions

Cover under this Section is OPTIONAL and a quotation will be given on request.

**Any of the following items are classified as PERSONAL POSSESSIONS:**

**Jewellery, paintings, watches, audio, photographic and video equipment, binoculars, mobile phones, musical instruments, sports equipment, pedal cycles, home computer equipment, personal organisers and other electronic devices.**

- (a) Do you wish to insure any Personal Possessions for All Risks Cover?  yes  no
- (b) If YES please specify below item and value to be insured. Please attach receipts or valuations to substantiate values to be insured. Where applicable state the Geographical Area (Malta, Europe or Worldwide) for which cover is required.

ITEM	GEOGRAPHICAL AREA	VALUE

*If separate sheet is used, kindly attach to this proposal form.*

- (c) Enter total amount to be insured under this Section.

## 6. Personal Accident

Cover under this Section is OPTIONAL and a quotation will be given on request.

- (a) Please complete in BLOCK CAPITALS the members of your household who are to be insured under this section:

FULL NAME	DATE OF BIRTH	FULL-TIME OCCUPATION	PART-TIME OCCUPATION

- (b) Have you or any member of your household suffered any previous injuries, physical defects or infirmities?  yes  no
- (c) Have you or any member of your household sought medical advice or received medical treatment within the past twelve months?  yes  no
- (d) Do you or any member of your household engage in hazardous hobbies or sports? (e.g. diving, motor racing, hunting etc.)  yes  no

If you have answered YES to any of the above, please give full details in the space provided below.


Name and address of usual doctor:




# Summary of Cover

## Risks Covered

### This insurance policy covers your buildings against loss or damage caused by:

- Fire, explosion and smoke
- Lightning and thunderbolt
- Earthquake
- Theft or attempted theft
- Riot, civil commotion, labour and political disturbances, vandalism and acts of malicious persons
- Water escaping from any fixed plumbing installation, washing machine, dishwasher, refrigerator, freezer, water bed or fish tank
- Oil leaking from any fixed heating installation, pipes or apparatus
- Storm or flood
- Falling Trees
- Impact with your buildings by any vehicle or animal
- Aircraft and other aerial devices or articles dropped from them

### Insurance under Buildings automatically provides cover for:

- Accidental breakage of fixed glass, sanitary fixtures and underground services
- The cost of reasonable alternative accommodation whilst your home is uninhabitable because of an insured loss – Limit: 20% of the Buildings sum insured
- The buyer, when you agree to sell your home, up to and until completion of the sale
- Payment of professional fees, site clearance and other costs
- Trace and access – Limit: €1,500
- Loss of metered water – Limit: €600
- Emergency home support service – Limit: €350 each incident up to a maximum of €1,000
- Locks and keys – Limit: €1,000
- Damage by emergency services – Limit: 10% of the Buildings sum insured
- Accidental damage to security, air-conditioning and energy saving equipment
- Breakage or collapse of television and radio aerials, aerial fittings and masts – Limit: €175

### Insurance under Contents automatically provides cover for:

- Contents in the open – Limit: €2,500
- Accidental breakage of mirrors and glass in your furniture – Limit: €2,500
- The cost of reasonable alternative accommodation whilst your home is uninhabitable because of an insured loss – Limit: 20% of the Contents sum insured
- Accidental damage to pedal cycles and sports equipment – Limit: €1,000
- Freezer and refrigerator Contents – Limit: €750
- Accidental damage to home entertainment equipment – Limit: €3,000
- Locks and keys – Limit: €1,000
- Replacement of documents and retrieving personal electronic data – Limit: €750
- Credit, debit, charge or cash cards – Limit: €2,500
- Special occasion gifts – Limit: €12,000
- Contents away from the home – Limit: 20% of the Contents sum insured
- Contents whilst in transit
- Fatal accidents – Limit: €2,500
- Prams, pushchairs and wheelchairs – Limit: €1,000
- Fire extinguishing expenses – Limit: €250
- Damage by emergency services – Limit: 10% of the Contents sum insured
- Personal Money – Limit: €750

## Summary of Cover

### Wider Cover (Optional)

Wider Cover is available at an additional premium for:

- Accidental Damage Cover for Buildings and/or Contents
- Personal Possessions on an All Risks Basis
- Personal Accident for any member of your household
- Home Worker Extension

### Valuables

Furs, jewellery, articles containing precious metals or stones, gold or silver articles, curios, clocks, watches, personal adornments, works of art, paintings, pictures, stamp, coin or medal collections. These are insured as part of your contents subject to the following limits:

- Any single item: €2,500 or 5% of the amount insured on contents, whichever is the less.
- Total Amount: One-Third of the amount insured on contents but not exceeding €20,000 in respect of jewellery (unless kept in an approved safe).

### Liability

Your liability to third parties is covered in the following way up to the limits of liability shown below:

If you have insured your Buildings:

- as owner - Limit: €1,200,000

If you have insured your Contents:

- as occupier - Limit: €1,200,000
- as tenant - Limit: 10% of the Contents sum insured
- personal - Limit: €1,200,000
- towards domestic employees - Limit: €2,350,000

### Claims Settlement

We will pay you as follows:

**Buildings:** the full rebuilding costs or repair costs.

**Contents:** the repair or replacement cost of the item lost or damaged. Basis of Cover is New for Old.

**The above is only a very brief description of the cover available.**

**The policy, being a legal document, will define the precise terms and conditions. If you wish to view the Policy Wording please visit our website [gasanmamo.com](http://gasanmamo.com).**

## Valuable Discounts

### Motor Vehicle Discount

- A discount of 10% is available for proposers who insure their motor vehicle with GasanMamo Insurance on a Comprehensive or Third Party Fire & Theft Basis.

### Senior Citizens Policyholders

- A discount of 10% is available on your Premiums if you or your spouse are aged 61 or over.

### Mature Policyholders

- A discount of 7.5% is available on your Premiums if you or your spouse are aged between 50 and 60.

### Intruder Alarm Discount (where this is not an underwriting requirement)

- If your property is protected by a professionally installed burglar alarm, with a current annual maintenance contract, we will discount your Premium by a further 10%.

## Declaration

### Very Important

You are reminded of the need to disclose any facts which the insurer would take into account in the assessment and acceptance of this proposal. If you have any doubts as to whether certain facts are relevant, ask your local GasanMamo Insurance Office. Failure to disclose all relevant facts may invalidate your policy or may result in your policy not operating fully. Please ensure that you keep a record (including copies of letters) of all information that you supply to us in relation to this proposal.

### Data Protection Notice

To the extent that the information supplied by you, whether orally or in writing, constitutes personal data, including sensitive data within the provisions of the Data Protection Act, you consent to the processing of such data for purposes of administering your proposal for insurance, your Policy, underwriting, handling of claims and also for the purposes of detecting, preventing and suppressing fraud and of keeping statistics. We may be required to collect further information from our tied intermediaries, other insurance companies, insurance intermediaries or insurance associations. In addition, we may pass some or all of the information to other insurance companies, or insurance associations for underwriting and claims handling purposes and also for the purposes of detecting, preventing and suppressing fraud and of keeping statistics. This also helps us to check the information provided. When we deal with your request for insurance, we may search this information. When you tell us about an incident which may or may not give rise to a claim, we will pass information relating to it to the Malta Insurance Association.

We and other companies within our group would like, on occasion, to keep you informed of our products and services, by mail, fax, e-mail or other electronic means. Please inform us in writing if you do not wish to receive this information or if you wish to receive such information solely from GasanMamo Insurance Ltd. Moreover, we hereby ask you whether you wish to receive direct marketing information from us by e-mail to your e-mail address provided.

You have the right to request access to, and rectification of, your personal data held by us by directing your request in writing signed by yourself to the Data Protection Officer, GasanMamo Insurance Ltd, Msida Road, Gżira GZR1405.

### Professional Secrecy Act

Information on this form or on any subsequent claim form, along with other relevant information, may be shared with other Insurers as part of an exercise to combat the ever-increasing problem of insurance fraud. Signature of this Proposal Form confirms your consent to this fact-sharing exercise.

Details shared are limited to what is absolutely necessary within the strict bounds of confidentiality and we will always regard your file as being a document protected by the Professional Secrecy Act, 1994.

### TOGETHER WE CAN FIGHT FRAUD

I/We declare that the Information given in this proposal is to the best of my/our knowledge correct and complete in every detail.

I/We confirm that I/we give consent, on the basis of the Data Protection Notice, on behalf of myself and any other persons specified in this form for the insurers to process our personal information with respect to this proposal and any subsequent claims. I/We also confirm that I/we have brought the Data Protection Notice to the attention of these persons.

Further, I/we agree that if my answer has been written by any other person on my/our behalf, such person shall for that purpose be regarded as my/our Agent and not the Agent of GasanMamo Insurance.

When completing this application, you should disclose any fact which may influence the acceptance of the risk.

Signature

Date

Date of inception of insurance

**No insurance will be in force until the proposal has been accepted by GasanMamo Insurance.**

For more information please contact: