

# PRIVATE CAR

## PROPOSAL FORM



**Gasamamo**  
INSURANCE

we're always there

# Private Car Proposal Form

**Important note:**

Please complete in BLOCK LETTERS and give a definite answer to each question.

## Your personal details

1 Title (Mr/Mrs/Miss/Ms/other title)

Name and Surname

Postal address in full

Postcode

Identity Card or Passport No.

If passport please state date and place of issue

Age

Date of Birth

Male/female

Marital Status  
(eg married, single, etc)

Home phone number

Daytime phone number

Mobile Number

E-mail address

Company Name (if applicable)

Company Registration Number (if applicable)

Client categories description

☐ employed

☐ household duties

☐ in full or part-time education

☐ retired

☐ self employed

☐ independent means

☐ unemployed

☐ voluntary work

☐ not employed due to disability

Main occupation (describe)

Employer's or own business (describe)

Part-time occupation (if applicable)

Date driving licence obtained

## Vehicle details

If you wish to cover more than one vehicle under your policy please complete a separate proposal form for each vehicle.

2 Is the vehicle an import not normally sold in this country, ie a grey import? (Cover may be limited to Third Party Only in certain cases. Refer to us or your insurance adviser for details.)

☐ YES ☐ NO

3 Is the vehicle normally kept at the shown address? If 'no' please state address

☐ YES ☐ NO

4 Where is the vehicle normally kept overnight?

☐ garage

☐ road

☐ your driveway

☐ private land

☐ carport

☐ compound

5a Does the vehicle have a foreign registration number?

☐ YES ☐ NO

5b Registration number If unknown, state reasons why (eg brand new vehicle)

6 Year of Manufacture

7 Make (eg Ford)

8 Model & Variant (eg Focus TDCi)

9 Type of Body (eg Hatchback, estate)

10 No of Doors

11 Colour

12 Engine size cc

13 Engine BHP

14 Vehicle fuel type

☐ leaded

☐ unleaded

☐ diesel

☐

15 Is the vehicle equipped with a turbo charger?

☐ YES ☐ NO

16 Chassis Number

17 Engine Number

18 Number of seats (including driver)

19 Is your vehicle in a good state of repair and will it be so maintained?

☐ YES ☐ NO

20 Is the vehicle a convertible?

☐ YES ☐ NO

21 Is it fitted with a canvas top?

☐ YES ☐ NO

22 Estimated value

IMPORTANT NOTE: Your estimate should include accessories, spare parts and duty. We recommend that you revise this value regularly since the amount payable in the event of a total loss will be the market value at the time of the loss.

23 Date of purchase

24 Price paid

25 Does the vehicle have factory fitted in-car entertainment equipment or other audio-equipment?

☐ YES ☐ NO

26a Are you the owner of the above vehicle and is it registered in your name? If 'no' give reasons for it being insured in your name and state the name of the owner(s)

26b Is the vehicle the subject of Hire and Purchase Agreement? If you have replied 'yes' please give name and address of Finance Company

☐ YES ☐ NO

27 Have any changes been made to maker's specifications (such as change of engine) other than being adapted solely to cater for any physical disability? If 'yes' give details below

28 Has a security device been fitted to the vehicle? If 'yes' please attach a copy of the Vehicle Security Installation fitting certificate

☐ YES ☐ NO

## Use

A Private Car is used solely for social, domestic and pleasure purposes and for your business, that of your spouse or that of your employers or your spouse's employers. The policy shall not cover use for hire or reward.

29 Will the vehicle be used for:

- a. professional driving tuition? ☐ YES ☐ NO
- b. carriage of goods for hire or reward? ☐ YES ☐ NO
- c. motor trade purposes? ☐ YES ☐ NO
- d. will passengers be carried for hire or reward? ☐ YES ☐ NO
- e. will the vehicle be let out on hire? ☐ YES ☐ NO
- f. is vehicle used in any airside restricted area? ☐ YES ☐ NO
- g. is the vehicle used for racing, pacemaking, reliability trial, speed testing or off-roading? ☐ YES ☐ NO
- h. is the vehicle used outside Malta for periods exceeding 30 days in any one year? ☐ YES ☐ NO
- i. is the vehicle used on more than 3 trips outside Malta in any one year? ☐ YES ☐ NO
- j. please state other uses not mentioned above (if any) ☐ YES ☐ NO

Cover may not be available for the above purposes under this policy

## Motor Vehicle Driver(s)

30 The motor vehicle will be driven by: (Tick where applicable)

- ☐ 1. Yourself only
- ☐ 2. Yourself and your Spouse / Partner

Please state Spouse's / Partner's name

Spouse's / Partner's ID number      Spouse's / Partner's Date of Birth

- ☐ 3. Any licensed driver with your permission aged 25 years or over
- ☐ 4. Any licensed driver with your permission aged 21 years or over
- ☐ 5. Any licensed driver with your permission aged 18 years or over
- ☐ 6. Not applicable
- ☐ 7. Named driver(s)
- ☐ 8. You and one named driver both aged between 30 and 75 years

### FOR PRIVATE CAR COMPREHENSIVE POLICIES ONLY

- ☐ Please tick square if you would like the main driver of the vehicle to benefit from the Personal Accident cover instead of yourself.

## Cover

31a Tick as required

- ☐ Third Party only      ☐ Third Party & Fire & Theft      ☐ Comprehensive

### Comprehensive Motor Plus

Hire of a replacement car while your car is being repaired following a motor accident up to a maximum of:

☐ > € 250 (Free)      ☐ € 350 (at an additional cost)

Available only when drivers are aged 21 years or over

31b Road Side Assistance/Reduction in Third Party Excess ☐ YES ☐ NO

Would you like to include Road Side Assistance cover, reduce your Third Party Excess by € 50 and include Assistance & Advice in the recovery of uninsured losses at an additional premium?

32 Voluntary Excess - applicable to all own damage claims.

Tick one of the boxes if you wish to increase your own damage excess for a discount in premium.

The amount shown in brackets below will be higher for Young Drivers and/or certain types of vehicles or risks.

Increase the Standard excess by: ☐ € 50 (Total € 50)      ☐ € 150 (Total € 150)

33 The following benefits are available at an additional premium. Please tick the ones you require and provide the details requested.

a. Caravan Extension. Please state value and use. Value should include permanent fixtures and fittings but should exclude personal effects and other items not permanently attached.

☐ 

b. Trailer Extension. Please state type, use, value and length.

☐ 

c. Higher sum insured (over € 350) for factory-fitted in-car audio equipment. (Proof of value required)

☐ 

d. Cover for in-car audio equipment (not factory fitted). Please state Make, Model and Value (copy of receipt/valuation required).

☐ 

## Details of who will drive.

Give details of ALL persons who to your knowledge will drive, including yourself.

**Note:** Show in Extent of Use column 'M' for main driver, 'R' for regular driver, 'O' for occasional driver.

Name of Driver	Extent of use (see note)	Date of Birth	Identity Card or Passport Number	Occupation	Extent of recent driving experience	Type of Driving Licence held	Details of all accidents or losses during the past 5 years
You the proposer							

## No claims discount (NCD)

### Insurance Details

34 Do you currently have Motor insurance? ☐ YES ☐ NO

35 Have you held motor insurance in the last 2 years in your own name? ☐ YES ☐ NO

If you have answered 'YES' to any of the above please state name of present and/or previous insurer, vehicle's registration mark and number of years with each.


36 Are you entitled to any No Claims Discount? ☐ YES ☐ NO

37 If 'YES', would you like to transfer it to this policy? ☐ YES ☐ NO

If 'YES' please provide copy of last renewal notice you received or policy schedule and state:

Name of previous insurer

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Policy Number

--

Vehicle Registration Mark

--

Number of years free of claims

--

Expiry or Cancellation date of Policy

--

NCD % on last renewal

NCD % on Renewal Notice

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Would you like to protect your No Claim Discount against an additional premium (Applicable only for Third Party fire & Theft or Comprehensive policies with 3 years No Claim bonus or over)?

☐ YES ☐ NO

How many cars are owned or used by you and members of your household, including company cars?

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## Please complete the following information for ALL drivers including yourself (whether you are a driver or not)

### 38 Driving Record

To the best of your knowledge and belief have you, your spouse, or any other person you have stated will drive:

a) obtained a valid driving licence? ☐ YES ☐ NO

b) less than two years driving experience? ☐ YES ☐ NO

### 39 Medical Conditions

Do you or any of the drivers have (or have a history of) defective vision or hearing (not corrected by glasses or hearing aid), diabetes, or any disease or physical or mental infirmity, heart complaint or fits of any kind? Please give full details. If none state none.


Has the condition(s) mentioned above been advised to Transport Malta and have they agreed to the issue of a licence?

If 'no' please state name of driver and give reasons below.


If Transport Malta has restricted your licence to a suitably modified vehicle, have the appropriate modifications been carried out? ☐ YES ☐ NO

### 40 Loss History

Have you or any of the drivers had an accident or suffered damage, fire or theft losses involving a motor vehicle in the past five years? ☐ YES ☐ NO

If 'YES' please give full details below. (Space has been provided for two losses. If there have been more incidents please continue on another sheet of paper)

Name of Driver

1	2
---	---

Date of incident (day/month/year)

1	2
---	---

Type of incident (e.g. head-on collision/theft)

1	2
---	---

Amount of claim

1	2
---	---

Was the driver judged to be at fault?

☐ YES ☐ NO ☐ UNCLEAR<sup>1</sup> ☐ YES ☐ NO ☐ UNCLEAR<sup>2</sup>

**Note:** All incidents should be disclosed whether or not a claim was submitted to the insurer concerned.

### 41 Convictions

Have you or any of the drivers incurred any driving convictions, or penalties in the past five years? ☐ YES ☐ NO

(You should also disclose any pending prosecution or police enquiry)

If 'yes' please give full details below.


Have you or any of the drivers ever had their licence suspended, revoked or had any restrictions imposed or are presently disqualified from driving? ☐ YES ☐ NO

If 'yes' state which driver and the reason

Name	Reason
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### 42 Non-motoring offences

Have you or any of the drivers been convicted during the past five years of any criminal offence? ☐ YES ☐ NO

(You should also disclose any pending prosecution or police enquiry)

If 'yes' please give full details below

Name of driver

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Details of offence

--

Date of conviction (month/year)

--

Have you or any of the drivers ever had a previous policy cancelled, declined or refused renewal? ☐ YES ☐ NO

If 'yes' please state name and give full reason below

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Have you or any of the drivers been asked to pay an increased premium (other than normal rating increases)? ☐ YES ☐ NO

If 'yes' please state name and give full reason below

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### 43 Other policies

Do you have any other policy with GMI? ☐ YES ☐ NO

If 'yes' please give full details below

Policy number(s) or Registration Numbers

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Type of policy (motor, household, boat, etc.)

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## Data Protection Act - Information uses

Gasamamo Insurance Ltd. is the data controller of personal data held about you or any other person whom you propose to insure or insure with us. By making a request for insurance with us, you acknowledge that you, and all persons whom you propose to insure with us, accept this Data Protection Notice. You should therefore make such persons aware of the contents of this notice.

At times, it may be necessary for us to collect sensitive personal data within the meaning of the Data Protection Act, such as information on medical conditions or injuries, relating to you or any other person to be insured or insured under the policy, or who may claim under the policy. You should obtain their explicit consent before sharing their sensitive personal data with us. By making a request for insurance with us, or making a claim under this policy, you acknowledge that you and all such persons are giving their explicit consent to such information being processed in the manner and for the purposes outlined herein.

Under the terms of your policy, you are required to give us notice of any accident which may give rise to a claim. In such instances, you acknowledge that you, and all persons who may make a claim under the policy, accept this Data Protection Notice and you should therefore likewise make such persons aware of the contents of this notice.

We will use this information to manage and administer your insurance policy, for underwriting, claims handling and for the purposes of detecting and preventing fraud and of keeping statistics. In addition, we may assess your creditworthiness. At times, we may also collect information from other sources and check the information you provide us.

At times, we may pass some of this information to other insurers or to other persons such as the Malta Insurance Association, insurance intermediaries, motor surveyors, lawyers, medical experts or private investigators, or as required at law. Furthermore in case you default in the payment of amounts due to us, we may pass information to the Malta Association of Credit Management (MACM) so that such information will be recorded in their credit information system and made available to participants. Details of the MACM are available at <http://www.maltainsurance.org/>

We may pass some or all of the information that relates or is ancillary to the claims history of persons who may claim under your policy to the Malta Insurance Fraud Platform. The aim of the Malta Insurance Fraud Platform is to prevent, detect, suppress and/or prosecute insurance fraud. GasanMamo Insurance Ltd., jointly with other motor insurers, is the data controller in relation to the Malta Insurance Fraud Platform. The platform is administered on our behalf by the Malta Insurance Association (MIA). You can find out more about the Malta Insurance Fraud Platform by visiting the website at <http://www.maltainsurance.org/>

Under the Data Protection Act you have the right to request access to, and rectification of your personal data held by the Malta Insurance Fraud Platform. If you wish to receive this information, please download the Access Request form, complete with the required information and post it to us at the address shown here. You can find out more about the Malta Insurance Fraud Platform by visiting the website at <http://www.maltainsurance.org/>

Under the Data Protection Act 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, Gzira GZR1405.

We and other related companies would like, on occasion, to keep you informed of our products and services by mail or other means. Moreover, you are hereby giving your consent to receive direct marketing information from us by email or other electronic means to the addresses and numbers contained herein. Please inform us if at any time you do not wish to receive any such further information.

We may occasionally update this Data Protection Statement. Therefore we would suggest you periodically review this statement to stay informed about how we are meeting our obligations under the Data Protection Act.

## Declaration

I/We understand the contents of this completed application and I/we declare that the information given is, to the best of my/our knowledge and belief correct and complete. I/We have withheld no information material to the application whether the subject of an Application Form question or not. I/We agree that the statements in this application shall form the basis of the contract between the insurer and myself/ourselves and if the risk is accepted I/we undertake to pay the premium when called upon to do so.

- I/We agree to accept and conform to the terms of the policy when issued.

- I/We undertake that the vehicle(s) to be insured shall not be driven by any other person who to my/our knowledge has been refused any Motor Vehicle Insurance or continuance thereof.

- I/We understand that the information on this form, and about any incident I/We may give details of, will be passed to the Malta Insurance Association so that they can make it available to other insurers. I/We also understand that, in response to any searches made in connection with this application or any incident I/we have given details of, the Malta Insurance Association may pass to my/our insurer information it has received from other insurers about other incidents involving anyone insured to drive the vehicle covered under the policy.

## 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 XXIV,1994.

## Very Important

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an insurer in the acceptance and assessment of the proposal e.g. a young or inexperienced driver or any offence, (including non-motor related offences such as fraud, robbery, theft or handling stolen goods) or prosecutions pending, or infirmities of any driver. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details. State any material facts on a separate sheet and attach it to this application form.

A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to us for your future reference. A copy of the completed application form will be supplied on request.

## Important Information to Policyholder

### Who are we?

GasanMamo Insurance Limited is a limited liability company registered in Malta (C3143). Our registered address is Head Office, Msida Road, Gzira GZR 1405, Malta.

GasanMamo Insurance Limited is authorised under the Insurance Business Act and regulated by the MFSA. The MFSA address is Notabile Road, Attard BKR 3000, Malta.

### Which Law is Applicable to your Contract?

Your insurance policies with GasanMamo Insurance Limited are Maltese contracts and will be governed by Maltese Law.

### What can you do if you are not satisfied with GasanMamo Insurance Limited?

As a valued customer you are right to expect fairness and a swift and courteous service at all times. We recognise that sometimes you may be dissatisfied with our service.

To help us improve we would appreciate your honesty in telling us about your experience of our service? Your feedback will make all the difference

## What you should do

**Step 1.** Please speak to your usual insurance advisor or your GasanMamo Insurance Ltd contact.

**Step 2.** If you remain dissatisfied or you feel your complaint remains unsolved please write to the Managing Director, GasanMamo Insurance Ltd, Msida Road, Gzira GZR1405 or by email on [insurance@gasanmamo.com](mailto:insurance@gasanmamo.com) giving us your policy or claim number in any correspondence.

**Step 3.** If, after making a complaint to us, you are still unhappy and feel the matter has not been resolved to your satisfaction you have the right to refer the matter to the Office of the Arbiter for Financial Services, First Floor, St. Calcedonius Square, Floriana FRN 5130 or email on [complaint.info@financialarbiter.org.mt](mailto:complaint.info@financialarbiter.org.mt).

Following these procedures will not affect your right to take legal action.

#### How we communicate

You may communicate with us verbally or in writing, in English or Maltese. The placing of insurance is always done in writing. Documentation relating to the contract of insurance and to claims shall be in English. Should you receive a translated version, the English version will prevail.

#### How we treat your personal data

The privacy and security of your personal information is important to us. Please refer to the Privacy Policy section on our website [www.qasanmamo.com](http://www.qasanmamo.com) for further information. This policy may be amended by the company from time to time to keep it up to date or to comply with legal requirements. Kindly ask your usual insurance advisor if you would like to receive a hard copy of our Privacy Policy.

#### What Protection & Compensation is there for Policyholders?

Under the Protection and Compensation Fund Regulations 2003 should the company be unable to meet all its liabilities, compensation may be available. Further information may be obtained by visiting the MFSA website [www.mf-sa.com.mt](http://www.mf-sa.com.mt).

#### Remuneration of intermediaries and employees

Insurance intermediaries and some GasanMamo employees may receive a commission which is included in the insurance premium.

#### Are there any charges or fees applicable in addition to the insurance premium charged by GasanMamo Insurance Limited?

Yes, the charges applicable are as follows:

All Personal Insurance policies	€5.00
All changes to Personal policies (admin. charge)	€5.00

### Deposit Premium Form

Pending proof of No Claim Bonus

Please debit me with the premium of  
(inclusive of Document Duty)

>

and accept the amount of

>

as a deposit premium against the above amount. I agree that if the official No Claim Discount certificate issued by my previous insurers entitles me to a No Claims Discount which is less than the one granted when calculating the above premium, I accept to pay the balance within three (3) working days of your request. I understand that failure to do so will mean that my policy will be cancelled and that the Director of the Licensing and Testing Department will be informed accordingly. Temporary evidence of my entitlement to No Claims Discount is attached / is not available.

Date

Proposer's signature

#### Additional Information

Do you require information about other GasanMamo Insurance products?

☐ YES ☐ NO

If yes please indicate class

☐ home ☐ boat ☐ travel ☐ commercial ☐ medical

### Notes For Official Use

### For Office Use Only

#### Premium Computation

BASIC

ANNUAL  
%NCD

NET

FIRST

DUTY

FEE

TOTAL

#### Notes for Office Use

#### Date of Inception of Insurance

Day

Month

Year

Time

a.m.

p.m.

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

Policy Number:

For more information please contact: Agent / Broker

#### Payment Method

Please charge my: (Tick as appropriate)

☐ Credit Card



Type (eg Visa/  
Master card)

☐ Cashlink

☐ Quikcash

#### Card Number

Amount

Expiry  
Date

#### Name and Address of Card Holder

Signature(s)

# Motor Insurance

## Insurance Product Information Document

GasanMamo Insurance Limited is authorised under the Insurance Business Act and Regulated by the Malta Financial Services Authority



Company: GasanMamo Insurance Ltd

Product: Private Car Policy

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy document.

### What is this type of insurance?

Motor Insurance provides the compulsory cover you need to drive a car on a road. It also offers additional benefits depending on the cover you choose.



#### What is insured?

##### Third Party Only

- ✓ Damage to other people's property, and compensation for other peoples' death and injury, if you are at fault.
- ✓ Continental use – we will provide the necessary cover to comply with the laws of compulsory insurance while you're driving in any designated state.
- ✓ Legal costs (incurred with our consent) in connection with a claim made against you.
- ✓ While your car is being serviced – we will continue to give you the full protection of this policy when your car is in the hands of the motor repairer for service or repair.
- ✓ Emergency treatment resulting from an accident involving your car.

##### Third Party Fire & Theft

As above, plus:

- ✓ Loss of (or damage to) your car, including accessories and spare parts relating to your car, following fire or theft.
- ✓ Removal & Protection – we will pay up to €350 to recover your car and take it to the nearest suitable repairer and pay up to €50 to take you and your passengers to where you need to be.
- ✓ New car concession – if you or your spouse have owned your car from new, and it's written off or stolen and not recovered within 12 months from purchase, we will replace it with a new car of the same make, model and specification.
- ✓ Replacement of locks – we will pay up to €700 for the replacement of your car keys or lock transmitter if they are lost or stolen.
- ✓ Motor legal expenses – if there is an accident or incident which is not your fault, we will pay up to €1000 in respect of legal costs and expenses to help you claim against the person responsible.
- ✓ Foreign Use – covers you while driving in any designated state up to 30 days (provides same cover as that given at home).

##### Comprehensive

All of the above, plus:

- ✓ Accidental damage cover for your car.
- ✓ Uninsured driver promise – if you're hit by an uninsured driver and it wasn't your fault, you won't lose your no claim discount and we'll refund your excess.
- ✓ Personal Accident up to €8000.
- ✓ Breakage of Glass – we will pay up to €1000 to repair or replace the glass in your car.
- ✓ Medical expenses – if you or any occupant of your car is injured as a direct result of your car being involved in an accident, we will pay up to €500.



#### What is not insured?

##### Main exclusions only

- ✗ Any claim if any person insured under this policy does not keep to the terms, exceptions and conditions of this policy.
- ✗ Any accident, injury, loss or damage while any car is being used for purposes not described on your certificate of motor insurance or being driven by somebody not permitted to drive (or not having a correct and valid driving licence or disqualified from obtaining a driving licence).
- ✗ Any accident, injury, loss or damage while the car is being driven by a driver who is found to be over the prescribed limit for alcohol or is driving whilst unfit through drink or drugs or fails to provide a sample of breath, blood or urine when required to do so, without lawful reason.
- ✗ Any liability which you have accepted solely by an agreement.
- ✗ Any consequence of war or terrorism except so far as necessary to meet the requirements of legislation.
- ✗ Any liability, accident, injury loss or damage arising out of your car being used for racing, pace-making, reliability trial speed testing or off roading.
- ✗ Any liability, accident, injury loss or damage in respect of your car in relation to which you have entered into any contract of sale or purported contract of sale.
- ✗ Repair or replacement of your car which improves its condition before the loss or damage occurred.
- ✗ Loss of value following repair.
- ✗ Damage arising from, wear and tear, mechanical, electrical, electronic breakdown, computer and equipment failure or malfunction or gradual deterioration.
- ✗ Loss or damage arising from theft whilst your car is unlocked/open, or the ignition keys have been left in or on the car.
- ✗ Any liability, accident, injury, loss or damage if at the time of the accident the car was involved in the carriage of hazardous goods other than Liquefied Petroleum Gas (LPG) cylinders up to 50kgs in total.
- ✗ Any liability, accident, injury, loss or damage if at the time of the accident the number of passengers carried in your car exceeds the number indicated on your policy schedule.





## What is insured?

### Continued ...

- ✓ Hiring of alternative car – we will pay up to €250 if your car cannot be used as a direct result of a claim.
- ✓ Personal effects up to €350.
- ✓ Child seat cover up to €300.
- ✓ Protected no claim discount on theft of audio equipment claims.
- ✓ Roadside Assistance cover.
- ✓ Following the total loss of your car due to an event covered by this policy we will pay you the unused portion of the road licence if you are unable to make a recovery from Transport Malta.

### Optional Cover

#### (Third Party Only & Third Party Fire & Theft)

- Roadside Assistance cover.
- Personal Accident up to €8000.
- Medical expenses up to €500.



## Are there any restrictions on cover?

- ! For loss or damage claims, the most we'll pay is the replacement value or the value you declare (whichever is less) of your car at the time of the loss.
- ! New car concession is available when the cost of damage or repair exceeds more than 60% of its list price when purchased (including registration tax plus VAT) or if it's stolen and not recovered. If you don't want us to replace your car or don't meet the qualifying criteria, the most we'll pay is the market value or sum insured (whichever is less) for your car at the time of the loss or damage.
- ! An excess will apply to most claims.  
Cover for child seat only applies if you are also claiming for loss or damage to your car.
- ! Entitlement to hiring of alternative car applies only, if your car cannot be used as a result of damage, fire or theft.
- ! Motor Legal Expenses – only applies if it is likely you will be successful in your claim against the person responsible.

### Optional Cover – restrictions

- Protecting your no claim discount does not protect the overall price of your insurance policy.
- Roadside Assistance cover is not extended automatically when travelling overseas.



## Where am I covered?

- ✓ This policy provides the minimum liability cover you need by law for your car when using it in Malta and any EU member state; as well as Switzerland, Norway, Iceland and Liechtenstein. Own damage cover applies only for a limited period when overseas.



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you are taking out, renewing or making changes to your policy.
- You must tell us immediately if you become aware of any changes to your circumstances which may affect this insurance or any other material facts.
- You must observe and fulfil the terms, provisions, conditions and clause of this policy – failure to do so could affect your cover.
- You must tell us about any event which might lead to a claim as soon as reasonably possible.
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery.



## When and how do I pay?

You may pay your premium by credit/debit card, by internet banking, in cash or by cheque.



## When does cover start and end?

From the commencement date you select until the expiry date (both shown on your certificate & schedule).



## How do I cancel the contract?

You may cancel this policy as long as you are able to present evidence that your car has been transferred to a new owner, or insured by another insurer, or else that the car has been registered as “garaged”, “scrapped” or “exported” in accordance with any Transport Malta rules and regulations effective at the time of cancellation. You are required to return your certificate of motor insurance to us. Unless you have made a claim during the current period of insurance, we will calculate the charge for the expired portion of your insurance using our short period rates to the date we receive your certificate of motor insurance and refund any amount due to you.

No refund of premium may be given if a claim has been registered on the policy during the current period of insurance.



**Head Office:**

Msida Road, Gżira GZR 1405, Malta  
Tel: 2134 5123 Fax: 2134 5377  
[insurance@gasamamo.com](mailto:insurance@gasamamo.com) [gasamamo.com](http://gasamamo.com)

**Branches:**

B'Kara • Mellieha • Mosta • Mrieħel • Paola • Ħal Qormi • Rabat • Tas-Sliema • Valletta

**GasamMamo Insurance Limited is authorised under the Insurance Business Act and regulated by the MFSA**