

**Policyholder Details**

Name &amp; Surname \_\_\_\_\_

ID Card No or Passport No \_\_\_\_\_

Company name (if applicable) \_\_\_\_\_

Co. Reg. No: \_\_\_\_\_

Date of Birth \_\_\_\_\_

Postal Address \_\_\_\_\_

Occupation \_\_\_\_\_

Email Address: \_\_\_\_\_

**Vehicle Details**

Registration No \_\_\_\_\_

Make \_\_\_\_\_

Model &amp; Variant (if applicable) \_\_\_\_\_

Colour \_\_\_\_\_

Year of Make \_\_\_\_\_

Type of Body \_\_\_\_\_

Serial Number \_\_\_\_\_

Policy Type &amp; Cover \_\_\_\_\_

Authorised Drivers: (Kindly Include details of drivers below)

Name & Surname	Date of Birth	ID Card Number

Inception Date of Cover \_\_\_\_\_

Inception Time of Cover \_\_\_\_\_

If any of the following statements is incorrect, please give details in the space provided below.

You and any person authorised to ride:

- Are not suffering from any medical condition that affects your ability to ride the vehicle.
- Have not been charged or convicted of any offence related to fraud in the past five years.
- Have not had any accidents with a vehicle in the last five years.
- Have not been refused motor insurance in the past three years and not had a motor policy cancelled by the insurance company in that period.
- Have not been charged or convicted of any motoring offence in the past five years.
- Are fully licensed to ride the vehicle.

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- The vehicle will be for private use only and will not be used for commercial purposes.
  - You are the owner of the vehicle.
  - You have resided in Malta for at least the past 12 months.
  - The vehicle cannot reach a speed higher than 20 km per hour.
  - The vehicle being insured under this policy is registered and kept at your residence or business address in Malta.
  - The vehicle is in a good state of repair and it will be so maintained.

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### **Data Protection Act – Information Use**

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. GasamMamo 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 web site 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 and 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 below.

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, GasamMamo Insurance Ltd, Msida Road, Gzira, GZR1405, Malta.

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

- I agree to accept and confirm to the terms of the policy when issued.
- I undertake that the vehicle to be insured shall not be driven by any other person who to my knowledge has been refused any motor vehicle Insurance or continuance thereof.
- I understand that the information on this form, and about any incident I may give details of, will be passed to the Malta Insurance Association so that they can make it available to other Insurers. I also understand that, in response to any searches made in connection with this application or any incident I have given details of, the Malta Insurance Association may pass to my 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 proposal 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 will be supplied on request. A copy of the Insurance Product Information Document is being provided to you with this application form.

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Signature of Policyholder

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Date

# Motor Insurance

## Insurance Product Information Document

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



**Company: GasamMamo Insurance Ltd**

**Product: Low Powered Vehicles**

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 vehicle 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 people's death and injury, if you are at fault.
- ✓ Legal costs (incurred with our consent) in connection with a claim made against you.
- ✓ Emergency treatment resulting from an accident involving your vehicle.



#### 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 vehicle 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 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 vehicle being used for racing, pace-making, reliability trial, speed testing or off roading.
- ✗ Any liability, accident, injury loss or damage if at the time of the accident the number of passengers carried on your vehicle exceeds the number indicated on your policy schedule.
- ✗ Any liability, accident, injury loss or damage in respect of your vehicle in relation to which you have entered into any contract of sale or purported contract of sale.
- ✗ Repair or replacement of your vehicle which improves its condition before the loss or damage occurred.
- ✗ Any liability, accident, injury, loss or damage if at the time of the accident the vehicle 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 arising out of flood, typhoon, hurricane, cyclone, tornado, volcanic eruption, earthquake or other convulsion of nature.
- ✗ Any liability, accident, injury, loss or damage caused by the use of your vehicle as a weapon with the intent to cause loss, damage or injury to any person.
- ✗ Any liability, accident, injury, loss or damage arising outside of Malta.
- ✗ Any liability, accident, injury, loss or damage which is caused by or as a result of strike, riot or civil commotion.



### Are there any restrictions on cover?

! An excess will apply to most claims.



### Where am I covered?

✓ This policy provides the minimum liability cover you need by law for your vehicle when using it in Malta.



### 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 vehicle has been transferred to a new owner, or insured by another insurer, or else that the vehicle 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.