

COLLECTORS' CAR

INSURANCE SCHEME PROPOSAL



Gasamamo
INSURANCE

we're always there

The Collectors' Car Insurance Scheme Proposal Form

Important note:

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

You the proposer

Full Name

Address

Postcode

ID Card No.

Age

Date of Birth

Home phone number

Daytime phone number

Fax Number

Full-time Business or Occupation

Period of Insurance

I wish my membership of the insurance scheme to start on

Date

Month

Year

Membership will run for one year. No insurance will be in force until the proposal has been accepted by GasanMamo Insurance Ltd., except as provided by an official cover note issued by or on behalf of GasanMamo Insurance Ltd.

Your Insurance cover

Which of the following do you wish to apply ?

☐

Comprehensive

☐

Third party fire & theft

☐

Third party

Your Car

Make		Seating Capacity	
Model		Colour	
Type of Body		Chassis No.	
Engine Size		Engine No.	
Year of Manufacture		Price paid	
Registration Number		Present value	
Number of Doors			

Please send a recent colour photograph, a valuation if available and details of special features, modification and history.

Is the car owned by you and registered in your name ? ☐ YES ☐ NO

If not please give details.

Security your garage

Please give the following details of garaging

(a) Address		(c) Locks	
(b) Construction		(d) Alarms	

Security your car

Please give details of security devices fitted to car eg. alarm, ignition cut-off, immobilisation etc

Insurance details

Have you held motor insurance in the last 5 years in your own name ? ☐ YES ☐ NO

If "Yes" please give name(s) of insurance company(ies) and renewal dates.

Your car's driver(s)

Please give details of ALL drivers including yourself and your spouse whether likely to drive or not

Full name	Date of birth	Licence years held	Business or occupation
Proposer			Full-time

Driving Record

To the best of your knowledge and belief have you or any other person you have detailed as a driver :

- | | | |
|--|------------------------------|-----------------------------|
| (i) ever had motor insurance cancelled or refused ? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| (ii) been asked to pay an increased premium (other than normal rate increases) or had special conditions imposed ? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| (iii) any physical or mental defect or infirmity or suffered from diabetes, fits, fainting attacks or heart complaint ? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| (iv) in the past 3 years had any accident or claim ? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| (v) in the past 5 years had your/his/her driving licence suspended ? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| (vi) in the past 5 years had any convictions (including fixed penalties) or is any prosecution or police enquiry pending ? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |

If you have answered "YES" to any of these questions please give full details

General

Have you or your spouse ever been :

(a) convicted of or charged (but not yet tried) with a criminal offence ?

☐ YES ☐ NO

(b) declared Bankrupt or Insolvent ?

☐ YES ☐ NO

If "YES" please give details

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. Gasamamo 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, Gasamamo 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?

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

Gasamamo 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 Gasamamo Insurance Limited are Maltese contracts and will be governed by Maltese Law.

What can you do if you are not satisfied with Gasamamo 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 Gasamamo Insurance Ltd contact.

Step 2. If you remain dissatisfied or you feel your complaint remains unsolved please write to the Managing Director, Gasamamo Insurance Ltd, Msida Road, Gzira GZR1405 or by email on insurance@gasamamo.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.

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 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.

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: Collectors' Vehicle 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 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 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 vehicle is being serviced – we will continue to give you the full protection of this policy when your vehicle is in the hands of the motor repairer for service or repair.
- ✓ Emergency treatment resulting from an accident involving your vehicle.

Third Party Fire & Theft

As above, plus:

- ✓ Loss of (or damage to) your vehicle, including accessories and spare parts relating to your vehicle, following fire or theft
- ✓ Removal & Protection – we will pay up to €125 to recover your vehicle and take it to the nearest suitable repairer.

Comprehensive

All of the above, plus:

- ✓ Accidental damage cover for your vehicle.
- ✓ Breakage of Glass – we will pay up to €300 to repair or replace the glass in your vehicle.
- ✓ Medical expenses - up to €200.

Optional Cover

- ✓ Roadside Assistance cover



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 in 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.
- ✗ 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 vehicle is unlocked/open, or the ignition keys have been left in or on the vehicle.
- ✗ Storage costs incurred while the vehicle is awaiting the commencement of repairs
- ✗ Loss or damage caused by overloading or strain.
- ✗ Loss or damage from incorrectly fueling your vehicle
- ✗ Loss or damage caused by insects or vermin
- ✗ Loss or damage by fire, theft, vandalism or malicious persons if your vehicle is left in the open and not garaged overnight.



Are there any restrictions on cover?

- ! For loss or damage claims, the most we'll pay is the sum insured of your vehicle at the time of the loss.
- ! An excess will apply to most claims
- ! The vehicle must be garaged overnight.
- ! There is a limit of 1,000 miles in any one period of insurance. This limit will apply in the aggregate where the policyholder owns and has licensed more than one vehicle under the Collectors' Multi Vehicle Scheme.

Optional Cover – restrictions

- ! 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 vehicle when using it in Malta and any EU member state as well as Switzerland, Norway, Iceland and Liechtenstein. Own Damage cover applies only 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.



GasamMamo
INSURANCE

Head Office:

Msida Road, Gżira GZR 1405, Malta

Tel: 2134 5123 Fax: 2134 5377

insurance@gasamamo.com 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