

MULTI DWELLING
PROPOSAL FORM



Gasamamo
INSURANCE

we're always there

GENERAL INFORMATION

Name of Proposer

and / or individual owners and / or residents, each for their respective rights and interests

Name of administrator and ID Card Number or Company Number

Postal address

Contact number of the administrator

Email address of the administrator

DETAILS OF RISK TO BE INSURED

Risk address

Total numbers of levels

Levels at ground floor:

Levels at basement:

Levels at upper level:

Approximate year of build

Description of adjacent premises

Current insurers (if applicable)

INSURANCE RECORD

Have you, or any owner of the property, being proposed for insurance

Ever had any insurance cancelled or refused?

Yes No

Ever had any special terms imposed for property insurance?

Yes No

Had any loss, destruction or damage in the last 5 years?

Yes No

Made a claim in the last 5 years?

Yes No

Ever been convicted or are currently being prosecuted for any crime?

Yes No

Ever been convicted or are currently being convicted of any criminal offence or contravention involving dishonesty?

Yes No

Is there any detail or material fact which you feel we should be made aware of with regards to this proposal?

Yes No

Additional remarks if you replied YES to any of the above.

RISK FEATURES OF THE COMMON AREAS

Front - type of doors / windows

Rear- type of doors / windows

Details of intruder alarm system, if any

Details of CCTV system, if any

Number and type of fire extinguishers

Details of Fire Alarm system, if any

Details of any other fire protection, such as Fire Doors, Sprinkler Systems, Hose Reels, etc., if any

Details of water pumps, if any

Are fire exit and emergency lights present

Yes

No

Is electrical equipment in the common areas fitted with surge / lightning protection?

Yes

No

PART A - BUILDINGS

Please enter the amount to be insured for buildings.

Apartments

Common Areas

Garages

Garages Common Areas

Machinery

PART B - CONTENTS OF THE COMMON AREAS

The policy provides automatic cover for up to a sum insured of €5,000.

Please enter the amount to be insured for contents in the common areas.

PART C - BREAKDOWN OF MACHINERY IN THE COMMON AREAS

Machinery which may be covered under this section includes passenger lifts, electrical gates, motors of electric garage doors, pool pump room equipment.

Description - including make, model and serial number

Sum Insured

Description - including make, model and serial number	Sum Insured

Total sum insured

Is machinery inspected / services at least on an annual basis?

Yes

No

Are all plant and machinery certified in accordance with current legislation?

Yes

No

PART D - LEGAL LIABILITIES

Do you require liability cover as the owner or occupier of your buildings?

- Limit of Indemnity €1,200,000

Yes No

Do you require liability cover towards employees? - limit of indemnity €1,000,000

Yes No

Category of employees according to occupation

Number of employees

Category of employees according to occupation	Number of employees

Is protective clothing provided to employees?

Yes No

Details of any personal protective equipment provided, if any?

Do you require a higher Limit of Indemnity than the standard limits offered by the policy?

Yes No

If YES please state the required amount

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.

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.

Data Protection Notice

GasanMamo Insurance Limited having company registration number C3143 and registered office at Head Office, Msida Road, Gzira, Malta, is the data controller of personal data held about you and/or other individuals to be covered under a policy. Within the context of this notice, "GasanMamo" means GasanMamo Insurance Limited and/or any of its affiliates, subsidiaries or associated entities.

The data that you provide to us, including sensitive data, will be used for the administration of quotations and policies, insurance underwriting, for handling and settling claims, for management information and for the prevention and detection of fraud and other crimes.

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We may collect information about other individuals, such as your family members including minors, whom you propose to insure or insure with us. Yours and other individuals' information may be collected and disclosed from/to associated companies, intermediaries, re-insurers and other entities for the conduct of insurance purposes and for our legitimate interest such as:

- checks against publicly available information (like court judgements, or court orders) for assessing your application or at renewal or when issuing an endorsement. Similar checks may be made in assessing any claims made.
- claims handling purposes where information may also be shared with other insurers either directly or via those acting for the insurer such as loss adjusters, surveyors, and investigators. In certain instances, we may require to be provided with further medical information from any doctor, hospital, clinic, laboratory or any related medical practitioner and healthcare providers.
- for research or statistical purposes, including to analyse how people use our websites, view our products, respond to our advertising and to improve our understanding of what customers need.
- for training purposes, to improve our services and their delivery, for example by recording telephone calls.
- to communicate with you about your quotation, product or service, including improvements we make to the ways you can access your information
- to prevent, detect suppress and/or prosecute fraud where we may at any time share information about you with other organisations, regulatory and public bodies (if applicable overseas), undertake credit searches and additional fraud searches, check and/or file your details with fraud prevention agencies and databases (such as the Malta Insurance Fraud Platform).
- third party suppliers or service providers to conduct certain business operations as per our outsourcing agreements.

If you give us information, including sensitive information, about other individuals, you confirm that they have given you their permission to provide their personal information to GasanMamo Insurance and for GasanMamo Insurance to process their personal information and also that you have told the individuals who we are and how we use their data, as set out in our Privacy Policy.

We will retain personal information for as long as it is necessary to fulfil the above mentioned purposes for which it was collected and for a period of time permitted by law in order to comply with our legal obligations and requirements.

You have the right to request access to the personal information we hold about you. In certain instances, you may withdraw your consent to our processing of your personal information or request that we restrict the processing of your information or erase your information. However, we may continue to process your personal information if we have a legitimate interest or a legal obligation to do so. To exercise these and other rights mentioned in GasanMamo's Privacy Policy, you may contact us by email on insurance@gasanmamo.com or by post to The Data Protection Officer, GasanMamo Insurance Limited, Head Office, Msida Road, Gzira, Malta. We will take all reasonable steps to confirm your identity before providing you with details of any personal information we may hold about you.

If you are not satisfied with the way GasanMamo processes your personal data, you can contact us as indicated above. If, after making a complaint to us, you are still unsatisfied you have the right to refer the matter to the Office of the Information and Data Protection Commissioner, Floor 2, Airways House, High Street, Sliema SLM 1549, Malta or via email on idpc.info@idpc.org.mt.

We recommend you read our full Privacy Policy for a better understanding of how we process data by visiting: <https://www.gasanmamo.com/company/legal/privacy-policy/>.

We may amend this notice from time to time for example, to keep it up to date or to comply with legal requirements.

In completing all the forms related to your policy or claims, you are confirming your understanding and acceptance of all the terms set out in our Privacy Policy.

We would like, on occasion to keep you informed of our products and services by electronic means.

- Yes, I would like to receive marketing information.
- No, do not send me marketing information.

We would like, on occasion, to keep you informed of related company products and services by mail or by electronic means.

- Yes, I would like to receive marketing information.
- No, do not send me marketing information.

You have a right to object to the processing of your personal data for marketing purposes. Please inform us accordingly if you do not wish to receive any marketing information. If you opt-out of receiving marketing information we may still use your contact details to convey important information regarding an existing policy or claim or for us to comply with our regulatory obligations.

I confirm that I have read and understood the contents and accept all the terms laid down in this proposal form. I hereby declare that to the best of my knowledge all the information provided is true and correct.

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:



GasanMamo Insurance, Msida Road, Gzira GZR1405, Malta - Tel: (356) 2134 5123 - Fax:(356) 2134 5377
e-mail:insurance@gasanmamo.com - gasanmamo.com

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 licensed by the Malta Financial Services Authority (MFSA) to carry on business of general insurance. 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.

By providing your email address to us, you consent to receiving communications from us by electronic means. Should you wish to receive information from us by means of paper copy you are kindly requested to contact us to let us know of your preference.

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.gasamamo.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.mfsa.com.mt](http://www.mfsa.com.mt).

Remuneration of intermediaries and employees

Insurance intermediaries and some Gasamamo 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 Gasamamo Insurance Limited?

Yes, the charges applicable are as follows:

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

Multi Dwelling 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: Multi Dwelling Protect Insurance 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?

GasanMamo Multi Dwelling Protect Insurance policy provides cover for a block of apartments against loss or damage to Buildings and/or Contents as described in our online policy document.



What is insured?

✓ Cover in respect of Buildings and Contents of the Common Areas is against loss or damage caused by fire; explosion; smoke; lightning and thunderbolt; earthquake; theft or attempted theft; riot; civil commotion; labour and political disturbances; vandalism; acts of malicious persons; water and oil escaping from any fixed plumbing or heating installation; storm; flood; falling trees; impact; aircraft and other aerial devices dropped from them; breakage or collapse of television; radio aerials; satellite dish aerials; aerial fittings and masts.

Additional cover under Buildings section

- ✓ Accidental damage to fixed glass and sanitary fixtures.
- ✓ Accidental damage to underground services.
- ✓ The cost of alternative accommodation and/or loss of rent and/or maintenance fees you have to pay if your premises cannot be lived in following a loss.
- ✓ Payment of professional fees, site clearance and other costs which you must pay by law following damage to your home.
- ✓ Costs for trace and access for finding the source of a leak up to a limit of €1,000.
- ✓ Loss of metered water and heating oil following accidental damage to a fixed plumbing, heating or water installation up to a limit of €600.
- ✓ Replacement cost for locks and keys if these have been lost or stolen up to a limit of €1,000.

Additional cover Contents section

- ✓ Loss or damage to contents in the common areas up to a limit of €2,500.
- ✓ Loss or damage to contents of the common areas in the open up to a limit of €2,500.
- ✓ Damage to mirrors and glass up to a limit of €2,500.
- ✓ Cost to replenish firefighting appliances following a fire up to a limit of €250.

Breakdown of Machinery in the Common Areas

- ✓ Sudden and unforeseen damage to machinery in the common areas.
- ✓ Cost to renew coolants, lubricants, insulating oil, refrigerant or brine following damage to machinery in the common areas.

Legal Liabilities

- ✓ Payment of professional fees, site clearance and other costs which you must pay by law following damage to your home.
- ✓ Sums you become legally liable to pay following accidental bodily injury to or illness of any person who you employ as domestic staff.



What is not insured?

- ✗ Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration.
- ✗ Wet or dry rot.
- ✗ Storm damage to fences, gates and hedges.
- ✗ Certain losses and damage (e.g. loss or damage to fixed glass and sanitary fittings, theft, vandalism, escape of water or oil) when your property is unoccupied for more than 90 days.
- ✗ Any loss (multiple or single losses), damage, liability, cost, expense, fines, penalties, directly or indirectly caused by or in connection with an epidemic or pandemic or infectious and communicable disease, virus, bacterium or other microorganism.
- ✗ The cost of replacing undamaged items that form part of a pair, set or suite.



Are there any restrictions on cover?

- ! Certain limitations may apply to your policy, for example:
 - The excess (the amount you have to pay on any claim)
 - Monetary limits for certain covers, and/or
 - Clauses that exclude certain types of loss or damage
- ! We do not cover property that is used for business purposes.



Where am I covered?

- ✓ At the property you are insuring.



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.
- Please tell us immediately if the information set out in the proposal form or in your policy schedule changes.
- 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 possible, but within 30 days after any loss, damage or accident.
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the 'General Conditions' section of the policy document.



When and how do I pay?

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



When does cover start and end?

From the start date (shown on your schedule) for 12 months.



How do I cancel the contract?

You can cancel the policy by writing to us. You may be entitled to a refund of your premium as long as no claim has been made during the current period of insurance.