

SMALL CRAFT

PROPOSAL FORM



Gasamamo
INSURANCE

We're always there

FOR CRAFTS UP TO 5 METRES (16' 6") USED FOR PRIVATE PLEASURE PURPOSES ONLY

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	
<input type="text"/>	<input type="text"/>	
I.D Card No or Passport No	Date of Birth	
<input type="text"/>	<input type="text"/>	
Postal Address		
<input type="text"/>		
<input type="text"/>		
<input type="text"/>		
Occupation including part-time Work (please be specific, Occupations such as Director, Clerk or Self-Employed are not sufficient)		
<input type="text"/>		
Home Telephone Number	Office Telephone Number	Mobile Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
E-Mail Address		
<input type="text"/>		

2. Particulars of Hull

Type of Craft	Registration Number	Name of Craft
<input type="text"/>	<input type="text"/>	<input type="text"/>
Year of Build	Overall Length	Material of Craft
<input type="text"/>	<input type="text"/>	<input type="text"/>
Was the craft professionally built <input type="checkbox"/> or amateur built <input type="checkbox"/>		Builder's Name
		<input type="text"/>

If amateur built or 15 years old or over, this proposal must be accompanied by a Full Condition Survey report.
Conversions and crafts over 25 years old are not acceptable.

Date of purchase	Purchase Price
<input type="text"/>	<input type="text"/>

Craft Make and Model

3. Particulars of Engine/s

Make of Engine 1 and Serial Number

HP

Year of Manufacture

State if Inboard or Outboard

Make of Engine 2 and Serial Number

HP

Year of Manufacture

State if Inboard or Outboard

No cover is given on outboard motors until the Serial Number is advised.

What is the maximum speed of the vessel with these engines?

Knots / MPH

4. Values to be Insured

	Date Purchased	Purchase Price	Value to be Insured*
Craft <i>(including inboard if fitted and all electronic equipment)</i>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Engine 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Engine 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Road Trailer	<input type="text"/>	<input type="text"/>	<input type="text"/>
Life Jackets	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Sum Insured			<input type="text"/>

* Note: Value for insurance should be the current replacement cost of your craft taking into account your craft's age, condition, machinery, gear and equipment.

5. Moorings

Where will the craft generally be moored when in commission?

Where will the craft be laid up?

Tick whether your craft will be kept:

Ashore

☐

or Afloat

☐

State the dates between which the craft will
be out of commission (laid-up) annually

from

to (inclusive)

6. General Questions

- 1. To the best of your knowledge and belief have you or any person you will permit to use the craft:**

(a) in possession of a valid nautical licence?

☐ yes ☐ no

(b) suffered any accident or loss in the last 5 years with any craft used or owned?

☐ yes ☐ no

(c) had any insurance on any craft cancelled or refused or had any special terms imposed?

☐ yes ☐ no

(d) ever been convicted or are currently being convicted of any criminal offence or contravention

☐ yes ☐ no
☐ yes ☐ no

involving dishonesty?

2. Are you entitled to no claim bonus?

☐ yes ☐ no

3. Has the craft ever been damaged?

☐ yes ☐ no

4. Will the craft be used for private purposes only?

☐ yes ☐ no

If the answer to any of these questions is YES please provide full details.

[illegible]

SUMMARY OF COVER PROVIDED - *The Policy Cover*

1. Loss or damage to the craft

The craft is covered whilst in-commission anywhere within the Maltese Territorial Waters and whilst laid up at a location agreed with us.

The policy provides cover for:

- Loss or damage to the craft and equipment caused by external accidental means including theft of craft.
- Theft of outboard motors and theft of trailers or the craft on them if fitted with an anti-theft device and immobilised or placed in locked premises.
- Transit by road within the Maltese islands, excluding scratching, denting or bruising.
- Loss or damage to outboard motors through dropping off or falling overboard.
- Emergency salvage charges necessary incurred in the safeguarding or recovery of the craft.

2. Liabilities

The policy covers your legal liability arising from your interest in the craft for accidents happening on and about the craft up to an amount of €600,000 for any one incident including liability to and incurred by water-skiers towed by the craft.

3. Personal Accident

The policy covers you and/or your immediate family for bodily injury or death whilst embarking, disembarking or whilst on board the craft up to a limit of €12,000 each including Medical Expenses up to €600 if you and/or immediate family are injured in an accident involving the craft.

No Claims Bonus

A No Claims Bonus rising up to 25% will be allowed on renewal of annual policies.

Principal Exclusions

- Wear and tear, depreciation, deterioration or damage caused by vermin, insects or fungus.
- Loss or damage caused by war, strikes, riot and civil commotion.
- Latent defect, faulty design or construction.
- Any liability arising from accident whilst the craft is being moved or transported.
- Theft of trailers or any craft on them unless the trailers are fitted with an anti-theft device and are immobilised or placed in locked premises.

Important

The above description is a summary and must be regarded only as an outline. The policy is a legal document and as such defines the insurance cover in precise terms. A specimen may be inspected upon request.

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.

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:



Address: Msida Road, Gżira GZR1405

Tel: 2134 5123

Fax: 2134 5377

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

Boat 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: Small Craft 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?

GasamMamo Small Craft Insurance policy protects your boat, its equipment, machinery, trailer and life jackets as described in our online policy document. This policy is suitable for boats under 15.5 feet.



What is insured?

Loss or damage to the craft

- ✓ Loss or damage to the craft and caused by external accidental means but not limited to theft; stress of weather; stranding or sinking; collision or contact; fire or lightning; explosion; busting of boilers; breakage of shafts, struts and propeller; malicious acts of vandalism; accidents in loading or unloading; transit by road or ferry within Malta; loss or damage to outboard motor through dropping off or falling overboard; loss or damage to oars and sculls.

Additional benefits

- ✓ **Emergency or salvage charges** – charges necessarily incurred in the safeguarding or recovery of the craft.
- ✓ **Fire extinguishing appliances and safety flares** – The cost of replenishing firefighting appliances and safety flares following a fire on board the craft up to a limit of €250.
- ✓ **Legal costs** – costs incurred with Insurer's consent.
- ✓ **Personal effects** – loss or damage to your personal effects up to a limit of €250.
- ✓ **Sighting costs** – The cost of inspecting the underwater part of the hull of the insured craft after stranding up to a limit of €1,000.
- ✓ **Racings risks** – for sailing craft only.

Liabilities

- ✓ We will cover you and any competent person navigating or in charge of the craft with your permission for legal liabilities to third parties for accidents happening on and about your craft, up to a limit of €600,000 for each incident arising out the same event occurring during the period of insurance.
- ✓ Liability to and incurred by water-skiers towed by the vessel, up to a limit of €600,000 for each incident arising out the same event occurring during the period of insurance.

Personal Accident

- ✓ Benefit of €12,000 for death or bodily injury suffered by you and/or your immediate family caused by accidental and external means sustained during the period of insurance whilst embarking, disembarking or whilst on board the craft.
- ✓ Medical expenses if you and/or your immediate family are injured in an accident involving the craft up to €600.



What is not insured?

- ✗ Damage or loss caused by lack of general maintenance, wear and tear, and loss of value over time.
- ✗ Damage to clothing, personal effects, diving or fishing gear, damage to moorings.
- ✗ Participating in racing or speed tests, or any connected trials.
- ✗ Wear and tear, depreciation, deterioration or damage caused by vermin, insects or fungus.
- ✗ Latent defect, faulty design or construction.
- ✗ Sails, masts, spars and attached fittings, standing and running rigging whilst racing - unless declared and agreed.
- ✗ Loss or damage caused by war, strikes, riot and civil commotion.
- ✗ Any liability arising from an accident whilst the vessel is being moved or transported.
- ✗ Claims arising whilst the vessel is:
 - let out on hire or charter; or
 - used for demonstration purposes; or
 - used as a houseboat; or
 - used for any use other than private pleasure purposes.
- ✗ Any other exclusion or limitation shown in the policy document.



Are there any restrictions on cover?

- ! Claims arising whilst the craft is afloat during the period from 16th September to the 30th April inclusive, unless otherwise described in the schedule.
- ! Deductions for depreciation may be made by us in the case of sails, spars, standing and running rigging, outboard and inboard motors, trailers, personal effects and protective covers.
- ! If trailers are not stored in locked premises, they must be securely immobilised by an anti-theft device to the towing vehicle or to a fixed and immovable object.
- ! For outboard motors of 9.9hp or less, an anti-theft device needs to be installed in addition to the normal method of attachment.
- ! When laid up on land, the craft needs to be stored in a garage or in an enclosed and locked boatyard.
- ! No theft cover applies for outboard motors without a serial number.



Are there any restrictions on cover? Continued...

- ! The craft is to be manned by a competent person who has the experience and knowledge to drive and handle a craft like the insured craft and is 18 years of age or over. A competent person must also be in possession of any necessary permits and/or licenses required by the law of any country having the jurisdiction over the waters in which the insured craft is being used.



Where am I covered?

- ✓ Within the cruising range as specified in the policy schedule.
- ✓ At the laid-up location as specified in the policy schedule.



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.