

PRIVATE CAR

INSURANCE POLICY



Gasamamo
INSURANCE

we're always there

Welcome to your GasanMamo Motor Policy

Thank you for choosing to insure your car with GasanMamo.

We have many years' experience in providing our policyholders with a reliable and competent motor insurance service, so you are in safe hands.

The policy contains all you need to know about the motor insurance cover you have purchased. You will also find information as to what to do if you have an accident and how to make a claim. If you need to ask any questions or should you require further information, please contact us and we will be more than happy to help you out.

We look forward to offering our insurance protection to you and to your car.

What to do if you have an accident

First of all keep calm. Here is what you need to remember:

1. By law, you must stop if there is damage to any car or property, or injury to any person, or certain animals, including dogs and horses. You must give your name, ID card number, address and insurance details to anyone with good reason to ask.
2. Make sure you get the names, addresses and phone numbers of any drivers, passengers or pedestrians involved, and details of any witnesses. By law, drivers must provide details of their insurance company and their policy number.
3. If you have a camera with you (for instance in your mobile phone) it is always a good idea to take photos of the accident, of any road signs or markings and of any damage suffered by the vehicles involved, before the cars are moved.
4. Do not admit blame or liability for an accident or offer to pay for any damage.
5. If you are involved in a front-to-rear collision you and the other driver must complete the Accident Report Form. You do not need to leave the cars in the same position they were

in when the accident happened. If you are obstructing the traffic flow move the cars to a safe area where you can complete the form. Remember to keep the Accident Report Form, which we provided you with when you took out this insurance, in your car at all times.

6. In any other collision, as long as no persons have been injured, you are to call the Traffic Accident Warden service on [2132 0202](tel:21320202). You are required to remain on site until the warden arrives and to provide all the information requested. Do not move the cars unless ordered to do so by a Police Officer or by the warden. Follow any instructions given by the warden. We will receive a copy of the report drawn up by the wardens automatically and you will incur no charge for this service.
7. If the collision results in persons being injured, call the emergency services immediately on 112. Do not move any injured persons unless their life is in immediate danger, wait for the paramedics.
8. If, as a result of the accident, damage is caused to state-owned property then it is necessary to call the police who will come on site to draw up a report.
9. If your car cannot be driven following the accident please call the GasanMamo Roadside Assistance Service on [2123 4661](tel:21234661) or [7923 4661](tel:79234661). If you have purchased Roadside Assistance Cover your car will be towed for free to a destination of your choice.
10. If your car suffers damage as a result of any criminal activity (such as an attempted theft or malicious damage) you need to report the matter to the police at the nearest police station. Do not disturb any evidence that the police may require in their investigations.
11. If you collide into or damage any other property belonging to third parties (such as boundary walls, trees, electricity poles, building facades or street furniture) please report the incident to the wardens who will come on site and draw up a report.

Contact us as soon as you can on [2134 5130](tel:21345130) to report your accident. You can also email us or use our website to report the claim:

accidents@gasanmamo.com

www.gasanmamo.com/support/claims/motor/form/

Definitions

Wherever the following words or phrases appear, they will have the meaning described below:

Accessories

Additional or supplementary parts of your car not directly related to its function as a vehicle which however must form an integral part of the vehicle. These will include audio and other in-car entertainment equipment and satellite navigation systems fitted by the vehicle manufacturer. Mobile phones and child seats are not included within this definition. Where your car is a motor caravan the term shall also include fixtures, fittings, furniture and furnishings. The maximum value insured is of €600.

Authorised Drivers/ Permitted Drivers

This term, in relation to your car, shall have one of the following meanings as corresponds to the number indicated on the policy schedule:

1. *You.*
2. *You and your spouse/partner.*
3. *You and any person aged 25 years or over driving on your order or with your permission.*
4. *You and any person aged 21 years or over driving on your order or with your permission.*
5. *You and any person driving on your order or with your permission.*
6. *You and any person provided he is in your employment and driving on your order or with your permission.*

Provided that any other number that appears on the policy schedule shall have the meaning ascribed to it either on your policy schedule or by endorsement provided also that the driver holds the appropriate category driving licence to drive the insured vehicle.

Certificate of Motor Insurance

The document that you must have as proof that you have the motor insurance necessary to comply with the law.

The certificate does not, however, indicate the full policy cover and for this you need to refer to this policy document. Wherever the expression certificate of motor insurance is used in this contract, it means the certificate which from time to time, is that in force and not one which we have withdrawn or which has ceased to be valid.

Claim

A claim against the policyholder or against any person entitled to indemnity under the policy for damages that are required to be covered by legislation, the Protection and Compensation Fund Regulations (including any agreement between insurers drawn up as a result of these regulations) or any other law in force in Malta, notwithstanding that the policyholder or such other person has failed to give notice of such event to the insurer. Each and every loss shall be considered as a separate claim under the policy.

Designated state

Any designated state as defined by legislation and Switzerland, Andorra, San Marino and Vatican City.

Designated states include all member states of the European Union and members of the European Economic Area (EEA).

Endorsement

Changes in the terms of your policy. Endorsements are subject otherwise to all existing policy exceptions and conditions (applicable endorsements are shown in your policy schedule).

Excess

The amount you will have to pay towards each and every loss for which there is a claim. The excesses are shown in this policy, on your policy schedule or by endorsement. The highest excess will apply.

Fire

Fire, lightning or explosion.

Green Card

A document required by certain countries to provide proof that you have the minimum insurance cover required by law to drive in that country.

Hazardous Goods

- high explosives such as nitro-glycerine, dynamite or any other similar explosive;
- pyrotechnic materials;
- bulk supplies of liquefied petroleum or gasoline;
- gases or chemicals in liquid, compressed, or gaseous form other than liquefied petroleum gas cylinders up to 25kgs.

Legislation

The Motor Vehicles (Third Party Risks) Ordinance, Chapter 104 of the Laws of Malta.
Protection and Compensation Fund Regulations, Chapter 403.13 of the Laws of Malta.

Limitations as to Use

Where your car is described under the 'Limitations as to Use' section of your policy schedule as:

Private Car

This shall mean use 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.

If you receive a contribution as part of a car sharing arrangement involving the use of any car insured under this policy for carrying passengers for social or similar purposes, we will not consider this to be carriage of passengers for hire or reward provided that the:

- vehicle is not constructed or adapted to carry more than eight passengers (excluding the driver); and
- passengers are not being carried in the course of a business of carrying passengers; and
- total contributions received for the journey concerned do not involve an element of profit.

Malta

The Republic of Malta including any recognised sea passage within the Republic.

Market Value

The cost of replacing your car with one of similar type, age and condition.

Period of Insurance

The period of time covered by this policy as shown in the policy schedule.

Policy Schedule

The document containing details of you, your car and the insurance protection provided to you. The policy schedule shows who can drive your car and what purposes it can be used for and any applicable endorsements.

Private Garage

A self-contained building to which only you and members of your household have access. The garage must be built of brick, stone or concrete.

Spouse/Partner

The spouse or partner of the insured living at the same address and sharing financial responsibilities as the insured. This does not include business partners or associates.

Territorial Limits

Malta or another country as defined in section 7 of this policy or as may be extended by endorsement.

Theft

Theft or attempted theft.

The Insured/You/Your/Policyholder

The person or persons described as the insured in the policy schedule.

The Insurer/We/Us/Our/The Company/GasanMamo Insurance

GasanMamo Insurance Limited.

Third country

A state other than Malta and which is not a designated state.

Trailer

Any form of trailer, caravan or any disabled mechanically propelled motor vehicle which is capable of being towed by your car.

Your Car/Motor Vehicle

The car described in the policy schedule belonging to you and designed for use on a public road.

The Contract of Insurance

This policy is a contract of indemnity between you, the policyholder, and us, GasanMamo Insurance Ltd.

In return for payment of the premium by you, we will provide insurance in accordance with the policy cover shown in the schedule for accident, injury, loss or damage that happens within the territorial limits during the period of insurance.

This policy, the proposal form and the policy schedule, the certificate of motor insurance and any endorsements should be read together and form the contract of insurance.

Law applicable to contract

The laws of Malta will apply to this contract unless you and us agree otherwise.

Jurisdiction

The cover provided under section 2 - Your liability to others, shall apply only to judgements, decisions or orders that are delivered by or obtained from a Court in Malta or a designated state. It shall not apply to judgements, decisions or orders, whatever the judgement, decision or order may be called, obtained from a court or other tribunal in a third country. Furthermore the indemnity provided herein shall not apply to a judgement or order obtained in Malta or in a designated state for the enforcement of a judgement, decision or order obtained in a third country or to costs and expenses of litigation recovered by any claimant from you, which costs and expenses of litigation are not incurred in Malta or in a designated state.

Changes we need to know about

Please tell us immediately if you become aware of any changes to your circumstances which may affect this insurance or any other material facts. Such facts could include but are not limited to:

- a change to the persons to be insured;
- a change in the address where you normally keep your car;
- a change of use of your car;
- pending prosecutions, outstanding police enquiries, criminal convictions or charges for a criminal offence of any of the persons to be insured and motoring convictions;
- you must also inform us immediately if the ownership of your car changes as the protection offered by this policy applies only for as long as you are the owner of the car;
- any modification to your car;
- any physical or mental impairment to any person insured by this policy.

Failing to disclose any changes may result in your policy becoming null and void and cover not being operative.

Policy cover index

Comprehensive	Sections 1 to 10 of the policy are operative.
Third Party Fire and Theft	Section 1 is inoperative except for loss or damage caused directly by fire or theft. Sections 2, 4, 5, 6, 7A, 7B and 9 are operative. Section 7C and 11 are operative only if the additional premium has been paid and is indicated on the policy schedule.
Third Party Only	Sections 2, 4, 5, 6A, and 7A are operative. Section 7C and 12 are operative only if the additional premium has been paid and is indicated on the policy schedule.

Section 1

Loss of or damage to your car

If your car is lost, stolen or damaged, we may, at our option, either:

- pay for your car to be repaired; or
- replace your car; or
- pay in cash the amount of the loss or damage.

The same cover also applies to accessories and spare parts relating to your car while these are in or on your car or while in your private garage and which fall within the maximum amount payable. The maximum amount we will pay will be the market value of your car but not exceeding your estimate of value shown in our records. It is agreed that in any dispute over the market value of your car, it will be your exclusive responsibility to prove that the market value of your car at the time of the loss was higher than that established by us.

We may decide to repair your car with parts which may have not been made by the manufacturer of your car but which are of a similar standard. We will not pay for that part of the cost of any repair or replacement which improves the motor car beyond its condition before the loss or damage occurred.

If, to our knowledge, your car or car's battery or batteries are subject to a hire purchase or leasing agreement, we may make any payment arising from a claim under the policy to the owner described in that agreement whose receipt will be a full and final discharge to us.

Removal and Protection

If your car is disabled through loss or damage insured under this policy we will pay for:

- the reasonable cost of protection and removal of your car to the nearest suitable repairer and the reasonable cost of delivery to your address shown on the policy schedule after repair up to a maximum of €350; and
- the cost of a taxi to take you and your passengers to one destination of your choice within Malta up to a maximum of €50.

Spare parts and accessories

We may decide to repair your car with parts which may have not been made by the manufacturer of your car but which are of a similar standard.

If any accessories or spare parts required for the repair of your car are not available from the stocks held in the country in which it is being held for repair, we will have the option to pay in cash the cost of such accessories or parts limited to:

- the price quoted in the latest available catalogue or price list issued by the manufacturer or his agents for the country in which your car is held for repair. If no such catalogue or price list exists the price last obtaining at the manufacturer's works plus the reasonable cost of transport, otherwise than by air, to the country in which your car is held for repair and the amount of the relative import duty; and
- the reasonable cost of fitting such accessories or parts.

If your car cannot be repaired in Malta

We will have the option to pay in cash for the cost of repairs. This cost will be estimated by us, taking into consideration the cost of any accessories and/or spare parts that need to be replaced, the workmanship hours needed to carry out the necessary repairs in accordance with the repair method approved by the motor vehicle's manufacturer, using the hourly rate paid out to the repair facility in Malta approved by the motor vehicle's manufacturer. In the absence of such a facility, the workmanship rate paid to a repair facility in Malta approved by other similar motor vehicle manufacturers will be used.

New car concession

We will:

1. replace your car with a new car of the same make and specification (subject to availability) or;
2. pay you a sum equivalent to the cost of such car, but not exceeding your estimate of the vehicle's value by more than 10%.

If within 12 months of purchase new by you or your spouse:

- any repair cost or damage covered by the policy exceeds 60% of its list price (including registration tax and VAT) at the time of purchase; or
- your vehicle is stolen and not recovered.

Your estimate of your vehicle value is shown on the policy schedule and includes accessories and spare parts.

Replacement is subject to:

- your car being owned by you or your spouse or having been purchased by either of you under a hire purchase agreement (any car the subject of any type of leasing or contract hire agreement is not eligible for replacement);

- the agreement of any interested hire purchase company; and
- you or your spouse being the first registered owner of your car.

If you choose to use such concession, your lost or damaged car will then belong to us.

Authorisation of minor repairs

You may authorise any necessary repairs to your car following any accidental damage to it provided that:

- the estimated cost of such repair does not exceed the sum of €125; and
- an estimate of the cost is forwarded to us without delay.

Excesses

If your car is damaged whilst being driven by an authorised driver aged 25 years and over no excess will apply.

If your car is damaged whilst being driven or in the charge of a young or inexperienced person (including the policyholder), you will be responsible to pay for the amount shown below:

Policyholder/ Authorised Drivers	Applicable Excess
aged 20 years or under	€300
aged 21 years or over	€200
aged 25 years or over but the holder of a full driving licence for less than 2 years	€200

If the loss or damage is caused by theft or attempted theft you will have to pay the first €200 of any claim.

These excesses apply in addition to any other voluntary or compulsory excesses that may apply.

If the only claim you make is in respect of radios and other in-car entertainment equipment no excess will apply.

Uninsured driver promise

If your car is damaged in an accident where the driver of the responsible vehicle is not insured, you will not lose your no claim discount and we will refund the cost of any excess you have had to pay. You must provide us with the registration number, the make/model of the car and the driver's details of the vehicle responsible. This promise only applies where the driver of your car was not at fault. It will not apply if the vehicle that damages your car remains untraced.

Exceptions to section 1 of your policy

Your policy does not cover the following:

- 1. Loss of use, wear and tear, depreciation, deterioration or any loss or damage which happens gradually.*
- 2. Mechanical, electrical, electronic failure, breakdown or breakage.*
- 3. Computer and equipment failure or malfunction.*
- 4. Any part of a repair or replacement which improves your car beyond its condition before the loss or damage took place.*
- 5. Loss or damage arising from theft or attempted theft whilst:*

- *your car is unlocked;*
 - *your car windows are open;*
 - *your car's sun roof is left open or unlocked;*
 - *your car's removable roof panel is not attached and locked;*
 - *your car's convertible roof or hood is not secured and locked;*
 - *your car ignition keys or devices used to gain entry or to operate your car have been left in or on the car;*
 - *your car has been left unattended with the engine running when there is no-one in it.*
6. *Damage to tyres by braking or by punctures, cuts or bursts.*
 7. *Loss or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.*
 8. *Deliberate damage caused by anyone insured under this policy.*
 9. *Loss of value following repair.*
 10. *Loss of or damage to audio-visual equipment (other than factory-fitted equipment), portable GPS navigation devices and mobile telephones.*
 11. *Loss of use or other indirect costs such as travel costs or loss of earnings.*
 12. *Loss or damage to any trailer or vehicle, or their contents, while being towed by your car.*
 13. *Storage costs incurred while the car is awaiting the commencement of repairs.*
 14. *Loss or damage to your car where possession is obtained by trickery (fraud) or deception.*

15. *Loss or damage arising from confiscation or requisition or destruction by or under order of any Government or Public Authority.*
16. *Loss or damage caused by overloading or strain.*
17. *Loss or damage from incorrectly fuelling your car.*
18. *Loss or damage caused by insects or vermin.*

Section 2

Your liability to others

We will insure you in respect of all sums which you may be held legally liable to pay for:

1. death or bodily injury to other persons up to a limit of €6,070,000, or any higher limit imposed by legislation, for any one claim or series of claims arising out of any one event as a result of any accident involving your car or the loading or unloading of your car; and
2. damage to third party property up to a limit of €1,220,000, or any higher limit imposed by legislation, for any one claim or series of claims arising out of any one event as a result of any accident involving your car or the loading or unloading of your car.

Provided that we shall guarantee in each designated state the cover required by the law of that state or the cover required by the laws of Malta if that cover is higher.

We will also insure you in the same way following an accident involving any one disabled mechanically propelled vehicle or any trailer attached to your car. We will not however pay for any loss or damage to the disabled vehicle or the trailer itself.

We will also pay any expenses for which you have our written authority to claim.

We will have the option to give up the conduct of your defence, settlement or proceedings, in the event of a claim where payment of the €6,070,000 or any higher limit imposed by legislation is made in respect of death or bodily injury to other persons and €1,220,000 or any higher limit imposed by legislation in respect of damage to other persons' property.

We shall not be responsible for the consequences of any alleged act or omission on our part in connection with such defence settlement or proceedings.

We shall also not be liable to pay for any costs or expenses which you or any other person claiming under this policy will incur after we have given up such conduct.

Liability of other persons driving or using your car

We will also insure the following persons under this section in respect of all sums which they may be required to pay by law arising from death or injury to third parties or damage to their property as a result of an accident:

- any person you give permission to drive your car provided that your certificate of motor insurance and/or policy schedule allows that person to drive:
- any passenger travelling or getting into or out of your car.

Indemnity to legal personal representatives

In the event of the death of anyone who is insured under this section, we will protect his/her legal personal representatives against any liability of the deceased person if that liability is insured under this section.

Legal costs

We may at our option:

- arrange for representation at any inquest or fatal accident inquiry in respect of any death which might involve a claim under this policy;
- pay for legal services to defend anyone we insure, if criminal proceedings are taken in any court of law in respect of any incident which might involve a claim under this policy.

We will only pay these legal fees if they arise from an accident that is covered under this policy.

Excess

For each claim under this section you will be responsible to pay the first part of the cost indicated as follows:

Policyholder/ Authorised Drivers	Applicable Excess
aged 20 years or under	€100
aged 21 years or over	€50

These excesses apply in addition to any other compulsory excesses that may apply. These excesses shall not apply where a claim is being made under section 1 of your policy in which case all terms applicable to section 1 shall apply.

Application of limits of indemnity

In the event of any accident involving payments to more than one person insured under this section, any limitation by the terms of this policy or any endorsement on it relating to the maximum amount payable shall apply to the aggregate amount of payments to all such persons and your liability shall be settled in priority.

Exceptions to section 2 of your policy

We will not pay for:

1. *Any claim, if the claim relates to loss or damage to property (including any towed disabled mechanically propelled vehicle or trailer) being conveyed or belonging to or in the care of anyone we insure or any member of their households who claims under this part of the policy.*
2. *Damage to any vehicle covered by this section.*
3. *Loss, damage, injury or death occurring whilst your car is being used in that part of an aerodrome or airport provided for the take-off or landing of aircraft on the surface, aircraft parking aprons including the associated service roads and ground equipment parking areas and those parts of passenger terminals which come within the customs examination area except where such liability is required to be covered by legislation.*
4. *Any liability incurred by anyone entitled to protection under the liability section of any other insurance.*
5. *Loss, damage, injury or death directly caused by pollution or contamination unless caused by a sudden identifiable unintended and unexpected event which occurs in its entirety at a specific time and place during the period of insurance except where such liability is required to be covered by legislation. For the purpose of this exclusion pollution or contamination shall be deemed to mean all pollution or contamination of buildings or other structures or of water or land or the atmosphere.*
6. *Any liability caused or arising beyond the limits of any road, carriageway or thoroughfare in connection with the bringing of the load to your car for loading on to it or the taking away of the load from your car after unloading from it.*

Section 3

Personal accident

If you and/or your spouse or the specified substitute named in the proposal form or by endorsement and/or his or her spouse suffer accidental bodily injury in direct connection with your car or while getting into, out of or travelling in any other private car, not belonging to you or hired to you under a hire purchase agreement, we will pay to the injured person €8,000 if, within three months of the accident, the injury is the sole cause of:

- death; or
- loss of any limb; or
- permanent loss of all sight in one or both eyes.

Loss of any limb shall mean loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.

The maximum amount we will pay to any one person following any one accident is €8,000.

The maximum amount we will pay during any one period of insurance is €16,000.

Payment will be made directly to the injured person or to his/her appointed legal representative.

If you or your spouse, or the specified substitute and his/her spouse, hold any other policies with us in respect of any other car you or the specified substitute will only be able to obtain compensation for injuries under one policy only.

A payment made under this section will not prejudice your no claim discount. No excess applies under this section.

This personal accident insurance does not cover:

- a. corporate bodies or firms;*
- b. death or bodily injury arising from suicide or attempted suicide;*
- c. death or bodily injury occurring while under the influence of alcohol or drugs;*
- d. anyone who is seventy years or older at the time of the accident.*

Section 4

Emergency treatment

We will reimburse any person as required by legislation for emergency treatment resulting from an accident involving your car.

A payment made under this section will not prejudice your no claim discount.

No excess applies under this section.

Section 5

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. For this purpose we ignore any limitations as to driving or use as shown on your policy schedule or in any exclusion.

We retain the right to make use of the subrogation rights given to us by law and under the terms of this policy in order to seek a recovery of all payments made from the person responsible for causing such liability, loss or damage

The same excesses mentioned under section 1 and section 2 apply.

Section 6

A. *No claim discount*

If no claim is made under your policy, we will increase your no claim discount when you renew your policy in line with the scale we apply at that time. Where you have made a claim, we will reduce your no claim discount in line with the scale that we apply at that time.

If your renewal is due and we have not yet recovered any payments that we made to you from the responsible party, you may lose your no claim discount temporarily.

Once full recovery has been effected we will restore your no claim discount and refund any extra premium you have paid.

B. *Protected no claim discount*

This section only applies where the cover is Comprehensive or Third Party Fire & Theft and the no claim discount is shown on your schedule is the maximum you can receive.

When you renew your policy after having spent one full year with maximum no claim discount, your no claim discount will remain protected at the maximum level if only one claim is registered, and the driver at the time of the accident was aged 25 years and over.

If more than one claim is registered in the same period of insurance the protection will be lost and the no claim discount will be reduced in accordance with the scale that we apply at that time.

C. Protected no claim discount - optional additional cover

This section only applies where the cover is Comprehensive or Third Party Fire & Theft, the no claim discount shown on your schedule is the percentage awarded for the 3rd or 4th year on our no claim discount scale, no claim is lodged under this policy during the previous period of insurance and you have paid an additional premium for this cover.

Our no claim discount scale is shown on our website, or else we can send you a copy upon request.

Your no claim discount will remain protected at the current level if only one claim is registered, and the driver at the time of the accident was aged 25 years and over. If more than one claim is registered in the same period of insurance the no claim discount will be reduced in accordance with the scale that we apply at that time, however we will not take the first claim lodged into consideration.

Section 7

If you take your car abroad

A - Minimum cover for use abroad

This policy provides the minimum cover you need by law for your car when using it in any designated state. The level of cover we provide will be the minimum necessary to keep to the laws on compulsory insurance in the country where the event happened; or, the minimum cover needed either in that country or in Malta, whichever is higher.

This cover will apply provided that your car is registered in Malta within 30 days from the date of its purchase.

This policy is intended to provide insurance protection for vehicles that are registered in Malta and that are based in Malta. If you intend to use your car outside Malta other than for short trips not exceeding 30 days in total in any one period of insurance, you must notify us of this immediately.

All designated states have agreed that a Green Card is not necessary for cross border travel. Your certificate of motor insurance should, therefore, provide sufficient evidence that you are complying with the laws on the compulsory insurance of motor vehicles in any of these countries that you visit. If, however, you contact us one working day before departure, we will be able to provide you with useful information on driving abroad, what to do and who to contact in the event of an accident.

Travelling with your car to countries other than designated states

We may be prepared to extend cover to certain of these countries on request, in which case we will provide you with a Green Card and an additional premium will be required. You must contact us at least two weeks before so that we can prepare the necessary documentation.

B - Temporary extension of territorial limits

If you take your car abroad to any designated state the territorial limits shall be extended to include any of designated states that you will be travelling to. This extension will apply for a period of 30 days in total in any one period of insurance provided that you give us one working day notice of your date of departure, the duration of your trip and indicate the names of the designated states that you will be travelling to.

The policy cover will apply while your motor vehicle is in sea transit (including loading and unloading incidental to such transit) by any recognised ferry providing regular facilities for the transit of motor vehicles between ports within the territorial limits provided that such transit shall be of not longer duration under normal conditions than 65 hours.

If while using your car abroad you are unable to reach your destination as a result of your car not being able to be driven following an accident covered under this policy, we will pay for expenses you incur on overnight accommodation and/or the use of taxis or public transport up to a maximum limit of €500.

The limit of indemnity under the removal and protection clause of section 1 of the policy shall be increased to €2,500.

The definition of Authorised Driver/Permitted Drivers shall, for the time that your car is outside Malta, be limited to apply only to you and to any other person named by you and accepted by us.

C - Roadside assistance while your car is abroad

We will pay for the cost of any roadside assistance service, required by you as a result of an accident or the mechanical or electrical failure or breakdown of your motor vehicle, arising during the period of insurance, while your car is being used in any designated state outside Malta, subject to an overall limit of €1000 in any one period of insurance. In respect of Third Party Fire & Theft and Third Party Only policies this section is only operative if an additional premium has been paid. A payment made under this section will not prejudice your no claim discount. No excess applies under this section.

Section 8

Comprehensive plus cover

A - Replacements locks

If the car keys or lock transmitter of your car is lost or stolen we will pay up to €700 for the cost of replacing: the door locks and/or boot lock, the ignition/steering lock, the lock transmitter and central locking interface.

Provided that:

- a. you can provide reasonable evidence that the identity or garaging address of your car is known to any person who may have stolen or be in possession of your keys or transmitter; and
- b. it is not possible to re-code the transmitter of your car. If the lock transmitter can be recoded, this section will cover the cost of re-coding up to the stated limit.

A payment made under this section will not prejudice your no claim discount.

If the only claim you make is a claim under this section you will be responsible to pay the first €50 of the cost.

If the market value of your car is less than €700, the cover provided by this section will not apply.

We will not pay for the cost of replacing any alarms or other security device used in connection with your car.

B - Breakage of glass

We will pay for the replacement or repair of the glass in your car's windscreen, sunroof or windows if it is lost or accidentally damaged or the bodywork of your car suffers scratching arising solely from the breakage of glass. If the only claim you make is for broken glass it will not affect any no claim discount that may be applicable, provided that the amount claimed shall not exceed €1000 in respect of any one occurrence. No excess applies under this section.

This extension shall not apply whilst your car is undergoing servicing or repairs. Loss of use, wear and tear and depreciation are excluded.

C - Medical expenses

If you, or any other occupant of your car is injured as a direct result of your car being involved in an accident, we will pay for the medical expenses in connection with such injury up to the sum of €500 in respect of each person injured. No excess applies under this section.

D - Hiring of alternative car

If your car cannot be used as a result of damage, fire or theft insured under this policy, we will contribute towards the cost of hiring an alternative car of a similar type as your car. The maximum amount payable in any one period of insurance is €250 in total, such period being agreed to by a motor surveyor approved by us.

We will not accept a claim under this extension unless you obtain our prior approval in writing before you hire the car and you present us with a fiscal receipt and a copy of the relative hire agreement from a licensed car-rental firm showing you as a party to such agreement.

This cover will not apply if the policyholder is less than 21 years of age, or where the authorised driver at the time of the accident leading to a claim under this section was under 21 years of age.

E – Protected no claim discount on theft of audio equipment claims

If the only claim you make is in respect of loss or damage to in-car entertainment equipment fitted by the manufacturer or other audio-equipment which you have insured with us caused by theft, this will not affect any no claim discount that may be applicable.

This is applicable only to the first claim of this type made in any one period of insurance.

No excess applies under this section.

F - Personal effects

We will pay you (or at your request, the owner) for loss or damage to personal belongings caused by fire, theft or an accident while the belongings are in or on your car.

The maximum amount payable for any one incident is €350 in total, and €100 in respect of any one item.

Where the loss or damage arises from fire, theft or malicious damage, an excess of €50 applies unless your car is in a locked garage at the time of the incident.

Where the excess applies and there are simultaneous claims for loss or damage arising from fire, theft or malicious damage under other sections of the policy, all such claims will be combined and only one excess applied, the applicable excess being the higher or highest excess which could apply.

The cover provided under personal effects shall not include:

- 1. money, stamps, tickets, documents or securities;*
- 2. goods or samples carried in connection with any trade or business;*
- 3. any personal belongings if your car is a motor caravan;*
- 4. property insured under any other policy;*
- 5. audio, audio-visual equipment other than dash cams, portable GPS navigation devices, telephones, personal computers and tablet computers;*
- 6. theft of personal belongings if carried in an open-top or convertible car, unless contained in the locked boot.*

G - Child seat cover

If you have a child car seat fitted to your car and your car is involved in an accident or damaged by fire or theft or stolen and not recovered, we will cover the cost of a replacement up to a limit of €300 per child car seat, with a new one of a similar standard, even if there is no apparent damage. This cover is subject to you making a claim under section 1 of your policy.

No excess applies under this section.

H - Loss of vehicle licence

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.

Section 9

Motor legal expenses

Persons insured by this section

The persons covered by this section are the policyholder, any authorised driver and any passengers carried in your car at the time of an accident and/or incident, which occurs within the period of insurance.

Legal expenses to claim costs or compensation after a motor accident or incident

If there is an accident and/or incident involving your car which is not your fault, we will pay legal costs and expenses up to a limit of €1,000 in respect of any one incident and in total in any one period of insurance, to help claim against the person(s) responsible.

As part of your claim we will pay to recover your financial losses, such as uninsured losses to your car, replacement car hire costs and loss of earnings, and also obtain compensation if, as a result of travelling in, getting into or out of your car, you die or sustain personal injury. We must agree that reasonable prospects of success are present throughout the duration of the claim. This means that we must believe that it is more likely than not that you will succeed in a claim for those losses.

The following conditions apply:

- the incident occurs during the period of insurance;
- the incident occurs within the territorial limits;
- any legal proceedings will be carried out within the territorial limits by a court or similar body which we have agreed to.

You are free to appoint a lawyer of your choice to act for you, however you may not agree to any charges without our prior approval in writing. The lawyer will be required to agree to our standard terms of appointment. Alternatively we will appoint a lawyer chosen by us, unless a conflict of interest exists. There is a conflict of interest if we provide liability or legal expenses insurance on behalf of any other party in the dispute which is the subject of a claim under this section.

The legal costs and expenses we will pay for

We will pay for the reasonable legal costs and expenses, which we have agreed to or authorised, incurred in respect of your claim against the responsible party and/or legal costs and expenses, which you have been held responsible for by a court or similar body directly relating to the claim. In determining whether or not costs are reasonable, we will make reference to the taxed bill of costs issued by the court or by a similar body. We will also consider whether a person without legal expenses insurance, and with the funds available to finance their own legal costs, would be likely to find the costs in question reasonable.

Specific factors we will take into account in making this determination are:

- the amount of any financial losses being claimed;
- the value and complexity of the case;
- the geographical location of the person and the other party to the action;
- the conduct and actions of the other party;
- the normal level of legal costs and expenses a similar specialist lawyer appointed by us would charge.

Reasonable prospects of success explained

Before we begin to pursue financial losses or pay any legal costs and expenses we will discuss your claim with the appointed lawyer and assess the prospects of success.

In respect of all claims we need to establish that it is more likely than not that you will:

- make a recovery of damages either in full or in part against the person(s) you believe were to blame;
- recover more than any offer of settlement from the person(s) you believe were to blame;
- make a successful appeal or defence of an appeal;
- obtain a legal remedy which we have agreed to pursue or defend;

If at any time it is established that your claim no longer has a reasonable prospect of success, we will confirm this in writing to you. We will pay for all costs and expenses we have agreed or authorised prior to the change in prospects of success. You have the right to continue the legal proceedings but this will be at your own expense and we will not pay any legal costs and fees you may be held responsible for after the confirmation in writing.

What is not covered

We will not pay any costs and expenses:

1. *which we have not agreed to or authorised;*
2. *incurred prior to our acceptance of a claim;*
3. *resulting from any legal action you take without our prior approval;*
4. *resulting from any claim deliberately or intentionally caused by you;*
5. *for a dispute with us in respect of the policy terms and conditions;*
6. *for losses already paid by us under any other section of this policy.*

Conditions relating to your claim

1. Incidents must be reported to us within 90 days after the date you discovered the incident.
2. You must allow us direct access to the appointed lawyer who will provide us with any information or opinion on your claim.
3. You must provide us with any information or instructions that we may reasonably ask for in relation to your claim. If we do not receive all the information or instructions we need we may delay or suspend your claim.
4. You must notify us immediately if the approved lawyer receives a formal offer to settle a claim or to make a payment into court.
5. If you do not accept a payment into Court or any offer where the appointed lawyer advises that this is a reasonable payment or offer, we may refuse to pay further legal costs and expenses.
6. No agreements:
 - a. with a third party in which you admit liability;
 - b. to settle on the basis of both parties paying their own costs; are to be made without our prior approval.
7. You must support us in the recovery (from the person(s) who you believe were responsible) of any legal costs and expenses that we have paid and pay those legal costs and expenses to us.
8. In respect of the following, if you:
 - a. settle or withdraw a claim without our prior agreement;
 - b. do not give suitable instructions to the appointed lawyer; or
 - c. dismiss an appointed lawyer without our prior consent,the cover we provide in respect of your claim will end immediately and we will be entitled to reclaim any costs and expenses we have incurred.

Section 10

A - Roadside assistance cover

You will be provided with roadside assistance should your car suffer a mechanical or electrical breakdown. The full terms and conditions of this cover can be viewed on our website, gasanmamo.com, please read them carefully. Alternatively, upon your request, we can provide you with a printed version of the terms and conditions.

B - Reduction of excess

Your excess under section 2 – your liability to others – of this policy shall be reduced by €50.

Section 11

Third party fire & theft optional additional cover

The following optional additional cover may be added to the cover provided by your policy at your request and at an additional premium

A - Roadside assistance cover

You will be provided with roadside assistance should your car suffer a mechanical or electrical breakdown. The full terms and conditions of this cover can be viewed on our website, gasanmamo.com, please read them carefully. Alternatively, upon your request, we can provide you with a printed version of the terms and conditions.

B - Reduction of excess

Your excess under section 2 – your liability to others – of this policy shall be reduced by €50.

C - Personal accident

If you and/or your spouse or the specified substitute named in the proposal form or by endorsement and/or his or her spouse suffer accidental bodily injury in direct connection with your car or while getting into, out of or travelling in any other private car, not belonging to you or hired to you under a hire purchase agreement, we will pay to the injured person €8,000 if, within three months of the accident, the injury is the sole cause of:

- death; or
- loss of any limb; or
- permanent loss of all sight in one or both eyes.

Loss of any limb shall mean loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg. The maximum amount we will pay to any one person following any one accident is €8,000.

The maximum amount we will pay during any one period of insurance is €16,000.

Payment will be made directly to the injured person or to his/her appointed legal representative.

If you or your spouse, or the specified substitute and his/her spouse, hold any other policies with us in respect of any other car you or the specified substitute will only be able to obtain compensation for injuries under one policy only. A payment made under section 11C will not prejudice your no claim discount. No excess applies under this section.

This personal accident insurance does not cover:

1. ***corporate bodies or firms.***
2. ***death or bodily injury arising from suicide or attempted suicide.***
3. ***death or bodily injury occurring while under the influence of alcohol or drugs.***
4. ***anyone who is seventy years or older at the time of the accident.***

D - Medical expenses

If you, or any other occupant of your car is injured as a direct result of your car being involved in an accident, we will pay for the medical expenses in connection with such injury up to the sum of €500 in respect of each person injured. No excess applies under this section.

E - Replacement locks

If the car keys or lock transmitter of your car is lost or stolen we will pay up to €700 for the cost of replacing: the door locks and/or boot lock, the ignition/steering lock, the lock transmitter and central locking interface.

Provided that:

- a. you can provide reasonable evidence that the identity or garaging address of your car is known to any person who may have stolen or be in possession of your keys or transmitter; and
- b. it is not possible to re-code the transmitter of your car. If the lock transmitter can be recoded, this section will cover the cost of re-coding up to the stated limit.

A payment made under this section will not prejudice your no claim discount.

If the only claim you make is a claim under this section you will be responsible to pay the first €50 of the cost.

If the market value of your car is less than €700, the cover provided by this section will not apply.

We will not pay for the cost of replacing any alarms or other security device used in connection with your car.

F - Protected no claim discount on theft of audio equipment claims

If the only claim you make is in respect of loss or damage to in-car entertainment equipment fitted by the manufacturer or other audio-equipment which you have insured with us caused by theft, this will not affect any no claim discount that may be applicable. This is applicable only to the first claim of this type made in any one period of insurance. No excess applies under this section.

Section 12

Third party only optional additional cover

The following optional additional cover may be added to the cover provided by your policy at your request and at an additional premium

A - Roadside assistance cover

You will be provided with roadside assistance should your car suffer a mechanical or electrical breakdown. The full terms and conditions of this cover can be viewed on our website, gasanmamo.com, please read them carefully. Alternatively, upon your request, we can provide you with a printed version of the terms and conditions.

B - Reduction of excess

Your excess under section 2 – your liability to others – of this policy shall be reduced by €50.

C - Personal accident

If you and/or your spouse or the specified substitute named in the proposal form or by endorsement and/or his or her spouse suffer accidental bodily injury in direct connection with your car or while getting into, out of or travelling in any other private car, not belonging to you or hired to you under a hire purchase agreement, we will pay to the injured person €8,000 if, within three months of the accident, the injury is the sole cause of:

- death; or
- loss of any limb; or
- permanent loss of all sight in one or both eyes

Loss of any limb shall mean loss by physical severance at or above the wrist or ankle or the

total and permanent loss of use of an entire hand, arm, foot or leg. The maximum amount we will pay to any one person following any one accident is €8,000.

The maximum amount we will pay during any one period of insurance is €16,000.

Payment will be made directly to the injured person or to his/her appointed legal representative.

If you or your spouse, or the specified substitute and his/her spouse, hold any other policies with us in respect of any other car you or the specified substitute will only be able to obtain compensation for injuries under one policy only. A payment made under section 12C will not prejudice your no claim discount. No excess applies under this section.

This personal accident insurance does not cover:

1. *corporate bodies or firms;*
2. *death or bodily injury arising from suicide or attempted suicide;*
3. *death or bodily injury occurring while under the influence of alcohol or drugs;*
4. *anyone who is seventy years or older at the time of the accident.*

D - Medical expenses

If you, or any other occupant of your car is injured as a direct result of your car being involved in an accident, we will pay for the medical expenses in connection with such injury up to the sum of €500 in respect of each person injured. No excess applies under this section.

E - Assistance and advice in the recovery of uninsured losses

If any authorised driver of your car is involved in an accident occurring in Malta in which, in our opinion, he or she is not to blame, we will provide you with advice as to how to recover any uninsured losses relating to property damage and/or loss of use of your car. In addition we will, at our option, pay for the costs involved in a voluntary arbitration procedure which does not involve assistance from a legal practitioner. All other legal expenses are not covered by this section. The maximum amount payable by us under this section is €250.

GENERAL EXCEPTIONS

Your policy does not cover the following:

1. *Any claim if any person insured under this policy does not keep to the terms, exceptions and conditions of this policy. The cover will also not apply if they can claim under another policy.*
2. *Any liability, accident, injury, loss or damage while any car insured under this policy is being:*
 - a. *used otherwise than for the purposes described under the 'Limitations as to Use' section of your certificate of motor insurance and/or policy schedule; or*
 - b. *driven by or is in the charge of any person to whom your car has been hired; or*
 - c. *driven by or is in the charge of any person other than as described under the section of your certificate of motor insurance and/or policy schedule headed 'authorised drivers'; or*
 - d. *driven by or is in the charge of any person including you unless the driver holds or has held a licence to drive the car insured and is not disqualified from holding or obtaining such a licence or is not complying with the terms and conditions on their licence; or*
 - e. *driven by or is in the charge of any person including you if at the time of driving the driver:*
 - is found to be over the limit prescribed by law for alcohol; or*
 - is driving whilst unfit through drink or drugs, except for drugs taken under medical supervision and not for the treatment of drug addiction; or*
 - fails to provide a sample of breath, blood or urine when required to do so without lawful reason.*

This exclusion applies irrespective of whether or not;

- you were aware of the condition of the driver; or*
- you gave consent to the driver to use the car.*

We will not withdraw this cover:

- a. while your car is in the custody or control of a member of the motor trade for the purposes of maintenance or repair, or of a hotel or restaurant or car parking service or car valeting service.*
 - b. If the liability, loss or damage was caused as a result of theft.*
- 3. Any liability you have accepted solely by virtue of an agreement but which would not attach if that agreement did not exist.*
- 4. Any amounts payable under this policy which are unrecoverable from any third party solely due to an agreement or contract.*
- 5. Loss or destruction of, or damage to, any property whatsoever, or any loss or expense whatsoever or any consequential loss, and any legal liability of whatsoever nature directly or indirectly caused by or contributed to, or arising from:*
 - a. ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;*
 - b. the radioactive, toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.*
- 6. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, insurrection or military or usurped power, detention, seizure, confiscation or any attempt thereat except so far as is necessary to meet the requirements of legislation.*
- 7. Any consequence of civil commotion assuming the proportions of or amounting to a popular rising.*

8. *Death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss, of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss or any action taken in controlling, preventing, suppressing or in any way relating to terrorism.*

For the purpose of this policy an act of terrorism means:

- a. *the use of threat of force, violence; and/or*
 - b. *harm or damage to life or to property including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes expressed or otherwise and/or to put the public or any section of the public in fear.*
9. *Any liability, accident, injury loss or damage if your car:*
- a. *is not registered in Malta unless it is in the process of being registered as provided by section 7 of this policy;*
 - b. *is not normally based in Malta;*
 - c. *has been previously certified as unable to be repaired by an approved motor surveyor or other expert unless you are able to present satisfactory evidence that the car was repaired and made roadworthy.*
10. *Any liability, accident, injury, loss or damage arising outside the territorial limits.*
11. *Any liability, accident, injury, loss or damage arising as a result of your car being used for racing, pace-making, reliability trial or speed testing, off-roading or use for any purpose in connection with the motor trade.*
12. *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 whether*

this transaction constitutes a valid contract or not or would have constituted a valid contract but for the failure to comply with the provisions of any legislation applicable to the sale of cars.

13. *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 in your policy schedule.*
14. *Any liability, accident, injury, loss or damage caused by the use of your car as a weapon with the intent to cause loss, damage or injury to any person.*
15. *Any liability to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states.*
16. *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.*
17. *Any actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a communicable disease or the fear or threat (whether actual or perceived) of a communicable disease. Communicable disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:*

- a. *the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and;*
 - b. *the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to and surface or object, solid, liquid or gas or between organisms, and;*
 - c. *the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health, human welfare or property damage.*
18. *Any liability, accident, injury, loss or damage, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any cyber act or cyber incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any cyber act or cyber incident. This includes any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data shall not be recoverable under this policy, nor be considered as physical loss or damage for the purposes of this exclusion.*

A cyber act means any unauthorised malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any computer system.

Cyber incident means any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any computer system; or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any computer system.

Computer system means any computer, hardware, software, communications system, electronic device, server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a computer system.

CONDITIONS

1. *CLAIMS PROCEDURE*

As soon as reasonably possible after any accident, injury, loss or damage, you or your legal representatives must notify us giving full details of the incident. Any communication you receive about the incident should be forwarded to us immediately unanswered. You must also provide us with any information or instructions that we may reasonably ask for in relation to your claim, if we do not receive all the information or instructions we need we may delay or suspend your claim.

It shall be a condition precedent to your right to be indemnified under this policy that you or your legal representatives must let us know immediately in writing if anyone insured under this policy is to be prosecuted as a result of the incident, or if there is to be an inquiry, or becomes aware of any legal or judicial proceedings brought or threatened, whether in Malta or in a foreign court or tribunal. In the event of theft or other criminal act which may give rise to a claim under this policy, you or any other person claiming indemnity under this policy must advise the police authorities immediately and cooperate with us to convict the offender. You, or anyone else claiming under this policy, must not admit to any claim, promise any payment or refuse any claim without our written consent. We may at our option take over and conduct in your name, or the name of the person claiming under the policy, the defence or settlement of any claim or take proceedings for our own behalf but in your name, or in the name of anyone else insured by this policy to recover any payment we have made under this policy. We shall have full discretion in the conduct of any proceedings or the settlement of any claim. The person who is seeking payment under this policy shall give us all the information and assistance necessary for us to achieve a settlement.

2. CANCELLATION BY US

We, or any agent appointed by us and acting with our specific authority may cancel this policy by sending not less than seven days' notice of cancellation to your last known address. We will calculate the premium for the period we have been insuring you and refund any balance.

You will be required to return your certificate of motor insurance to us. Please note that it is an offence under current legislation not to surrender the certificate within seven days of the cancellation date.

3. CANCELLATION BY YOU

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.

4. SHORT PERIOD RATES

Period of Insurance not exceeding:	% of Annual Premium due to You
30 days	85%
60 days	75%
90 days	67%
120 days	60%
150 days	50%
180 days	40%
210 days	30%
240 days	20%
300 days	10%

If the period of insurance exceeded 300 days no return premium is due.

In all cases a minimum premium of €12 per car will be retained by us.

5. OTHER INSURANCE

If at the time of any claim arising under this policy there is any other insurance policy covering the same loss, damage or liability, we will only pay our share of the claim. This condition does not apply to personal accident benefits under section 3 which will be paid as indicated in that section. This provision will not place any obligation upon us to accept any liability under section 2 – Your liability to others which we would otherwise be entitled to exclude under exclusions to section 2 no 4.

6. YOUR DUTY TO PREVENT LOSS OR DAMAGE

You shall at all times take all reasonable steps to safeguard your car from loss or damage. This includes closing all windows, including sunroof while ensuring that you activate any anti-theft device fitted and removing any audio equipment or parts of it where physically possible when you leave the car unattended. You shall maintain your car in an efficient and roadworthy condition and we shall have, at all times, free access to examine your car and trailer.

7. *ARBITRATION*

All differences arising out of this policy shall be referred to the decision of an arbitrator appointed under the provisions of the Arbitration Act 1996 within one month after a written request by you or us. An award must be made by the arbitrator before any court proceedings can be started against us. If we refuse liability for a claim and this claim is not referred to arbitration within one year from the date of such refusal, the claim shall be deemed to have been withdrawn and cannot subsequently be revived.

8. *YOUR DUTY TO COMPLY WITH POLICY CONDITIONS*

Our provision of insurance under this policy is conditional upon you observing and fulfilling the terms, provisions and conditions of this policy. We will only provide the insurance described in this policy if the information given on your proposal form and declaration is to the best of your knowledge and belief, correct and complete.

You have a duty to inform us of any facts the knowledge of which could affect our decision to accept the insurance or the terms under which we would accept it.

9. *FRAUD*

If any claim is in any way fraudulent or if you or anyone acting on your behalf has used any fraudulent means or devices, including but not limited to inflating or exaggerating the claim or submitting forged or falsified documents, all benefit under this policy shall be forfeited.

10. *OWNERSHIP*

You must tell us if the car insured under this policy belongs to anyone else or is sold or purported to be sold to anyone else or is being used regularly by another person.

11. PAYMENTS MADE UNDER COMPULSORY INSURANCE REGULATIONS AND RIGHTS OF RECOVERY

If the law of any country in which this policy operates requires us to settle a claim which, if this law had not existed we would not be obliged to pay, we reserve the right to recover such payments from you and/or from the person who incurred the liability.

12. SUBMISSION TO FOREIGN COURT OR TRIBUNAL

Without prejudice to the Jurisdiction Clause set out in this policy, it shall be a condition precedent to your right to be indemnified under this policy that you do not voluntarily submit to the jurisdiction of a foreign court or tribunal, whether by means of entering an appearance or by means of a choice of court or jurisdiction agreement, without our previous consent in writing. Provided that this condition shall not apply to judicial proceedings brought before a court or tribunal of a designated state which would have had jurisdiction against you, irrespective and independently of your submission to its jurisdiction. For the purposes of this condition, “foreign court or tribunal” means a court or other tribunal outside Malta.

13. DIRECT RIGHT OF ACTION

Third parties may contact us directly in the event of an accident, loss or damage as allowed by legislation. In these circumstances we may deal with any claim, subject to legislation and to the terms and conditions of your policy.

SERVICE INFORMATION

HOW WE USE YOUR INFORMATION AND WHO WE SHARE IT WITH

It is a condition of the policy that you agree to the processing of personal data in the way set out in the Data Protection Statement. You have given us permission to do this when you signed the Data Protection Notice contained in the proposal form. All personal data provided by you will be treated in confidence and will not be disclosed to any third party except where the data subject has consented thereto or where permitted by law.

To the extent that the information provided by you constitutes personal data, you agree to the processing of such data for purposes which include:

- managing and administering your proposal for insurance;
- issuing your insurance policy and the collection of premiums and other bills;
- handling and settling of claims and paying other benefits;
- reinsurance or coinsurance;
- preventing, detecting, suppressing and prosecuting insurance fraud;
- establishing, exercising or defending a legal claim;
- meeting any other legal or contractual obligation;
- prospecting new insurance markets;
- internal management and actuarial activities;
- assessing creditworthiness, protecting credit and limiting relevant risks.

In addition you agree that 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, other insurance companies or to the Malta Insurance Association for any of the here stated purposes.

Information about you comprises of all details we hold about you, your transactions and includes information obtained from third parties. If you contact us electronically we may collect your electronic identifier, such as your IP address (Internet Protocol) and your telephone number as supplied by your service provider. We may also record telephone conversations.

In accordance with the Data Protection Act you may request a copy of the information we hold about you. A fee may be payable.

IMPORTANT INFORMATION

Under the Protection and Compensation Fund Regulations 2003, should the company be unable to meet all its liabilities to policyholders, compensation may be available.

Further information may be obtained by visiting the Malta Financial Services Authority website www.mfsa.com.mt.

COMPLAINTS PROCEDURE

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 SHOULD YOU 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, Gżira GZR1405** 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.

TELEPHONE MONITORING

For our joint protection, telephone calls may be recorded and/or monitored.



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