

HOME LOAN PROTECT PROPOSAL FORM



Gasamamo
INSURANCE

we're always there

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

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I.D Card No. or Passport No.

Date of Birth

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Postal Address

Post Code

Address of Property to be insured (if different from above)

Post Code

Occupation including part-time Work (please be specific, Occupations such as Director, Clerk or Self-Employed are not sufficient)

Home Telephone Number

Office Telephone Number

Mobile Number

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E-Mail Address

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2. General Questions

(a) Is the home for which insurance is required :

Tick where applicable

i. built of brick, stone or concrete with concrete roof ?

yes no

ii. self contained having its separate, lockable front door ?

yes no

- iii. occupied solely by you and your family as a permanent residence ? yes no
- iv. used as a private residence only and not as a business premises ? yes no
- v. in a good state of repair, and will this be so maintained ? yes no

If you have answered NO to Questions i to v above please give full details

(b) Is the home (please tick):

- Maisonette Bungalow Flat Detached S/Detached Terraced Other

(c) When was your home built ?

(d) Is the home for which insurance is required still under construction?

- yes no

(e) For how many consecutive days will the building to be insured be left unoccupied during the year ?

3. Your Buildings

The amount to be insured should be sufficient to rebuild your home as new. Do not take into consideration the value of the land or site upon which your home is situated. Include also the value of any fixtures and fittings, interior decorations, aerials and masts, satellite dishes, solar water heaters, photovoltaic systems, water storage tanks, fire and/or burglar alarm and other security systems, domestic air-conditioning equipment, outbuildings, garages and greenhouses all designed and used for domestic purposes only, swimming pools and related equipment and machinery, tennis courts, terraces, patios, driveways, footpaths, walls (including rubble walls), gates, hedges and fences and your share of common areas and passenger lift.

Enter the amount to be insured

Please state name of the bank interested in the policy

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@gasanimamo.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.org.mt](mailto: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.gasanimamo.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:



Head Office: Msida Road, Gzira GZR1405 Tel: 21 345 123 Fax: 21 345 377
insurance@gasanimamo.com gasanimamo.com

GMI/HOMELOANPF/1120

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

Home Insurance

Insurance Product Information Document

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



Company: GasanMamo Insurance Ltd

Product: Home Loan Protect Insurance Policy

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy document.

What is this type of insurance?

GasanMamo Home Loan Protect Insurance policy protects you against loss or damage to your Buildings as described in our online policy document. This policy is suitable for bank home loan purposes.



What is insured?

- ✓ Cover is against loss or damage caused by fire; explosion; smoke; lightning and thunderbolt; earthquake; theft or attempted theft; riot; civil commotion; labour and political disturbances; vandalism; acts of malicious persons; water and oil escaping from any fixed plumbing or heating installation; storm; flood; falling trees; impact; aircraft and other aerial devices dropped from them; breakage or collapse of television; radio aerials; satellite dish aerials; aerial fittings and masts.
- ✓ Accidental damage to fixed glass.
- ✓ Accidental damage to sanitary fixtures.
- ✓ Accidental damage to underground services.
- ✓ Payment of professional fees, site clearance and other costs which you must pay by law following damage to your home up to a limit of 10% of the buildings sum insured.
- ✓ Costs for trace and access for finding the source of a leak up to a limit of €600.
- ✓ Up to €750,000 for sums which you become legally liable to pay as the owner of your buildings for bodily injury to a third party or damage to third party property.



What is not insured?

- ✗ Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration.
- ✗ Wet or dry rot.
- ✗ Storm damage to fences, gates and hedges.
- ✗ Certain losses and damage (e.g. loss or damage caused by leakage of oil) when your home is unoccupied for more than 90 days.
- ✗ The cost of replacing undamaged items that form part of a pair, set or suite.
- ✗ Any loss, damage, liability, claim, cost, or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a communicable disease.
- ✗ Any other exclusion or limitation shown in the policy document.



Are there any restrictions on cover?

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



Where am I covered?

- ✓ At the home you are insuring.



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you are taking out, renewing or making changes to your policy.
- Please tell us immediately if the information set out in the proposal form or in your policy schedule changes.
- You must observe and fulfil the terms, provisions, conditions and clause of this policy – failure to do so could affect your cover.
- You must tell us about any event which might lead to a claim as soon as possible, but within 30 days after any loss, damage or accident.
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the 'General Conditions' section of the policy document.



When and how do I pay?

You may pay your premium by credit/debit card, by internet banking, in cash or by cheque. The premium is paid when you issue the policy.



When does cover start and end?

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



How do I cancel the contract?

You may cancel your policy by contacting the agent who issued the policy, however, no refund of premium will be allowed after the date of issue of the policy.