

# HOME

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

I.D Card No. or Passport No.

Date of Birth

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

E-Mail Address

## 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. protected by a professionally installed burglar alarm with a current annual maintenance contract ?

yes  no

If YES please insert the name of the installing company

**Should you wish to accept the discount given for an alarm, this security will become a requirement of your policy.**

iv. occupied solely by you and your family as a permanent residence ?

yes  no

v. used as a private residence only and not as a business premises ?

yes  no

vi. in a good state of repair, and will this be so maintained ?

yes  no

vii. used for the hosting of persons, other than members of your household for a fee ?

yes  no

If you have answered NO to Questions i to vi or YES to Question vii above please give full details

(b) Is the home (please tick):

i.  Maisonette  Bungalow  Flat  Detached  S/Detached  Terraced  Other

ii.  Owner Occupied  Rented Furnished  Rented Unfurnished  Other

(c) When was your home built ?

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

i. Left unoccupied for more than 90 consecutive days?

yes  no

ii. still under construction?

yes  no

### 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.

Tick where applicable

- (a) Do you require buildings insurance ?  yes  no
- (b) Enter the amount to be insured
- (c) Do you wish to extend cover for your buildings on an Accidental Damage basis?  yes  no
- (d) Are you the sole owner of the buildings to be insured ? If you have answered NO, please state name of other interest and nature of interest ?

### 4. Your Contents

**Contents include all possessions belonging to your household or for which any member of your household is legally responsible (but only to the extent of their financial liability to the owner) including fitted kitchen furniture and built-in appliances which form part of the fitted units. This does not include motor vehicles, caravans, trailers, boats, canoes, surfboards, sailboards, overcraft, aircraft, gliders and any accessory which is designed to be used with any of these, living creatures, trees, bushes or plants of any kind (but not houseplants which you usually keep in your buildings), interior decorations, plans, drawings, securities, certificates or documents of any kind except those defined as money, property owned or used totally or partly for business purposes or connected with any employment, fixed swimming pool equipment and machinery, fire and/or burglar alarm and other security systems and domestic air-conditioning equipment, property more specifically insured by this or any other policy.**

**Any items which are to be insured under the Wider Cover for Personal Possessions need not be included under this Section.**

**THE AMOUNT INSURED FOR CONTENTS SHOULD REPRESENT THE FULL COST OF REPLACING EVERYTHING AS NEW.**

Tick where applicable

- (a) Do you require contents insurance ?  yes  no
- (b) Enter the amount to be insured
- (c) Does the amount to be insured represent the full value of your contents and will it be so maintained throughout the duration of the policy ?  yes  no
- (d) Do you wish to extend cover for your contents on an Accidental Damage basis ?  yes  no
- (e) If the total value of your valuables (Furs, jewellery, articles containing precious metals or stones, gold or silver articles, curios, clocks, watches, personal adornments, works of art, paintings, pictures, stamp, coin or medal collections) exceeds one-third of the Amount Insured on Contents and/or exceeds €20,000 in respect of jewellery, please state value.
- (f) Please specify any valuables of greater value than €2,500 or 5% of the amount insured on contents, whichever is the less.

ITEM	VALUE

## 5. Wider Cover for Personal Possessions

Cover under this Section is OPTIONAL and a quotation will be given on request.

**Any of the following items are classified as PERSONAL POSSESSIONS:**

**Jewellery, paintings, watches, audio, photographic and video equipment, binoculars, mobile phones, musical instruments, sports equipment, pedal cycles, home computer equipment, personal organisers and other electronic devices.**

- (a) Do you wish to insure any Personal Possessions for All Risks Cover?  yes  no
- (b) If YES please specify below item and value to be insured. Please attach receipts or valuations to substantiate values to be insured. Where applicable state the Geographical Area (Malta, Europe or Worldwide) for which cover is required.

ITEM	GEOGRAPHICAL AREA	VALUE

*If separate sheet is used, kindly attach to this proposal form.*

- (c) Enter total amount to be insured under this Section.

## 6. Personal Accident

Cover under this Section is OPTIONAL and a quotation will be given on request.

- (a) Please complete in BLOCK CAPITALS the members of your household who are to be insured under this section:

FULL NAME	DATE OF BIRTH	FULL-TIME OCCUPATION	PART-TIME OCCUPATION

- (b) Have you or any member of your household suffered any previous injuries, physical defects or infirmities?  yes  no
- (c) Have you or any member of your household sought medical advice or received medical treatment within the past twelve months?  yes  no
- (d) Do you or any member of your household engage in hazardous hobbies or sports? (e.g. diving, motor racing, hunting etc.)  yes  no

If you have answered YES to any of the above, please give full details in the space provided below.


Name and address of usual doctor:




# 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](mailto: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](mailto:insurance@gasanimamo.com) [gasanimamo.com](http://gasanimamo.com)

GMI/HOMEPPF/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](mailto: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](mailto: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](http://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 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 Insurance policy protects you against loss or damage to your Buildings and/or Contents as described in our online policy document.

#### What is insured?



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

#### Additional cover under Buildings section

- ✓ Accidental damage to fixed glass, sanitary fixtures and underground services.
- ✓ The cost of reasonable alternative accommodation whilst your home is uninhabitable because of an insured loss up to a limit of 20% of the buildings sum insured.
- ✓ Payment of professional fees, site clearance and other costs which you must pay by law following damage to your home.
- ✓ Costs for trace and access for finding the source of a leak up to a limit of €1,500.
- ✓ Loss of metered water up to a limit of €600.
- ✓ 24-hour emergency home support service which will assist you in the event of an emergency at your home up to a limit of €350 for each incident, maximum €1,000 any one period of insurance.
- ✓ Replacement cost for locks and keys if these have been lost or stolen up to a limit of €1,000.
- ✓ Loss or damage caused by emergency services up to a limit of 10% of the buildings sum insured.
- ✓ Accidental damage to security, air-conditioning and energy saving equipment.
- ✓ Breakage or collapse of television and radio aerials, aerial fittings and masts.
- ✓ Up to €1,200,000 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.

#### Additional cover under Contents section

- ✓ Loss or damage to contents in the open up to a limit of €2,500.
- ✓ Accidental breakage of mirrors and glass in your furniture up to a limit of €2,500.
- ✓ The cost of reasonable alternative accommodation whilst your home is uninhabitable because of an insured loss up to a limit of 20% of the contents sum insured.
- ✓ Accidental damage to pedal cycles and sports equipment up to a limit of €1,000.
- ✓ Cover for freezer and refrigerator contents up to a limit of €750.
- ✓ Accidental damage to home entertainment equipment up to a limit of €3,000.
- ✓ Replacement cost for locks and keys if these have been lost or stolen up to a limit of €1,000.

#### What is not insured?



- ✗ Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration.
- ✗ Wet or dry rot.
- ✗ Storm damage to fences, gates and hedges.
- ✗ Certain losses and damage (e.g. loss or damage to valuables or money) 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.
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers.
- ✗ Accidental Damage cover – damage from chewing, scratching or fouling by domestic animals.
- ✗ Personal Possessions cover – damage to certain sports equipment whilst in use, theft from road vehicles.
- ✗ Personal Accident cover – accidents whilst practicing certain sports activities, taking part in time trials, under the influence of drugs or liquor.
- ✗ Home Worker Extension – losses arising from fraud or dishonesty of any employee, shortages due to accounting or clerical errors.
- ✗ 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.





## What is insured? Continued...

- ✓ Replacement of documents and retrieving personal electronic data up to a limit of €1,000.
- ✓ Costs incurred following loss of your credit, debit, charge or cash cards up to a limit of €2,500.
- ✓ Cover for loss or damage in respect of special occasion gifts up to a limit of €12,000 restricted to €2,500 in respect of money.
- ✓ Cover for contents temporarily away from the home, limited to 20% of the contents sum insured.
- ✓ Cover for contents whilst in transit to/from your summer residence or during permanent removal.
- ✓ A benefit of €2,500 if you or your spouse are involved in a fatal accident.
- ✓ Loss or damage to prams, pushchairs and wheelchairs up to a limit of €1,000.
- ✓ Cost to replenish firefighting appliances following a fire up to a limit of €250.
- ✓ Damage caused by emergency services up to a limit of 10% of the contents sum insured.
- ✓ Up to €1,200,000 for sums which you become legally liable to pay for claims resulting in bodily injury or illness of any person and loss of or damage to property.
- ✓ Sums you become legally liable to pay as a tenant for accidents listed in the policy, up to a limit of 10% of the contents sum insured.
- ✓ Up to €2,350,000 for sums you become legally liable to pay following accidental bodily injury to or illness of any person who you employ as domestic staff.

### Optional Cover

Wider cover is available at an additional premium for:

- Accidental Damage Cover for Buildings.
- Accidental Damage Cover for Contents.
- Personal Possessions on an All Risks Basis.
- Personal Accident for any member of your household.
- Home Worker Extension.



## Where am I covered?

- ✓ At the home you are insuring, extended to the geographical limits shown on the policy document in respect of certain sections of the policy and for items insured under the Personal Possessions section.



## 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.