

LOW POWERED VEHICLE PROPOSAL FORM



GasamMamo
INSURANCE

we're always there

Policyholder Details

Name & Surname _____

ID Card No or Passport No _____

Company name (if applicable) _____

Co. Reg. No: _____

Date of Birth _____

Postal Address _____

Occupation _____

Email Address: _____

Vehicle Details

Registration No _____

Make _____

Model & Variant (if applicable) _____

Colour _____

Year of Make _____

Type of Body _____

Serial Number _____

Policy Type & Cover _____

Authorised Drivers: (Kindly Include details of drivers below)

Name & Surname	Date of Birth	ID Card Number

Inception Date of Cover _____

Inception Time of Cover _____

If any of the following statements is incorrect, please give details in the space provided below.

You and any person authorised to ride:

- Are not suffering from any medical condition that affects your ability to ride the vehicle.
- Have not been charged or convicted of any offence related to fraud in the past five years.
- Have not had any accidents with a vehicle in the last five years.
- Have not been refused motor insurance in the past three years and not had a motor policy cancelled by the insurance company in that period.
- Have not been charged or convicted of any motoring offence in the past five years.
- Are fully licensed to ride the vehicle.

- The vehicle will be for private use only and will not be used for commercial purposes.
- You are the owner of the vehicle.
- You have resided in Malta for at least the past 12 months.
- The vehicle cannot reach a speed higher than 20 km per hour.
- The vehicle being insured under this policy is registered and kept at your residence or business address in Malta.
- The vehicle is in a good state of repair and it will be so maintained.

Declaration

I understand the contents of this completed application and I declare that the information given is, to the best of my knowledge and belief, correct and complete. I have withheld no information material to the application whether the subject of an application form question or not. I agree that the statements in this application shall form the basis of the contract between the Insurer and myself and if the risk is accepted, I undertake to pay the premium when called upon to do so.

• I agree to accept and confirm to the terms of the policy when issued.

• I undertake that the vehicle to be insured shall not be driven by any other person who to my knowledge has been refused any motor vehicle Insurance or continuance thereof.

• I understand that the information on this form, and about any incident I may give details of, will be passed to the Malta Insurance Association so that they can make it available to other Insurers. I also understand that, in response to any searches made in connection with this application or any incident I have given details of, the Malta Insurance Association may pass to my Insurer information it has received from other insurers about other incidents involving anyone insured to drive the vehicle covered under the policy.

Very Important

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an Insurer in the acceptance and assessment of the proposal e.g. a young or inexperienced driver or any offence, (including non-motor related offences such as fraud, robbery, theft or handling stolen goods) or prosecutions pending, or infirmities of any driver. If you are in any doubt as to whether a fact is material, then it should be disclosed to the Insurer. If any changes in circumstances arise during the period of insurance cover, please provide your Insurer with details. State any material facts on a separate sheet and attach it to this proposal form.

A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to us for your future reference. A copy of the completed application will be supplied on request. A copy of the Insurance Product Information Document is being provided to you with this application form.

Data Protection Notice

Gasamamo 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, "Gasamamo" means Gasamamo 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 Gasamamo Insurance and for Gasamamo 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 Gasamamo's Privacy Policy, you may contact us by email on insurance@gasammamo.com or by post to The Data Protection Officer, Gasamamo 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 Gasamamo processes your personal data, you can contact us as indicated above. If, after making a complaint to us, you are still unsatisfied you have the right to refer the matter to the Office of the Information and Data Protection Commissioner, Floor 2, Airways House, High Street, Sliema SLM 1549, Malta or via email on [idpc.info@idpc.org.mt](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.gasammamo.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. By providing your email address to us, you specifically consent to receiving communications from us by electronic means.

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 Gasamamo Insurance.

For more information please contact:

Motor 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: Low Powered Vehicles

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?

Motor Insurance provides the compulsory cover you need to drive a vehicle on a road. It also offers additional benefits depending on the cover you choose.



What is insured?

Third Party Only

- ✓ Damage to other people's property, and compensation for other peoples' death and injury, if you are at fault.
- ✓ Legal costs (incurred with our consent) in connection with a claim made against you.
- ✓ Emergency treatment resulting from an accident involving your vehicle.



What is not insured?

Main exclusions only

- ✗ Any claim if any person insured under this policy does not keep to the terms, exceptions and conditions of this policy.
- ✗ Any accident, injury, loss or damage while any vehicle is being used for purposes not described on your certificate of motor insurance or being driven by somebody not permitted to drive (or not having a correct and valid driving licence or disqualified from obtaining a driving licence).
- ✗ Any liability which you have accepted solely by an agreement.
- ✗ Any consequence of war or terrorism except so far as necessary to meet the requirements of legislation.
- ✗ Any liability, accident, injury loss or damage arising out of your vehicle being used for racing, pace-making, reliability trial, speed testing or off roading.
- ✗ Any liability, accident, injury loss or damage if at the time of the accident the number of passengers carried on your vehicle exceeds the number indicated on your policy schedule.
- ✗ Any liability, accident, injury loss or damage in respect of your vehicle in relation to which you have entered into any contract of sale or purported contract of sale.
- ✗ Repair or replacement of your vehicle which improves its condition before the loss or damage occurred.
- ✗ Any liability, accident, injury, loss or damage if at the time of the accident the vehicle was involved in the carriage of hazardous goods other than Liquefied Petroleum Gas (LPG) cylinders up to 50kgs in total.
- ✗ Any liability, accident, injury, loss or damage arising out of flood, typhoon, hurricane, cyclone, tornado, volcanic eruption, earthquake or other convulsion of nature.
- ✗ Any liability, accident, injury, loss or damage caused by the use of your vehicle as a weapon with the intent to cause loss, damage or injury to any person.
- ✗ Any liability, accident, injury, loss or damage arising outside of Malta.
- ✗ Any liability, accident, injury, loss or damage which is caused by or as a result of strike, riot or civil commotion.



Are there any restrictions on cover?

! An excess will apply to most claims.



Where am I covered?

✓ This policy provides the minimum liability cover you need by law for your vehicle when using it in Malta.



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.
- You must tell us immediately if you become aware of any changes to your circumstances which may affect this insurance or any other material facts.
- 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 reasonably possible.
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery.



When and how do I pay?

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



When does cover start and end?

From the commencement date you select until the expiry date (both shown on your certificate & schedule).



How do I cancel the contract?

You may cancel this policy as long as you are able to present evidence that your vehicle has been transferred to a new owner, or insured by another insurer, or else that the vehicle 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.



Head Office:

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Branches:

B'Kara • Mellieha • Mosta • Mrieħel • Paola • Ħal Qormi • Rabat • Tas-Sliema • Valletta

GasamMamo Insurance Limited is authorised under the Insurance Business Act and regulated by the MFSA