

# 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: Private Car

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 car 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 people's death and bodily injury, if you are at fault.
- ✓ Continental use – we will provide the necessary cover to comply with the laws of compulsory insurance while you are driving in any designated state.
- ✓ Legal costs (incurred with our consent) in connection with a claim made against you.
- ✓ While your car is under the control of another person - we will continue to give you the full protection of this policy when your car is in the custody and control of a motor repairer or a car parking or car valeting service.
- ✓ Emergency treatment resulting from an accident involving your car.

##### Third Party Fire & Theft

As above, plus:

- ✓ Loss of (or damage to) your car, including accessories and spare parts relating to your car, following fire or theft.
- ✓ Removal & Protection – we will pay up to €350 to recover your car and take it to the nearest suitable repairer and pay up to €50 to take you and your passengers to where you need to be.
- ✓ New car concession – if you or your spouse have owned your car from new, and its written off or stolen and not recovered within 12 months from purchase, we will replace it with a new car of the same make, model and specification.
- ✓ Replacement of locks – we will pay up to €700 for the replacement of your car keys or lock transmitter if they are lost or stolen.
- ✓ Motor legal expenses – if there is an accident or incident which is not your fault, we will pay up to €1000 in respect of legal costs and expenses to help you claim against the person responsible.
- ✓ Foreign Use – covers you while driving in any designated state up to 30 days (provides same cover as that given at home).
- ✓ Loss or damage caused by fire or theft to charging cables, wall boxes and adapters up to a limit of €650.
- ✓ Any additional costs to scrap the drive battery following an accident up to a limit of €1,200.
- ✓ The cost to decontaminate the battery in the event of the vehicle being considered as a total loss.

##### Comprehensive

All of the above, plus:

- ✓ Accidental damage cover for your car.
- ✓ Uninsured driver promise. – If you are hit by an uninsured driver and it was not your fault, you will not lose your no claim discount and we will refund your excess.
- ✓ Personal Accident up to €8000.
- ✓ Breakage of Glass – we will pay up to €1000 to repair or replace the glass in your car.



#### 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 car 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 accident, injury, loss or damage while the car is being driven by a driver who is found to be over the prescribed limit for alcohol or is driving whilst unfit through drink or drugs or fails to provide a sample of breath, blood or urine when required to do so, without lawful reason.
- ✗ 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 car being used for racing, pace-making, reliability trial, speed testing or off roading.
- ✗ 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.
- ✗ Repair or replacement of your car which improves its condition before the loss or damage occurred.
- ✗ Loss of value following repair.
- ✗ Damage arising from, wear and tear, mechanical, electrical, electronic breakdown, computer and equipment failure or malfunction.
- ✗ Loss or damage arising from theft whilst your car is unlocked/open, or the ignition keys have been left in or on the car.
- ✗ 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.
- ✗ Any loss (multiple or single losses), damage, liability, cost, expense, fines, penalties, directly or indirectly caused by or in connection with an epidemic or pandemic or infectious and communicable disease, virus, bacterium or other microorganism.
- ✗ Any loss, damage, liability, cost, 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.
- ✗ Loss of use, wear and tear, depreciation, deterioration or any loss or damage which happens gradually.
- ✗ Loss or damage to your car where possession is obtained by trickery (fraud) or deception.
- ✗ 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 on your policy schedule.



## What is insured? Continued...

- ✓ Medical expenses – if you or any occupant of your car is injured as a direct result of your car being involved in an accident, we will pay up to €500.
- ✓ Hiring of alternative car –we will pay up to €250 if your car cannot be used as a direct result of a claim, and refund any excess payable to the hirer, in the event of an accident whilst driving a car under this extension up to €250 (applicable to drivers over 21 years).
- ✓ Personal effects up to €350.
- ✓ Child seat cover up to €300.
- ✓ Protected no claim discount on theft of audio equipment claims
- ✓ Roadside Assistance cover.
- ✓ 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.
- ✓ Accidental loss or damage to charging cables, wall boxes and adapters up to a limit of €650.
- ✓ Electrical overload damage caused by lightning strikes.
- ✓ Consequential damage, excluding fire, up to a limit of €20,000 arising out of a short circuit in the drive battery or in the cabling of the drive battery or caused by animal bites on the drive battery or the cabling of the drive battery.

### Optional Cover (Third Party Only & Third Party Fire & Theft)

- Roadside Assistance cover.
- Personal Accident up to €8000.
- Medical expenses up to €500.



## What is not insured?...Continued

- ✗ Any liability however arising from charging stations, whether for public use or otherwise, including from any ancillary equipment such as cables and plugs, unless your car is connected to such equipment for charging when liability arises.



## Are there any restrictions on cover?

- ! For loss or damage claims, the most we will pay is the replacement value or the value you declare (whichever is less) of your car at the time of the loss.
- ! New car concession is available when the cost of damage or repair exceeds more than 60% of its list price when purchased (including registration tax plus VAT) or if its stolen and not recovered. If you do not want us to replace your car or don't meet the qualifying criteria, the most we'll pay is the market value or sum insured (whichever is less) for your car at the time of the loss or damage.
- ! An excess will apply to most claims.
- ! Cover for child seat only applies if you are also claiming for loss or damage to your car.
- ! Entitlement to hiring of alternative car applies only, if your car cannot be used as a result of damage, fire or theft.
- ! Motor Legal Expenses – only applies if it is likely you will be successful in your claim against the person responsible.

### Optional Cover – restrictions

- Protecting your no claim discount does not protect the overall price of your insurance policy.
- Roadside Assistance cover is not extended automatically when travelling overseas.



## Where am I covered?

- ✓ This policy provides the minimum liability cover you need by law for your car when using it in Malta and any EU member state as well as Switzerland, Norway, Iceland, Liechtenstein, United Kingdom, Andorra, San Marino, Vatican City, Monaco, Serbia, Bosnia Herzegovina and Montenegro. Own damage cover applies only for a limited period when overseas.



## 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 fulfill 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 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.