HOME LOAN PROTECT
PROPOSAL FORM

GasanMamo
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. 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

4. Insurance Record

Tick where applicable

(a) Have you any other policies in force covering the property to be insured ? ☐ **yes** ☐ **no**

(b) Have you or any member of your family living permanently with you:

i. ever had any home insurance cancelled or refused? ☐ **yes** ☐ **no**

ii. ever had any special terms imposed for home insurance ? ☐ **yes** ☐ **no**

iii. had any loss, destruction or damage in the last five years ? ☐ **yes** ☐ **no**

iv. made a claim in the last five years ? ☐ **yes** ☐ **no**

v. ever been convicted or are currently being convicted of any criminal offence or contravention involving dishonesty? ☐ **yes** ☐ **no**

(c) Has your home been:

i. damaged by storm and/or flood ? ☐ **yes** ☐ **no**

ii. subject to a break in (or attempted break-in by burglars)? ☐ **yes** ☐ **no**

(d) To the best of your knowledge is there, in the area of your home, any history of storm and wind damage and/or flooding ? ☐ **yes** ☐ **no**

(e) Is there any detail or material fact which you feel we should be made aware of with regards to this proposal ? ☐ **yes** ☐ **no**

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

Summary of Cover

Risks Covered

This insurance policy covers your buildings against loss or damage caused by:

- Fire, explosion and smoke
- Lightning and thunderbolt
- Earthquake
- Theft or attempted theft
- Riot, civil commotion, labour and political disturbances, vandalism and acts of malicious persons
- Water escaping from any fixed plumbing installation, washing machine, dishwasher, refrigerator, freezer, water bed or fish tank
- Oil leaking from any fixed heating installation, pipes or apparatus
- Storm or flood
- Falling trees
- Impact with your buildings by any vehicle or animal
- Aircraft and other aerial devices or articles dropped from them

Cover is also provided for:

- Accidental breakage of fixed glass, sanitary fixtures and underground services
- The buyer, when you agree to sell your home, up to and until completion of the sale
- Payment of professional fees, site clearance and other costs - Limit: 10% of the Buildings sum insured
- Trace and access - Limit: €600
- Breakage or collapse of television and radio aerials, aerial fittings and masts - Limit: €175

Liability

Your liability to third parties as owner of the Buildings is covered up to a limit of €750,000.

Claims Settlement

We will pay you the full rebuilding costs or repair costs.

The above is only a very brief description of the cover available.

The policy, being a legal document, will define the precise terms and conditions. If you wish to view the Policy Wording please visit our website *gasanmamo.com*

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.

Data Protection Notice

To the extent that the information supplied by you, whether orally or in writing, constitutes personal data, including sensitive data within the provisions of the Data Protection Act, you consent to the processing of such data for purposes of administering your proposal for insurance, your Policy, underwriting, handling of claims and also for the purposes of detecting, preventing and suppressing fraud and of keeping statistics. We may be required to collect further information from our tied intermediaries, other insurance companies, insurance intermediaries or insurance associations. In addition, we may pass some or all of the information to other insurance companies, or insurance associations for underwriting and claims handling purposes and also for the purposes of detecting, preventing and suppressing fraud and of keeping statistics. This also helps us to check the information provided. When we deal with your request for insurance, we may search this information. When you tell us about an incident which may or may not give rise to a claim, we will pass information relating to it to the Malta Insurance Association.

We and other companies within our group would like, on occasion, to keep you informed of our products and services, by mail, fax, e-mail or other electronic means. Please inform us in writing if you do not wish to receive this information or if you wish to receive such information solely from GasanMamo Insurance Ltd. Moreover, we hereby ask you whether you wish to receive direct marketing information from us by e-mail to your e-mail address provided.

You have the right to request access to, and rectification of, your personal data held by us by directing your request in writing signed by yourself to the Data Protection Officer, GasanMamo Insurance Ltd, Msida Road, Gżira GZR1405.

Professional Secrecy Act

Information on this form or on any subsequent claim form, along with other relevant information, may be shared with other Insurers as part of an exercise to combat the ever-increasing problem of insurance fraud. Signature of this Proposal Form confirms your consent to this fact-sharing exercise.

Details shared are limited to what is absolutely necessary within the strict bounds of confidentiality and we will always regard your file as being a document protected by the Professional Secrecy Act, 1994.

TOGETHER WE CAN FIGHT FRAUD

I/We declare that the Information given in this proposal is to the best of my/our knowledge correct and complete in every detail.

I/We confirm that I/we give consent, on the basis of the Data Protection Notice, on behalf of myself and any other persons specified in this form for the insurers to process our personal information with respect to this proposal and any subsequent claims. I/We also confirm that I/we have brought the Data Protection Notice to the attention of these persons.

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.

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:

GasanMamo INSURANCE
We're always there

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