

**COLLECTORS' MOTORCYCLE
INSURANCE SCHEME
PROPOSAL**



Gasamamo
INSURANCE

we're always there

The Collectors' Motorcycle Insurance Scheme Proposal Form

Important note:

Please complete in BLOCK LETTERS and give a definite answer to each question.

Policyholder Details

Full Name

Address

Postcode

ID Card No.

Age

Date of Birth

Home phone number

Daytime phone number

Fax Number

Full-time Business or Occupation

Period of Insurance

I wish my membership of the insurance scheme to start on

Date

Month

Year

Membership will run for one year. No insurance will be in force until the proposal has been accepted by GasanMamo Insurance Ltd., except as provided by an official cover note issued by or on behalf of GasanMamo Insurance Ltd.

Insurance Cover

Which of the following do you wish to apply ?

Comprehensive Third party fire & theft Third party

Your Motorcycle

Make		Seating Capacity	
Model		Colour	
Engine Capacity		Chassis No.	
Year of Manufacture		Engine No.	
Registration Number		Price paid	
Side-Car		Present value	

Please send a valuation and details of special features, modification and history if any.

Is the motor cycle owned by you and registered in your name? If not please give details. YES NO

Security - Your Garage

Please give the following details of garaging

(a) Address		(c) Locks	
(b) Construction		(d) Alarms	

Insurance Details

Have you held motor insurance in the last 5 years in your own name ? YES NO

If "Yes" please give name(s) of insurance company(ies) and renewal dates.

Your Motorcycle's Driver(s)

Driving is normally restricted to the **Insured Only**, please insert your details below.

We can consider including additional drivers at an **additional premium**. If you wish to include additional drivers please give details of ALL drivers below

Full name	ID Number	Date of birth	Licence years held	Business or occupation

Driving Record

To the best of your knowledge and belief have you or any other person you have detailed as a driver :

- (i) ever had motor insurance cancelled or refused ? YES NO
- (ii) been asked to pay an increased premium (other than normal rate increases) or had special conditions imposed ? YES NO
- (iii) any physical or mental defect or infirmity or suffered from diabetes, fits, fainting attacks or heart complaint ? YES NO
- (iv) in the past 3 years had any accident or claim ? YES NO
- (v) in the past 5 years had your/his/her driving licence suspended ? YES NO
- (vi) in the past 5 years had any convictions (including fixed penalties) or is any prosecution or police enquiry pending ? YES NO

If you have answered "YES" to any of these questions please give full details

General

Have you or your spouse ever been :

(a) convicted of or charged (but not yet tried) with a criminal offence ?

YES NO

(b) declared Bankrupt or Insolvent ?

YES NO

If "YES" please give details

Declaration

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

- I/We agree to accept and conform to the terms of the policy when issued.
- I/We undertake that the vehicle(s) to be insured shall not be driven by any other person who to my/our knowledge has been refused any Motor Vehicle Insurance or continuance thereof.
- I/We understand that the information on this form, and about any incident I/We may give details of, will be passed to the Malta Insurance Association so that they can make it available to other insurers. I/We also understand that, in response to any searches made in connection with this application or any incident I/we have given details of, the Malta Insurance Association may pass to my/our 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 application 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 form will be supplied on request.

Data Protection Notice

GasamMamo 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, "GasamMamo" means GasamMamo 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@gasammamo.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.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 GasanMamo Insurance.

For more information please contact:



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

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, N/S in Regional Road, Msida MSD 1920 or email on complaint.info@financiararbiter.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 by means of durable medium. 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 <https://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: <https://www.mfsa.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	€6.00
All changes to Personal policies (admin. charge)	€6.00

Motor Insurance

Insurance Product Information Document

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



GasanMamo

INSURANCE

we're always there

Company: GasanMamo Insurance Ltd

Product: Collectors' Vehicle

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.
- ✓ Continental use – we will provide the necessary cover to comply with the laws of compulsory insurance while you're 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 vehicle is in the custody and control of a member of the motor trade for the purposes of maintenance or repair.
- ✓ Emergency treatment resulting from an accident involving your vehicle.

Third Party Fire & Theft

As above, plus:

- ✓ Loss of (or damage to) your vehicle, including accessories and spare parts relating to your vehicle, following fire or theft.
- ✓ Removal & Protection – we will pay up to €350 to recover your vehicle and take it to the nearest suitable repairer.

Comprehensive

All of the above, plus:

- ✓ Accidental damage cover for your vehicle.
- ✓ Breakage of Glass – we will pay up to €300 to repair or replace the glass in your vehicle.
- ✓ Medical expenses - up to €500.

Optional Cover

- Roadside Assistance cover.



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 in 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.
- ✗ Loss of value following repair.
- ✗ Damage arising from, wear and tear, mechanical, electrical, electronic breakdown, computer and equipment failure or malfunction or gradual deterioration.
- ✗ Loss or damage arising from theft whilst your vehicle is unlocked/open, or the ignition keys have been left in or on the vehicle.
- ✗ Storage costs incurred while the vehicle is awaiting the commencement of repairs.
- ✗ Loss or damage caused by overloading or strain.
- ✗ Loss or damage from incorrectly fuelling your vehicle.
- ✗ Loss or damage caused by insects or vermin.
- ✗ Loss or damage by fire, theft, vandalism or malicious persons if your vehicle is left in the open and not garaged overnight.
- ✗ Any liability, accident, injury, loss or damage arising from a deliberate act by you or any person, driving or using your vehicle.



What is not insured? ...Continued

- ✗ 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.



Are there any restrictions on cover?

- ! For loss or damage claims, the most we'll pay is the sum insured of your vehicle at the time of the loss.
- ! An excess will apply to most claims.
- ! The vehicle must be garaged overnight.
- ! There is a limit of 2,000kms in any one period of insurance. This limit will apply in the aggregate where the policyholder owns and has licensed more than one vehicle under the Collectors' Multi Vehicle Scheme.

Optional Cover – restrictions

- 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 vehicle 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 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.



GasamMamo
INSURANCE

Head Office:

Msida Road, Gżira GZR 1405, Malta
Tel: 2134 5123 Fax: 2134 5377
insurance@gasamamo.com gasamamo.com

Branches:

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

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