

**COMMERCIAL VEHICLE
PROPOSAL FORM**



Gasamamo
INSURANCE

we're always there

Commercial Vehicle Proposal Form

Important note:

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

Policyholder Details

1 Title (Mr/Mrs/Miss/Ms/other title)

Name and Surname

Postal address in full

Postcode

Identity Card or Passport No.

If passport please state date and place of issue

Age Date of Birth Male/female Marital Status
(eg married, single, etc)

Home phone number Daytime phone number

Mobile Number

E-mail address

Company Name (if applicable)

Company Registration Number (if applicable)

Client categories description

employed household duties in full or part-time education
 retired self employed independent means
 unemployed voluntary work not employed due to disability

Main occupation (describe)

Employer's or own business (describe)

Part-time occupation (if applicable)

Date driving licence obtained

Vehicle Details

If you wish to cover more than one vehicle under your policy please complete a separate proposal form for each vehicle.

2 Is the vehicle an import not normally sold in this country, ie a grey import? (Cover may be limited to Third Party Only in certain cases. Refer to us or your insurance adviser for details.) YES NO

3 Is the vehicle normally kept at the shown address? YES NO
If 'no' please state address

4 Where is the vehicle normally kept overnight?

garage road your driveway
 private land carport compound

5a Does the vehicle have a foreign registration number? YES NO

5b Registration number If unknown, state reasons why (eg brand new vehicle)

6 Year of Manufacture 7 Make (eg Ford) 8 Model & Variant (eg Transit)

9 Type of Body (eg Truck, Van) 10 No of Doors 11 Colour

12a Engine CC 12b Tonnage 13 Engine BHP

14 Vehicle Engine Type

petrol diesel electric

15 Is the vehicle equipped with a turbo charger? YES NO

16 Chassis Number

17 Engine Number 18 Number of seats(including driver)

19 Is your vehicle in a good state of repair and will it be so maintained? YES NO

20 Is the vehicle fitted with lifting equipment (E.g. crane, grab)? YES NO
Note: For the purpose of this question, a tail lift should not be regarded as lifting equipment

21 Is it fitted with a removable hard top? YES NO

22 Estimated value

IMPORTANT NOTE: Your estimate of value should include all accessories, spare parts and document duty, and should not be reduced by the amount of any grant allowed on the purchase price. We recommend that you revise this value regularly so that it reflects the current cost to replace the vehicle, which is the maximum amount payable under the policy.

23 Date of purchase 24 Price paid

25 Does the vehicle have factory fitted in-car entertainment equipment or other audio-equipment? YES NO

26a Are you the owner of the above vehicle and is it registered in your name? If 'no' give reasons for it being insured in your name and state the name of the owner(s) YES NO

26b Is the vehicle the subject of Hire and Purchase Agreement? YES NO
If you have replied 'yes' please give name and address of Finance Company

27 Have any changes been made to maker's specifications (such as change of engine) other than being adapted solely to cater for any physical disability? If 'yes' give details below YES NO

28 Has a security device been fitted to the vehicle? If 'yes' please attach a copy of the Vehicle Security Installation fitting certificate YES NO

No Claim Discount (NCD)

Insurance Details

34 Do you currently have Motor insurance? YES NO

35 Have you held motor insurance in the last 2 years in your own name? YES NO

If you have answered 'YES' to any of the above please state name of present and/or previous insurer, vehicle's registration mark and number of years with each.

36 Are you entitled to any No Claim Discount? YES NO

37 If 'YES', would you like to transfer it to this policy? YES NO

If 'YES' please provide copy of last renewal notice you received or policy schedule and state:

Name of previous insurer

Policy Number

Vehicle Registration Mark

Number of years free of claims

Expiry or Cancellation date of Policy

NCD % on last renewal

NCD % on Renewal Notice

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How many vehicles are owned or used by you and members of your household, including company vehicles?

Please complete the following information for ALL drivers including yourself (whether you are a driver or not)

38 Driving Record

To the best of your knowledge and belief have you, your spouse, or any other person you have stated will drive:

a) obtained a valid driving licence? YES NO

b) less than two years driving experience? YES NO

39 Medical Conditions

Do you or any of the drivers have (or have a history of) defective vision or hearing (not corrected by glasses or hearing aid), diabetes, or any disease or physical or mental infirmity, heart complaint or fits of any kind? Please give full details. If none state none.

Has the condition(s) mentioned above been advised to Transport Malta and have they agreed to the issue of a licence? YES NO

If 'no' please state name of driver and give reasons below.

If Transport Malta has restricted your licence to a suitably modified vehicle, have the appropriate modifications been carried out? YES NO

40 Loss History

Have you or any of the drivers had an accident or suffered damage, fire or theft losses involving a motor vehicle in the past five years? YES NO

If 'YES' please give full details below. (Space has been provided for two losses. If there have been more incidents please continue on another sheet of paper)

Name of Driver

1	2
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Date of incident (day/month/year)

1	2
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Type of incident (e.g. head-on collision/theft)

1	2
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Amount of claim

1	2
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Was the driver judged to be at fault?

<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNCLEAR ¹	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> UNCLEAR ²
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Note: All incidents should be disclosed whether or not a claim was submitted to the insurer concerned.

41 Convictions

Have you or any of the drivers incurred any driving convictions, or penalties in the past five years? YES NO

(You should also disclose any pending prosecution or police enquiry)

If 'yes' please give full details below.

Have you or any of the drivers ever had their licence suspended, revoked or had any restrictions imposed or are presently disqualified from driving? YES NO

If 'yes' state which driver and the reason

Name	Reason
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42 Non-motoring offences

Have you or any of the drivers been convicted during the past five years of any criminal offence? YES NO

(You should also disclose any pending prosecution or police enquiry)

If 'yes' please give full details below

Name of driver

Details of offence

Date of conviction (month/year)

Have you or any of the drivers ever had a previous policy cancelled, declined or refused renewal? YES NO

If 'yes' please state name and give full reason below

Have you or any of the drivers been asked to pay an increased premium (other than normal rating increases)? YES NO

If 'yes' please state name and give full reason below

43 Other policies

Do you have any other policy with GMI? YES NO

If 'yes' please give full details below

Policy number(s) or Registration Numbers

Type of policy (motor, household, boat, etc.)

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

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.

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:



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

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



Company: GasamMamo Insurance Ltd

Product: Commercial Vehicle 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?

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 vehicle 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 hands of a member of the motor trade for service 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.
- ✓ Replacement of locks – we will pay up to €700 for the replacement of your vehicle ignition keys or lock transmitter if they are lost or stolen.

Comprehensive

All of the above, plus:

- ✓ Accidental damage cover for your vehicle.
- ✓ Breakage of Glass – we will pay up to €1000 to repair or replace the glass in your vehicle.

Optional Cover

(Comprehensive Only)

- ✓ Hiring of alternative vehicle up to €350.

Optional Cover

(All covers)

- ✓ Trailer extension.
- ✓ Road-Side Assistance for vehicles with a gross vehicle weight up to 3.5tons.
- ✓ Recovery of uninsured losses up to €250.



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 whilst the vehicle:
 - is being driven or used for the purposes not described on the certificate of motor insurance policy schedule or,
 - is being driven by an unauthorised person or is driven by a person who does not hold or has held a licence to drive the vehicle and does not hold any special permits or certificates required by law or regulation to drive the motor vehicle.
- ✗ Any accident, injury, loss or damage whilst the vehicle is being driven by any person including you if at the time of driving the driver:
 - is found to be over the limit prescribed by law for alcohol; or
 - is driving whilst unfit through drink or drugs, except for drugs taken under medical supervision and not for the treatment of drug addiction; 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 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.
- ✗ Any part of repair or replacement of your vehicle which improves its condition before the loss or damage occurred.
- ✗ Loss or damage caused by any liability arising out of the operation as a tool of your motor vehicle or of plant forming part of your motor vehicle or attached to it.
- ✗ Loss of value following repair.
- ✗ Damage arising from, wear and tear, deterioration or any loss or damage which happens gradually, mechanical, electrical, electronic breakdown, computer and equipment failure or malfunction.
- ✗ Loss or damage arising from theft whilst your vehicle is unlocked/open, or the ignition keys have been left in or on the vehicle.
- ✗ Any liability, accident, injury, loss or damage if at the time of the accident the load being carried on your motor vehicle exceeds the maximum technically permissible laden mass shown on the vehicle's registration certificate.
- ✗ Loss of use, wear and tear, depreciation, deterioration or any loss or damage which happens gradually.
- ✗ Damage caused by overloading or strain.



What is not insured?...Continued

- ✗ Any accident, injury, loss or damage if at the time of the accident the vehicle was involved in the carriage of hazardous goods other than Liquified Petroleum Gas (LPG) cylinders up to 50Kgs in total.
- ✗ Loss or damage to any trailer or vehicle, or their contents, while being towed by your vehicle.
- ✗ Any part of a repair or replacement which improves your vehicle beyond its condition before the loss or damage took place.
- ✗ Loss or damage to your car where possession is obtained by trickery (fraud) or deception.
- ✗ 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.
- ✗ 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 vehicle is connected to such equipment for charging when liability arises.
- ✗ Any liability, accident, injury, loss or damage caused by or arising from driving the insured vehicle under a bridge, tunnel or underpass where the height of the insured vehicle exceeds the maximum permitted height as indicated on the entrance of such bridge, tunnel or underpass.



Are there any restrictions on cover?

- ! For own damage claims, the most we'll pay is the replacement value or the value you declare (whichever is less) of your vehicle at the time of the loss.
- ! An excess will apply to most claims.

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 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 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