



CONDOMINIUM INSURANCE
PROPOSAL FORM

NOTES

- Please complete all sections of the Proposal Form in BLOCK CAPITALS.
- Commencement of this policy will be confirmed by a policy certificate/schedule. Payment of premium does not mean that the cover is in force.
- It is important to disclose all material information which is likely to influence the acceptance of your proposal and terms applied to this risk. Misrepresentation or non-disclosure of material facts to Elmo Insurance Limited may prejudice the settlement of any claim or invalidate your policy.

1. ADMINISTRATOR DETAILS

Company Name

Company Number

Company Address

2. APPLICANT'S DETAILS (ADMINISTRATOR)

Name

Surname

ID Number

Job Title

Telephone Number

Mobile Number

Email Address

3. DETAILS OF RISK TO BE INSURED

Address

Number of floors including basement

Number of:

Apartments

Garages

Lifts

Is there a:

Car Lift

Yes No

Solar Panels

Yes No

CCTV System

Yes No

4. GENERAL QUESTIONS

- a) Is the block in a good state of repair and will it be maintained so? Yes No
- b) Are all the stairs and lift shafts enclosed by walls of bricks stone or concrete? Yes No
- c) Have you or previous administrators had a proposal for a similar insurance, or renewal of a similar policy declined or cancelled? If yes please give details. Yes No

- d) Do you have or have you had a condominium or block policy with any other insurance company? If you have answered 'yes', please state which insurance company and give details of any special conditions. Yes No

- e) Has any loss, damage or liability arisen in the past five years? If 'yes' please give details. Yes No

- f) Are any apartments structured below street level? If 'yes' please give details. Yes No

- g) Are any of the apartments being rented out? If 'yes' please state how many. Yes No

5. RISK TO BE INSURED

Please mark with a ✓ the risks to be insured:

- All the block including garages and common areas/lifts The garages and their common areas
- Common area of the block and lifts Common area of the garages only

6. SUMS INSURED

Sums insured must reflect the rebuilding cost

Apartments	Garages	Common Area	Lifts	Other*
€	€	€	€	€

*Please specify

7. LIABILITY AT LAW

- **Liability as owner or occupier** €1,000,000

If you require a higher amount please specify the limit

€

- **Liability as employer of domestic staff** €2,400,000

8. MACHINERY BREAKDOWN - OPTIONAL EXTENSION

Optional machinery breakdown Yes No

Make/Model	Serial Number	Sum Insured	Year of Manufacture
		€	
		€	
		€	
		€	
		€	
		€	

Are the lifts inspected yearly by a qualified engineer? Yes No

9. MARKETING COMMUNICATION

We would like to use your details to send you information about our products.

In order to do so, we require your consent. You may provide us with your consent by indicating your preferences below

I hereby authorise Elmo Insurance Limited to use my details for marketing purposes as explained above

I would not like to receive marketing communication from Elmo Insurance Limited

If you do not provide us with your consent, this will not affect the provision or quality of any other service which we provide you with. You have the right to withdraw your consent at any time by sending an email to info@elmoinsurance.com. If you do so, we will stop sending you marketing communication. The withdrawal of your consent to the use by Elmo Insurance Limited of your details for marketing purposes will not affect our processing of your personal data for purposes relating to your insurance contract as described in our Data Protection Notice.

10. DATA PROTECTION NOTICE

WHO WE ARE Elmo Insurance Limited (C-3500) of Elmo, Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta ("We/Us/Our") is the data controller in relation to personal information which We hold about You ("Personal Data"). Queries relating to data protection matters may be referred to our Data Protection Officer at: The Data Protection Officer, Elmo Insurance Limited, Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta or at: dpo@elmoinsurance.com.

OUR COMMITMENT We highly value the trust that You place in Us and We are committed to protect the security of Your Personal Data and to ensure that Your rights according to data protection Law are safeguarded.

INFORMATION WE HOLD ABOUT YOU As data controllers, We may collect, store and use the following categories of Personal Data:

- Basic Personal Data, such as: Your name and surname; identification document details; date of birth; mail address; contact details; banking details; occupation and signature;
- Information about Your insurance requirements, such as: details about the subject matter to be insured and details about persons to be covered by Our insurance products;
- Additional information, such as: accident, loss or claims history; creditworthiness; no claims bonus; insurance history (including: previous special underwriting conditions imposed and decline of cover); annual income and matters relating to the prevention, detection and/or suppression of fraud, money laundering and terrorism and Your marketing preferences;

We may also collect, store and use the following "special categories" of more sensitive Personal Data, such as: current and past health information; pre-existing health conditions or injuries; medication; medical treatment; surgical procedures; hereditary disease, illness or condition; and smoking or drug abuse history.

HOW WE WILL PROCESS INFORMATION ABOUT YOU We will only process Your Personal Data when the Law allows Us to. Most commonly, We will use Your Personal Data in the following circumstances:

- Where We need to perform the contract which We have entered with You;
- Where We need to comply with a legal obligation; and
- Where it is necessary for Our legitimate interests, or those of third parties, provided that such legitimate interests are not overridden by Your interests or fundamental rights and freedoms which require the protection of Personal Data.

We may also process Your Personal Data in the following situations, which are likely to be rare:

- Where We need to protect Your vital interests or the vital interests of another person;
- Where it is required in the public interest or for official purposes.

IF YOU FAIL TO PROVIDE PERSONAL DATA If You fail to provide certain Personal Data when requested, We may not be able to perform the contract We have entered with You or We may be prevented from complying with Our legal obligations.

HOW WE USE PARTICULARLY SENSITIVE PERSONAL DATA Special categories of Personal Data require higher levels of protection. We need to have further justification for collecting, storing and using this type of Personal Data. We may process special categories of Personal Data in the following circumstances:

- In limited circumstances, with Your explicit written consent;
- Where We need to carry out Our legal obligations;
- Where it is needed in the public interest;
- Where it is needed to assess Your working capacity on health grounds, subject to appropriate confidentiality safeguards;
- Where it is needed in relation to the exercise or defence of legal claims.

Less commonly, We may need to process sensitive Personal Data where it is needed to protect Your vital interests or the vital interests of other persons and You are not capable of providing consent or where You have already made the information public.

We will not use Personal Data for any other purpose which is incompatible with the purposes described in this Notice, unless such use is required or authorised by Law, authorised by You or is in Your own vital interest (such as in the case of medical emergency).

HOW WE MAY SHARE YOUR PERSONAL DATA We may share Your Personal Data within Our different departments, Our affiliated companies and Our service providers, including assistance and road assistance service providers. This is generally required for the performance of Our contract with You; in order to identify products which may be of interest to You; for pricing and underwriting purposes; for marketing purposes; and for claims management purposes. Moreover, We may share Your Personal Data to prevent, detect and/or suppress fraud and in order to be able to comply with Our legal obligations.

We may also share Your Personal Data with third parties, including: insurance undertakings; insurance intermediaries; reinsurers; medical professionals; legal professionals; hospitals and clinics; surveyors, architects, loss adjustors and other appointed experts in the course of underwriting or claims management processes; Transport Malta; the Malta Insurance Association; credit referencing agencies; the Commissioner of Police, the Financial Intelligence Analysis Unit (FIAU), tax authorities and any other body, institution or authority which is authorised to receive Your Personal Data from us according to Law. This is generally required for the performance of Our contract with You, to prevent, detect or suppress fraud, money laundering and terrorism, to exercise or defend legal claims, and to comply with Our legal obligations. Additionally, in limited circumstances, Your Personal Data may be made accessible to third party service providers for IT system testing and maintenance purposes, and for insurance audit and actuarial purposes.

We are a member of the Malta Association of Credit Management ("MACM"). If You fail to settle any amounts which are due to Us, We have a right to pass on information about You and about the amounts owed by You to Us to MACM as well as to any legally entitled third party. Where such a disclosure is carried out, MACM, as a Credit Referencing Agency, shall be deemed to be a Data Controller of the personal data it processes within its systems, in pursuance of its legitimate interests, such as promoting responsible lending, amongst others. For more info please visit <https://www.macm.org.mt/dataprotection>. Data Protection queries concerning MACM may be referred to its Data Protection Officer at dataprotectionofficer@macm.org.mt. In all cases, the sharing of Your Personal Data is made subject to appropriate confidentiality safeguards.

TRANSFER OF PERSONAL DATA OUTSIDE MALTA We may share Your Personal Data with third parties established both within and outside the European Economic Area, subject to observance with all confidentiality safeguards applicable according to Law.

HOW WE MAY OBTAIN PERSONAL DATA ABOUT YOU Apart from the Personal Data which You provide Us with, We may obtain Personal Data about You from third parties to prevent, detect or suppress insurance fraud, money laundering and terrorism; to exercise or defend legal claims; and to safeguard Our legitimate expectations in so far as this is permitted by Law. In particular, We may receive Personal Data about You from third parties who we may share Personal Data with according to this Notice; the ETARS traffic accident database; the Court Registry Database (LECAM); the Public Registry; the Registry of Companies and other entities which have authority to disclose Personal Data to Us. We may also record telephone conversations for quality and assurance purposes. Our head office and branches are equipped with CCTV cameras for security purposes.

SECURITY We will take appropriate measures to protect Personal Data and sensitive Personal Data, which are consistent with the applicable privacy and data security Law and regulations, including requiring third party service providers to use appropriate measures to protect the confidentiality and security of Personal Data and sensitive Personal Data.

DATA INTEGRITY AND RETENTION We will take reasonable steps to ensure that Personal Data and sensitive Personal Data processed by Us, is reliable for its intended use and is accurate and complete for carrying out the purposes described in this Notice. We will retain Personal Data and sensitive Personal Data for the period necessary to fulfil the purposes outlined in this Notice, unless a longer retention period is required or permitted by Law.

YOUR RIGHTS You have the right to object at any time to the processing of Your Personal Data. You can exercise this right by contacting Our Data Protection Officer. You also have the right to access Your Personal Data and sensitive Personal Data, the right to correct inaccurate Personal Data and sensitive Personal Data, the right to erase Your Personal Data and sensitive Personal Data in certain circumstances and the right to receive the Personal Data and sensitive Personal Data which You have provided to Us in a structured, commonly used and machine-readable format for onward transmission by You to another entity, without hindrance from Us. If You wish to exercise any of these rights, please contact Our Data Protection Officer. Please note however that, certain Personal Data and sensitive Personal Data may be exempt from such access, correction and/or erasure pursuant to the applicable data protection Law or other legislation and regulations.

As part of the provision of Your insurance contract, We may use automated decision making, including profiling, subject to appropriate safeguards to protect Your rights and freedoms and legitimate interests. You have the right to request human intervention to express Your point of view and to contest automated decisions.

You can also file a complaint on data protection matters with the Office of the Information and Data Protection Commissioner by following this link: <https://register.idpc.org.mt/report-breach/complaint>

11. DECLARATION

I declare that:

- I have read and understood the contents of this proposal form/the contents thereof have been read and explained to me in a language which I understand and I declare that the above statements are to the best of my knowledge and belief correct and complete and will form the basis of the contract between me and Elmo Insurance Ltd. I agree that any person filling in this proposal form on my behalf shall for that purpose be regarded as my representative and not as a representative of Elmo Insurance Ltd and that in such case, I remain fully responsible for the correctness and accuracy of the answers provided in the form. I understand that my failure to disclose material facts to Elmo Insurance Ltd may lead to my policy being rendered void and I oblige myself to inform Elmo Insurance Ltd immediately with any change of circumstances which may occur during the period of insurance or at renewal stage and which may have a bearing on the correctness of the above statements. Elmo Insurance Ltd has informed me about my right to obtain a copy of the policy conditions upon request.
- The values for the Buildings, Common Parts, Garages and Lifts respectively, are based, when required, on full replacement cost, as new, and will be maintained so at all times.
- I declare that I have read and understood the Data Protection Notice. Furthermore I declare that I am authorised to disclose personal data as required in this form relating to any other household members.
- I wish the cover to commence on: *(The date cannot be before the proposal is accepted by Elmo Insurance)

Name & Surname (in block letters)

Signature

Date



Elmo Insurance provides its full services throughout a well supported branch network with convenient extended opening hours.

HEAD OFFICE

Abate Rigord Street
Ta' Xbiex XBX 1111
2343 0000

B'KARA BRANCH

218 Naxxar Road
B'Kara BKR 9044
2343 0322

COSPICUA BRANCH

48 Bormla Gate
Cospicua BML 2062
2343 0301

MELLIEHA BRANCH

160A Main Street
Mellieha MLH 2315
2343 0308

PAOLA BRANCH

Antoine De Paule Square
Paola PLA 1261
2343 0306

QORMI BRANCH

St. Bartholomeo Street
Qormi QRM 2187
2343 0311

RABAT BRANCH

23A Saqqajja Square
Rabat RBT 1192
2343 0332

**ST PAUL'S BAY
BRANCH**

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2343 0310

VALLETTA BRANCH

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Valletta VLT 1103
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