



**HOME INSURANCE**  
PROPOSAL FORM

## NOTES

Before completing this Proposal Form, please note specially that failure to disclose all material information i.e. information which is likely to influence the acceptance of the risk and the terms applied, could invalidate the Insurance. If you are in any doubt as to whether any information is material, it should be disclosed.

ALL QUESTIONS MUST BE ANSWERED (PLEASE USE CAPITAL LETTERS)

## 1. APPLICANT/S DETAILS

Name	<input type="text"/>	Surname	<input type="text"/>				
ID Number	<input type="text"/>	Date of Birth	<input type="text"/>				
Passport Number	<input type="text"/>	Date of Issue	<input type="text"/>	Expiry Date	<input type="text"/>	Issue Country	<input type="text"/>
Contact Number	<input type="text"/>	Mobile	<input type="text"/>				
Occupation	<input type="text"/>	E-mail	<input type="text"/>				
Postal Address	<input type="text"/>						
Risk Address	<input type="text"/>						

## 2. GENERAL QUESTIONS

### Is your home:

- a. Occupied solely by you and your family as a private residence? *If no please give details* Yes  No
- b. Left unoccupied for more than 90 days in a row? *If yes please give details* Yes  No
- c. Built of brick, stone, concrete? *If no please give details* Yes  No
- d. In a good state of repair and will be so maintained? *If no please give details* Yes  No
- e. In an area free from flooding? *If no please give details* Yes  No
- f. Has any loss, damage or liability arisen in the last 5 years, or has any insurer declined or terminated insurance or imposed special conditions relating to your present house or anywhere else in respect of the risks to be insured? *If yes please give details* Yes  No
- g. Have you or any member of your family permanently residing with you, ever been convicted of any offence involving actual or threatened damage to or loss of property or dishonesty of any kind? *If yes please give details* Yes  No
- h. Is your home protected by an alarm? *If yes please state the name of the installer* Yes  No
- i. Do you have other business insured with us? *If yes please give details* Yes  No

### 3. BUILDINGS

Your sum insured must be calculated on the rebuilding cost of your home including architects and surveyors' fees, removal of debris and demolition costs.

Buildings Sum Insured €

Do you wish to include the garage? Yes  No

Sum Insured €

Is your home a: Detached house  Terraced house  Maisonette  Flat  Other

Do you require Accidental Damage Cover? Yes  No

a. Is any part of your home below street level? Yes  No

b. Approximately in which year was your home built?

c. Will the policy be used against a mortgage? Yes  No   
If yes, please state name of bank and branch

d. Please indicate the area of your property in square metres

### 4. CONTENTS

Your sum insured must be calculated on the replacement cost, as new.  
Please do not include those items you wish to insure under Section 5 All Risks.

Contents Sum Insured €  Do you require Accidental Damage Cover? Yes  No

Are your High Risk Items:

a. Individually of greater value than € 2,000? Yes  No   
Please list below the value and description of items exceeding € 2,000

  

b. Collectively of greater value than € 5,000? Yes  No   
If your High Risk Items collectively are of greater value than € 5,000 please complete the section below:

Category	Sum insured
1. Electronic equipment ('TV, PC, DVD players, surround system etc ...)	€ <input type="text"/>
2. Jewellery and watches	€ <input type="text"/>
3. Clocks and articles of precious metal (other than jewellery)	€ <input type="text"/>
4. Pictures, works of art, curios and collections	€ <input type="text"/>
5. Photographic equipment	€ <input type="text"/>
6. All other contents (furniture, carpets, curtains etc ...)	€ <input type="text"/>
<b>TOTAL</b>	€ <input type="text"/>

Is there a safe in the home? Yes  No

If yes is it a: Wall safe  Free-standing safe  Floor safe

Make and Model:

Please note that jewellery in excess of € 20,000 should be kept in safe.

## 5. PERSONAL POSSESSIONS

This cover applies for the personal effects which you choose to specify. These will be covered either anywhere in the Maltese Islands, Europe or Worldwide. Valuations or purchase receipts are required in respect of all items mentioned under this section. You do not need to cover these items under Section 4 Contents.

Item No.	Description	Value	Maltese Islands, Europe or Worldwide
1		€	
2		€	
3		€	
4		€	
5		€	
6		€	
7		€	

## 6. LIABILITY AT LAW

Liabilities are included with Building or Contents cover up to the following limits:

As owner or occupier € 600,000  
As employer of domestic staff € 2,400,000

## 7. PERSONAL MONEY AND CREDIT CARDS

Do you require this cover?

Yes  No

Money €500  
Credit Cards € 1,200

## 8. 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](mailto: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.

## 9. FOR INTERNAL USE ONLY

## 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.

## 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.
- 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 house hold 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**

612 Mosta Road  
St Paul's Bay SPB 3112  
2343 0310

**VALLETTA BRANCH**

Cassar & Cooper  
54 South Street  
Valletta VLT 1103  
2343 0316

**ŻEBBUĠ BRANCH**

Mdina Road  
Żebbuġ ZBG 9017  
2343 0326/7

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