



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						
Na	me		Surname			
ID	Number		Date of Birth			
Pas	sport Number	Date of Issue	Expiry Date	Issue Country	/	
Co	ntact Number		Mobile			
Oc	cupation		E-mail			
Pos	stal Address					
Ris	k Address					
2.	GENERAL QUESTIONS					
ls y	our home:					
a.	Occupied solely by you and your fa	mily as a private residence	? If no please give deta	ails	Yes 🔾	No 🔾
b.	Left unoccupied for more than 90 da	ays in a row? If yes please giv	e details		Yes 🔾	No 🔾
C.	Built of brick, stone, concrete? If no	olease give details			Yes 🔾	No 🔾
					V 0	NI O
d.	In a good state of repair and will be s	o maintained: ij no piedse g	ive details		Yes (No 🔾
e.	In an area free from flooding? If no p	lease give details			Yes ()	No ()
f.	Has any loss, damage or liability aris				Yes 🔾	No 🔾
	imposed special conditions relating to your present house or anywhere else in respect of the risks to be insured If yes please give details					
g.	Have you or any member of your fa				Yes 🔾	No 🔾
	involving actual or threatened dam. If yes please give details	age to or loss of property c	or distionesty of any k	and:		
h.	Is your home protected by an alarm	? If yes please state the nam	e of the installer		Yes 🔾	No 🔾
i.	Do you have other business insured	with us? If yes please give de	etails		Yes 🔾	No O

Your sum insured must be calculated on the rebuilding cost of your home including architects and surveyors' feed demolition costs.	es, removal of deb	ris and
Buildings Sum Insured €		
Do you wish to include the garage? Yes ○ No ○ Sum Insured €		
ls your home a: Detached house Terraced house Maisonette Flat	Other	
Do you require Accidental Damage Cover? Yes O No O		
a. Is any part of your home below street level?	Yes 🔾	No C
b. Approximately in which year was your home built?		
c. Will the policy be used against a mortgage? If yes, please state name of bank and branch	Yes O	No C
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	er? Yes 🔾	No C
Are your High Risk Items:		
 a. Individually of greater value than € 2,000? Please list below the value and description of items exceeding € 2,000 	Yes O	No C
 b. Collectively of greater value than € 5,000? If your High Risk Items collectively are of greater value than € 5, 000 please complete the section below: 	Yes 🔾	No C
Category	Sum insured	
1. Electronic equipment ('TV, PC, DVD players, surround system etc)	€	
2. Jewellery and watches	€	
3. Clocks and articles of precious metal (other than jewellery)	€	
4. Pictures, works of art, curios and collections	€	
5. Photographic equipment	€	
6. All other contents (furniture, carpets, curtains etc)	€	
TOTAL	€	
Is there a safe in the home? Yes O No O		
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.

3. BUILDINGS

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 \in 600,000 As employer of domestic staff \in 2,400,000

7. PERSONAL MONEY AND CREDIT CARDS

Do you require this cover?

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. 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 1, 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 ur 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

- $Basic\ Personal\ Data, such \ as:\ Your\ name\ and\ surname;\ identification\ document\ details;\ date$
- 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

- 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 suchlegitimate 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;
- b. 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;
- b.
- Where it is needed in the public interest;
- Where it is needed to assess Your working capacity on health grounds, subject to appropriate
- e. 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

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.
- 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.

c. I wish the cover to commence on:	(The date cannot be before the proposal is accepted by Elmo Insurance)
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Name & Surname (in block letters)	Signature	Date	4/06.23
			EIL. HMPF 00



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

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B'KARA BRANCH 218 Naxxar Road B'Kara BKR 9044 2343 0322

RABAT BRANCH 23A Saqqajja Square Rabat RBT 1192 2343 0332

COSPICUA BRANCH 48 Bormla Gate Cospicua BML 2062 2343 0301

ST PAUL'S BAY BRANCH 612 Mosta Road St Paul's Bay SPB 3112 2343 0310

MELLIEĦA BRANCH 160A Main Street Mellieħa MLH 2315 2343 0308

VALLETTA BRANCH Cassar & Cooper 54 South Street Valletta VLT 1103 2343 0316

PAOLA BRANCH Antoine De Paule Square Paola PLA 1261 2343 0306

ŻEBBUĠ BRANCH Mdina Road Żebbuġ ZBG 9017 2343 0326/7

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