



MOTOR INSURANCE
PROPOSAL FORM

Important Notes: Please ensure that block capitals are used in all sections of the proposal form.

Commencement of this policy will be confirmed by a policy certificate. Payment of premium does not mean that the cover is in force.

If you have any queries when completing this form please call us on **2343 0000** or email us on **motor@elmoinsurance.com**

1. POLICY HOLDER'S DETAILS

Name and surname/ Company name	ID/Passport number
Company registration number	Place of issue
Nature of business	Date of birth
Address	Mobile number
	Telephone number
Occupation (including part-time)	E-mail address

2. CHOOSE YOUR COVER

Comprehensive	Third Party, Fire and Theft	Third Party Only
Optional extension at an additional premium - Applicable to Commercial Comprehensive Cover		
Inclusion of Flood, Storm, Hailstorm & Tempest	Yes	No
Inclusion of Riot, Strikes & Civil Commotion	Yes	No
Inclusion of Overturning Risk whilst being used as a Tool	Yes	No
Policy Excess		
If a comprehensive policy is required, you may wish to increase the standard excess of each and every claim for damage to your car by:	€125	€250
<i>For full details about the policy excess, please refer to your motor insurance policy document</i>		
Do you wish to delete the €250 excess applicable for the loss or damage by theft?	Yes	No
Road side assistance (Free on Comprehensive Cover)	Yes	No

3. VEHICLE'S DETAILS

Registration number	Year of make	Date of Purchase
Seating capacity	Make	Model
Type of body	Number of doors	Engine BHP/KW
Gross vehicle weight	Tonnage	Engine capacity (cc)
Market value €	Purchase price €	Value of signwriting/ wrapping €
Engine number	Chassis number	
Vehicle fuel type: Diesel Petrol Electric Other		
Colour	Has the vehicle been modified or converted in anyway? <i>If yes, please give details below</i>	Yes No

Is the vehicle:

New Purchased from local agent	Owner imported	Other
Second hand originally sold by a local agent	EU imported	Other

4. DETAILS OF WHO WILL DRIVE THE MOTOR VEHICLE

Yourself	Any driver aged 18 years and over	Any driver aged 36 years and over
Yourself and a named driver	Any driver aged 21 years and over	Any driver aged 50 years and over
As described by endorsement (restricted drivers)	Any driver aged 25 years and over	

Details of who will drive including yourself

NAME OF DRIVER	DATE OF BIRTH	ID/ PASSPORT NUMBER	OCCUPATION	NO OF YEARS DRIVING EXPERIENCE	DETAILS OF ALL ACCIDENTS OR LOSSES DURING PAST FOUR YEARS

5. USE OF THE MOTOR VEHICLE

Private vehicle section:

Do you or your spouse own or have regular use of another vehicle?	Yes	No
Has the vehicle been modified or converted in any way? If 'Yes', please give details below	Yes	No
Is the motor vehicle subject to a purchase agreement? <i>If 'Yes', state name and address of finance company</i>	Yes	No
Will the vehicle be used solely for social, domestic, pleasure purposes and/or for your business, or that of your employer? <i>If 'No', please give details below</i>	Yes	No

Motorcycle section:

Will the motorcycle be used solely for your own domestic and pleasure purposes? <i>If 'No', please give details below</i>	Yes	No
Have you been driving motorcycles throughout the past 4 years? <i>If 'No', state the period(s) during which you have been driving regularly</i>	Yes	No

Commercial vehicle section:

Is any finance company interested in your vehicle? <i>If 'Yes', please give details below</i>	Yes	No
Will the vehicle be used in your business for carriage of goods?	Yes	No
Will the vehicle carry goods of an inflammable, corrosive, explosive or toxic nature?	Yes	No
Will any vehicle operate in hazardous locations and/or airside restricted areas?	Yes	No
Do you require additional Third Party cover while the vehicle is being used as a tool?	Yes	No
Will passengers be carried for hire or reward?	Yes	No

Will the vehicle be let out on hire?	Yes	No
Will driving be limited to you and your employees?	Yes	No
Will the vehicle be used for driving tuition?	Yes	No

6. NO CLAIM BONUS

Are you now, or have you been insured in respect of any motor vehicle?	Yes	No
Are you entitled to No Claim Discount from your previous Insurer?	Yes	No

Present Insurer Policy number

If entitled to No Claim Discount, state number of years

7. GENERAL QUESTIONS

Is the vehicle used outside Malta for more than three trips or for more than 30 days during your insurance period? <i>If Yes, please give details below</i>	Yes	No
--	-----	----

Have you or any of the persons who will drive:

resided outside Malta during the past 3 years? <i>If 'Yes', please give details below</i>	Yes	No
---	-----	----

suffered from diabetes, epilepsy, heart condition, hearing impairment, defective vision or any other physical or mental disability or disease, which could affect your/their ability to drive? <i>If Yes, please give details below</i>	Yes	No
--	-----	----

ever had any Motor insurance declined or cancelled or had special terms imposed? <i>If Yes, please give details below</i>	Yes	No
--	-----	----

been convicted of any criminal offence or is any such prosecution pending? <i>If Yes, do not specify the identity of the person who the answer relates to. Prior to processing your proposal form, we will require disclosure directly from the individual who the answer relates to.</i>	Yes	No
--	-----	----

had a driving licence suspended at any time? <i>If Yes, please give details below</i>	Yes	No
---	-----	----

had during the past 4 years any accident, loss or claim in connection with any other motor vehicle? <i>If Yes, please give details below</i>	Yes	No
---	-----	----

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. 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 (FIATU), 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://www.reportbreachidpc.com/Complaint/>

10. 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 all named drivers listed in this form.
- 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.

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

COSPICUA BRANCH
48 Bormla Gate
Cospicua BML 2062
2343 0301

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

Elmo Insurance Ltd, Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta
T: 2343 0000 | info@elmoinsurance.com | www.elmoinsurance.com

 Find us on Facebook | [elmoinsurance](https://www.facebook.com/elmoinsurance)

