



**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 HOLD	DER'S E	DETAILS										
Name and surname/ Company name Company registration				ID/Passport number								
number							Place o	of issu	e			
Nature of business							Date of birth /			/	/	
Address							Mobile number					
							Telephone number					
Occupation (including part-time)				E-mail ad			addre	ess				
2. VEHICLE'S DE	TAILS											
Registration number				Year of make					Date of Purchase			
Seating capacity				Make			Model		odel			
Type of body					Number of doors				Er	gine BHP/KW		
Gross vehicle weight			Tonnage					Engine capacity (cc)				
Market value	€		Purchase price		€		Value of signwriting/ wrapping		€			
Engine number				Chassis nu		umber	per					
Vehicle fuel type:	Diesel	Р	etrol		Electric		Other					
Colour		Has the ve	hicle b	een m	nodified or co	onverte	d in anyv	vay? If	yes, plea	se give details below	Yes 🔾	No 🔾
Is the vehicle:				Owner import			ed Other					
New Purchased from local agent				Owner Impo								
Second hand originally sold by a local agen			nt	nt EU imported					Other			
Is your vehicle registe	red as vi	intage?	Ye	es 🔘	No 🔾							
Is your vehicle registe	ered with	red plates?	Ye	es 🔾	No 🔾							
3. USE OF THE N	иотон	R VEHICL	E									
Private vehicle section	on:											
Do you or your spouse own or have regular use of another vehicle?  Has the vehicle been modified or converted in any way? If 'Yes', please give details below					Yes O	No O						
Has the vehicle been	modified	d or convert	ed in a	any wa	iy? If 'Yes', ple	ease giv	e details	below	/		Yes (	No 🔾
Is the motor vehicle subject to a purchase agreement? If 'Yes', state name and address of finance company						Yes 🔾	No 🔾					
											_	_
Will the vehicle be used solely for social, domestic, pleasure purposes and/or for your business, or that of your employer? Y  If 'No', please give details below					Yes 🔾	No 🔾						
.,												

Motorcycle section:						
Will the motorcycle be used solely for your own domestic and pleasure purposes? If 'No', please give details below						
Have you been driving motorcycles throughout the past 4 years?						No 🔾
If 'No', state the period(s) during which	ı you have been	driving regularly				
Commercial vehicle section:						
Is any finance company interested in	n your vehicle?	lf 'Yes', please give de	etails below		Yes 🔘	No 🔾
Will the vehicle be used in your bus	iness for carria	go of goods?			V 0	NI O
Will the vehicle carry goods of an in			tovic nature?		Yes O	No O
Will any vehicle operate in hazardou					Yes ○ Yes ○	No O
Do you require additional Third Part					Yes ()	No O
Will passengers be carried for hire of		The Vernicle is being (	asea as a toor.		Yes ()	No O
Will the vehicle be let out on hire?	n reward.				Yes ()	No O
Will driving be limited to you and yo	Yes O	No O				
Will the vehicle be used for driving to					Yes ()	No O
						1,0
4. DETAILS OF WHO WILL I	DRIVE THE N	MOTOR VEHICL	.E			
Yourself	Any driver aged 18 years and over Any driver aged 36 years					
Yourself and a named driver	Any d	river aged 21 years a	Any driver aged 50 yea	rs and over		
As described by endorsement	Anv d	Any driver aged 25 years and over				
(restricted drivers)	,	,				
Details of who will drive including	yourself					
				NUMBER	DETAILS O	
NAME OF DRIVER	DATE OF	ID/ PASSPORT	OCCUPATION	OF YEARS	ACCIDENT LOSSES DU	
	BIRTH	NUMBER		DRIVING EXPERIENCE	PAST FO YEARS	
					I LAINS	
Do you or any other driver have a va	alid Maltese or	European driving li	cence?		Yes 🔾	No 🔾
\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		COLINITRY/	CATE	CODY	EVOID VE ATE	
NAME OF DRIVER		COUNTRY	CATE	GORY	EXPIRY DATE	
5. GENERAL QUESTIONS						
Is the vehicle used outside Malta for r	more than three	trips or for more tha	an 30 days during y	our insurance period?	Yes 🔘	No 🔾
If 'Yes', please give details below						

Have you or any of the persons who will drive:			
resided outside Malta during the past 3 years? If 'Yes', please give details below	Yes	0	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? If 'Yes', please give details below	Yes	0	No 🔾
Ever had any Motor insurance declined or cancelled or had special terms imposed? If 'Yes', please give details below	/ Yes	0	No 🔾
Been convicted of any criminal offence or is any such prosecution pending? 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.	Yes	0	No 🔾
Had a driving licence suspended at any time? If 'Yes', please give details below	Yes	0	No 🔾
Had during the past 4 years any accident, loss or claim in connection with any other motor vehicle?  If 'Yes', please give details below	Yes	0	No 🔾
6. 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 Riot, Strikes & Civil Commotion	Yes	_	No 🔾
Inclusion of Overturning Risk whilst being used as a Tool	Yes	O	No 🔾
Applicable to Private Third Party Fire & Theft Loss of Keys	Yes	0	No O
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:  For full details about the policy excess, please refer to your Motor Insurance Policy document  Do you wish to delete the €250 excess applicable for the loss or damage by fire or theft?	£125 Yes	_	250 () No ()
Road side assistance (Free on Comprehensive Cover)	Yes	$\bigcirc$	No 🔾
Toda side assistance (Free on complementative cover)	103	<u> </u>	1100
7. NO CLAIM BONUS			
Are you now, or have you been insured in respect of any motor vehicle?	Yes	0	No 🔾
Are you entitled to No Claim Discount from your previous Insurer?	Yes	$\circ$	No 🔾
Present Insurer Policy number			
If entitled to No Claim Discount, state number of years			
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; b. 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:
- c. 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 preference

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;

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:

- a. In limited circumstances, with Your explicit written consent;b. Where We need to carry out Our legal obligations;
- Where it is needed in the public interest;
- d. Where it is needed to assess Your working capacity on health grounds, subject to appropriate confidentiality safeguards;
- 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 erent departments, Our affiliated companies and Our service providers, including assista 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 ou 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 ations 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/

## **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.
- b. 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.											
C.	I wish the cover to commence on:	ence 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

QORMI BRANCH St. Bartholomeo Street Qormi QRM 2187 2343 0311

B'KARA BRANCH 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 Paola Square Paola PLA 1261 2343 0306

ŻEBBUG BRANCH Mdina Road Żebbug ZBG 017 2343 0326/7

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



**f** Find us on Facebook | **elmoinsurance** 

