

Commercial Home Insurance Proposal Form

ALL QUESTIONS MUST BE FULLY ANSWERED

1. APPLICANT/S DETAILS (PLEASE USE CAPITAL LETTERS)

Title	Name & Surname of Proposer/Company name		
I.D. card no.	Date of birth		
Gender	Marital Status		
Company reg. no.	Nationality		
Passport no	Place of issue	Date of issue	
Contact no.	E-mail address		
Postal address			
Business or occupation			
Please indicate your interest: <input type="checkbox"/> Landlord <input type="checkbox"/> Tenant			
Title	Name & Surname of joint applicant (if applicable)		
I.D. card no. of joint applicant	Date of birth		
Business or occupation			
Please indicate your interest: <input type="checkbox"/> Landlord <input type="checkbox"/> Tenant			

2. GENERAL QUESTIONS

1. Address of property to be insured if different from postal address	
2. Is the property to be insured	
(a) <input type="checkbox"/> Apartment <input type="checkbox"/> Penthouse <input type="checkbox"/> Maisonette <input type="checkbox"/> Bungalow <input type="checkbox"/> House of character <input type="checkbox"/> Detached <input type="checkbox"/> Semi-detached <input type="checkbox"/> Terraced <input type="text"/> Other - please specify	
(b) Surrounded by occupied residential units? <input type="checkbox"/> Yes <input type="checkbox"/> No	
(c) <input type="checkbox"/> Rented-furnished <input type="checkbox"/> Rented-unfurnished <input type="text"/> Other - please give details	
3. When was your property built?	

4. Is your property;		
(a) In a good state of repair, and will it be so maintained?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If 'No', give details:		
(b) to be solely occupied and used for domestic purposes?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(c) Left unoccupied for more than 90 days in a row?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If "YES", for how many days:		
(d) Built of brick, stone or concrete with concrete roof?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Would you like to include the interest of the tenant/s under the policy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. Are you or have you ever been insured for Buildings, Contents or Rent Default?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If "YES", please provide details of your current/previous insurers		
7. Have you or any of the above applicants:		
(a) ever had property insurance declined or had any special conditions or have any terms been imposed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(b) ever been convicted or charged but not yet tried for any offence other than driving offences?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(c) ever sustained any loss/damage/liability from any cause within these last five years related to your property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If "YES", please provide details		
8. Has your property;		
(a) ever been damaged by storm or flood?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(b) ever been subject to a break-in or attempted theft?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If "YES", please provide details		

3. BUILDINGS

1. Do you require Buildings Insurance Cover?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. What is your building sum insured? (This must be based on the rebuilding cost as new)		
3. Is there any other party interested in this policy?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If "YES" please state Name and Address of any interested parties and nature of their interest		

4. CONTENTS

1. Do you require Contents Insurance Cover?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. (a) What is the landlord's contents sum insured? (This should be based on the full replacement value as new)		
(b) What is the tenant's contents sum insured? (This should be based on the full replacement value as new)		

5. TENANT RENT DEFAULT COVER

1. Do you require Tenant Rent Default Cover?

☐

Yes

☐

No

2. Do you rent your property for 6 months or more?

☐

Yes

☐

No

If "YES", please specify the monthly rent:

If you rent your property for less than 6 months you are not eligible to purchase this section.

IMPORTANT

You should not sign this Proposal Form and its statements or declarations before you have read and understood them. If this document is being completed by someone else on your behalf please ensure that the details on it accurately reflect what you have said.

APPLICABLE LAW

Unless both you and we agree otherwise this contract shall be subject to Maltese Law and to the exclusive jurisdiction of the Maltese courts.

INSOLVENCY

In the event that we become insolvent and unable to meet our obligations under this contract, limited compensation may be available to you under the Protection and Compensation Fund Regulations, 2003.

COMPLAINTS

We are committed to providing good quality services. We recognise that a client may not be satisfied with the service provided. To deal with this we have a complaints procedure. For the sake of clarification, a complaint is broadly defined as being a written expression of dissatisfaction with services that we provide or actions we have taken that require a response.

HOW TO COMPLAIN

STEP 1 – CONTACTING THE COMPANY

The first step is to talk to a member of our personnel or of the intermediary if the Policy was arranged through one. This can be done informally either directly or by telephone.

Usually the best person to talk to will be the person who dealt with the matter you are concerned about as they will be in the best position to help you promptly and to put things right. If they are not available or you would prefer to approach someone else then address the matter to the manager or senior person responsible. We will seek to resolve the problem immediately. If we cannot do this then we will take a record of the concern and arrange the best way and time for getting back to you. This will normally be within two working days.

STEP 2 – TAKING THE COMPLAINT FURTHER

If you are still unhappy, the next step is to put the complaint in writing, addressing it to Complaints Officer, MAPFRE Middlesea plc, Middle Sea House, Floriana FRN 1442 or via e-mail on compofficer@middlesea.com. Your communication should set out the details, explain what you think went wrong and what you feel would put things right. If you are not happy about writing it, you can always ask one of our staff members to take note of the complaint which you will be then asked to sign. You will be provided with a copy for your own reference. This record will be passed promptly to the Complaints Officer to deal with.

Once the Complaints Officer receives a written complaint, it shall be fully investigated. The complaint will be acknowledged in writing within five working days of receiving it and the letter will state when you can expect a full response. This should normally be within fifteen working days unless the matter is very complicated such as where other organisations need to be contacted. Where this is the case we will still let you know what action is being taken and will inform you when we expect to provide a full response.

TAKING YOUR COMPLAINT ELSEWHERE

If you are still not satisfied with the Complaints Officer's response, you can always seek advice elsewhere. You may contact:

Office of the Arbiter for Financial Services
First Floor
St Calcedonius Square
Floriana FRN1530
Malta

Telephone: 8007 2366 or 21249245
E-mail: complaint.info@financialarbiter.org.mt
Website: www.financialarbiter.org.mt

The Office of the Arbiter will expect that you have a final reply to your complaint from us before approaching them.

DATA PROTECTION PERSONAL PROCESSING CLAUSE

The Proposer is hereby informed and expressly consents, by signing this document, to the processing of the data voluntarily provided in this document, as well as of any data which might be provided to MAPFRE Middlesea Plc or "The Company" directly or through an Insurance Intermediary, and those obtained by recording telephone conversations or as a result of browsing through Internet webpages or by other means, for the enforcement of the agreement or regarding a quotation, application, or the contracting of any service or product, even after the end of the pre-contractual or contractual relation, including, if applicable, any communication or international data transfer which might be made for the purposes specified in the Additional Data Protection Information which is available from any MAPFRE Middlesea Plc Office or through <https://www.laferla.com.mt/data-protection>

The Proposer consents in turn to the recording of any telephone conversations with the Company regarding the insurance agreement.

MAPFRE Middlesea Plc may view the Proposer's data in files regarding the fulfilment and non-fulfilment of monetary obligations

Should the data provided pertain to physical persons other than the Proposer, the latter guarantees that he/she has obtained and has their prior consent for the communication of their data and has informed them, prior to their inclusion in this document, of the purposes of the data processing, communications, and other terms established herein and in the Additional Data Protection Information.

The Proposer declares that he/she is older than eighteen (18) years of age. Likewise, should the data provided belong to minors, as the minor's parent(s) or guardian(s), he/she expressly authorises the processing of the said data, including; if applicable, data pertaining to health, for the management of the purposes specified in the Additional Data Protection Information which is available from any MAPFRE Middlesea Plc Office or through <https://www.laferla.com.mt/data-protection>

The Proposer guarantees the accuracy and truthfulness of the personal data, including sensitive personal data provided, undertaking to keep them duly updated and to notify MAPFRE Middlesea Plc of any changes in them.

Basic data protection information

Controller:	MAPFRE Middlesea Plc
Purposes:	Management of the insurance agreement, creation of profiles for suitable enforcement of the insurance agreement, integral and centralised management of the relation with the MAPFRE Group, and delivery of information and advertising on MAPFRE Group products and services.
Standing:	Execution of the project.
Recipients:	Data may be communicated to third parties and/or data transfers may be made to third-party countries in the terms stipulated in the Additional Information.
Rights:	You can exercise your rights of access, rectification, removal, limitation, objection, and transferability, specified in the Additional Data Protection Information
Additional Information:	You can view the Additional Data Protection Information which is available from any MAPFRE Middlesea Plc Office or through https://www.laferla.com.mt/data-protection

☐ Check this box if you object to the processing and communication of your personal data by MAPFRE Middlesea Plc for the delivery of information and advertising of the Company products and services, of the various MAPFRE Group companies, and of Third party companies with which any MAPFRE Group company has entered partnership agreements. If you do so, we will be unable to inform you of any discounts, gifts, promotions, and other benefits associated with the MAPFRE Group customer loyalty plans.

In any case, your consent to the treatment of your data for these purposes is revocable, and you may withdraw your consent or exercise any of the rights mentioned at any time as specified in the Additional Data Protection Information which is available from any MAPFRE Middlesea Plc Office or through <https://www.laferla.com.mt/data-protection>

PROFESSIONAL SECRECY

I consent on my behalf and on behalf of any other person specified in this form (others), that the Company or any other member of the Group may exchange some or all of the information with my insurance intermediary, appointed experts, other insurance companies or the Malta Insurance Association for the purpose of administering my insurance proposal and policy, handling and settling of claims, detecting, preventing and suppressing fraud and the keeping of statistics. I also authorise (on my own behalf and on behalf of others) insurance companies and intermediaries to disclose information about or relevant to my insurance history for these purposes.

I understand (and have explained to Others) that when I tell the Company about an incident which may or may not give rise to a claim, the Company may pass information relating to it to the Malta Insurance Association and / or other insurance companies and intermediaries. In doing so we will ensure that this communication is carried out confidentially and within the terms of the Professional Secrecy Act, 1994

Material Facts are those facts which are likely to influence us in the acceptance or assessment of this proposal and it is essential that you disclose all of them. If you are in doubt about whether a fact is material then for your own protection you should disclose it since failure to do so could invalidate your policy.

DECLARATION

I have read or have had read to me the contents of the completed proposal form and agree that all the statements I have made and information I have provided are correct and complete in every respect and will form the basis of the contract between me and MAPFRE Middlesea p.l.c [us] . I undertake to notify MAPFRE Middlesea p.l.c of any change in the information subsequent to the submitting of this proposal form. I am satisfied with the way the proposal form has been completed and if it has been completed by an employee and / or authorised intermediary on my behalf such person, shall, for that purpose, be regarded as my / our agent. I understand that in the event of a finding of incomplete and/or non-disclosure of material information, MAPFRE Middlesea p.l.c reserves the right to repudiate the claim or declare the policy void. I understand and agree that by signing this Declaration I will be bound by the statements and disclosures of material facts herein contained. I acknowledge that a material fact is one which is likely to influence MAPFRE Middlesea p.l.c in the best assessment and acceptance of the proposal form. If in doubt as to whether a fact is material then it should be disclosed. I confirm that I have received, read and understood the 'Insurance Product Information Document', 'Information for Prospective Policyholders' and the quotation relevant to the product for which I am applying. I hereby agree that I have read the policy and am bound by the terms, conditions, limitations and exclusions of the said policy.

Before signing this document, please read the basic data protection information given in the PERSONAL DATA PROCESSING clause. By signing this document, you consent to the processing of your personal data, including sensitive personal data in the terms and conditions stipulated in said clause.

Period of insurance required	From:	To:
Signature of applicant		Date
Signature of joint applicant		Date
Intermediary		

COM: MMS160823
REF: LCOMHF-V2.0-010124

Laferla Insurance Agency Ltd. (C-14529) is enrolled under the Insurance Distribution Act to act as an Insurance Agent for MAPFRE Middlesea p.l.c. (MMS). MMS (C-5553) is authorised by the Malta Financial Services Authority (MFSA) under the Insurance Business Act. Both entities are regulated by the MFSA.