

HomePlan

Atlas**HomePlan** Proposal Form



HomePlan

... features at a glance

The following chart is an easy reference to the main features of the HomePlan policy when insuring your Buildings and/or your Contents.

It does not describe all of the benefits available nor does it show all the limits and exclusions.

A full policy summary of benefits, limits and exclusions is available and so is the full policy wording. The policy clearly states what is covered and what is not. For more details on how we can help you please call at our offices, phone us on 23 43 53 63 or visit our website www.atlas.com.mt

	Yes	No
Overall Features		
Policy written in plain English	✓	
Competitive rates offered	✓	
Loyalty, senior citizen and alarm discounts available	✓	
Excellent FREE additional benefits with standard cover	✓	
Claims settlement on a "New for Old" basis	✓	

	Buildings	Contents
Standard Cover		
Fire, explosion, lightning, earthquake, smoke, storm and flood, riot and malicious damage, escape of water or oil, breakage or collapse of aerials, falling trees and poles	✓	✓
Theft cover	✓	✓
Impact (including by collapsing cranes)	✓	✓
Trace and access costs (following escape of water or oil)	✓	
Accidental damage cover available as an optional extension	✓	✓

	Buildings	Contents
Free Additional Benefits		
Debris removal and professional fees	✓	
Accidental damage to glass	✓	✓
Accidental damage to sanitaryware	✓	
Accidental damage to services (eg cables, underground pipes & drains)	✓	
Alternative accommodation / loss of rent	✓	✓
Replacement of locks	✓	✓

	Buildings	Contents
More Free Additional Benefits		
Emergency Entry costs	✓	✓
Garden cover	✓	
Breakdown of air-conditioning equipment	✓	
Contents removed to the garden		✓
Temporary removal of contents to other locations		✓
Accidental damage to contents during removals		✓
Tenants Liability		✓
Presents and Gifts extension		✓
Credit cards (covered worldwide)		✓
Loss of Metered water and oil		✓
Loss or damage to Documents		✓
Visitors and Domestic staff's belongings		✓
Accidental damage to Home Entertainment equipment		✓
Frozen Food cover		✓
Jury service		✓
Accidental loss of or damage to prams buggies and wheelchairs		✓
Accidental loss of or damage to sports equipment		✓
Lost pet - additional costs		✓
Liability Section	✓	✓
Personal Accident Automatic benefit		✓

	Yes	No
Cover offered beyond Buildings and Contents		
Personal Belongings all risks cover	✓	
Full personal accident cover	✓	
Caravan cover	✓	

HomePlan Proposal Form

Complete in ink in BLOCK CAPITALS. If you require additional space use space on reverse.

It is recommended that you retain a copy of this proposal and any information supplied in connection with it for future reference. A photocopy will be supplied upon request.

Non Disclosure Warning: Please note that it is your duty to disclose all facts likely to influence the acceptance of your proposal. Failure to do so may prejudice the settlement of any claim or invalidate your policy. Please mention such facts (even if not the subject of a question below) or if in doubt refer to us or to your insurance intermediary.

Please Note: This insurance does not come into force until we have accepted your proposal. You must inform us of any alteration in the risk in the meantime.

Important Note on Sums Insured: Do ensure that your sums insured adequately represent the rebuilding cost of your building and the current cost as new of your contents. Otherwise, in the event of a loss, you will be required to bear part of the loss yourself.

Details of Proposer

Name	<input type="text"/>	I.D./Passport No	<input type="text"/>
Date of birth	<input type="text"/>	Occupation of proposer	<input type="text"/>
Postal address (incl. post code)	<input type="text"/>		
Tel. Numbers residence	<input type="text"/>	work	<input type="text"/>
		cellular	<input type="text"/>
Email	<input type="text"/>	How old is the private residence?	<input type="text"/>
Address of private residence to be insured (including post code)	<input type="text"/>		
(if garage does not communicate please specify address separately in the space on reverse)			
Date from which cover is required	<input type="text"/>	to	<input type="text"/>

Buildings

Is insurance required? Yes No

- State rebuilding costs of private residence including fixtures and fittings, interior decorations, boundary walls and the like, pools, patios, drives, tennis courts, garages and any other outbuildings €
The above value should include the current cost as new of fitted furniture (inclusive of fitted appliances) and of aerials and satellite dishes.
- If any bank or equivalent has an interest in the buildings give the name and address
- Is a copy of the policy required for bank purposes? Yes No
- Would you like to extend the policy to cover accidental damage to the buildings? (subject to underwriting restrictions) Yes No

Contents

Is insurance required? Yes No

- State the current cost as new of your contents other than contents insured separately under the Personal Belongings section (please make deductions for wear and tear on clothing and household linen): €
If buildings are not being insured:
does the above value of contents include the value of fitted furniture (inclusive of fitted appliances)? Yes No
does the above value of contents include the value of aerials and satellite dishes? Yes No
- Notes:
- The above value of contents should include household goods plus personal effects and all valuables (being jewellery and other articles of gold, silver or other precious metals; watches; furs; pictures, paintings and other works of art; collections of stamps, coins and medals).
 - The standard policy limit on valuables overall is one third of the above value of contents or €20,000 (whichever is the lower amount).
If you require a greater limit specify it: €
 - The standard policy limit on any one valuable (unless individually specified) is €2,500. Kindly specify below any items which exceed this limit (valuations are required for any one single valuable item worth €3,500 or over):

	Description of items to be insured	Value €
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

2. Is the private residence protected by a well maintained burglar alarm system? Yes No
If YES give details of installing contractor, date installed and if telephone-linked:
3. Is your jewellery (including any insured under Personal Belongings cover) kept in a safe when not in use? Yes No
If YES, state make, model and year of manufacture:
4. Do you have iron bars or shutters on all your ground floor and basement windows/doors? Yes No
If NO, please give details:
5. Would you like to extend your cover to include accidental damage to your contents? (subject to underwriting restrictions) Yes No

Personal Belongings

Is insurance required? Yes No

"All Risks" Cover on Valuables and Personal Effects (subject to underwriting restrictions)

Standard rates cover items in Malta and up to 15 consecutive days elsewhere in Europe. Tick appropriate column to show if standard cover is required or if cover on an unlimited worldwide basis is required.

Evidence of value is required for any single item worth €750 & over

	Description of items to be insured	Standard Cover	Worldwide	Value €
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
	Unspecified <ul style="list-style-type: none"> ▪ jewellery (being articles of gold silver or other precious metals and/or precious stones intended for the ornamentation of the person or to be worn) and ▪ watches (Maximum value per item €350)			
Total €				

Do you wish to include cover on unspecified Personal Effects* (subject to a limit of €700 and a sub limit of €300 any one article) Yes No

* Personal Effects include all clothes and articles of personal use but exclude Valuables and Money. This extension however does not include sports equipment (automatically insured under Contents Section), portable computers, mobile phones, personal organizers, portable digital audio equipment, hearing aids, musical instruments and contact lenses.

Personal Accident

If YES complete relevant section of Supplementary Proposal

Is insurance required? Yes No

Caravan

If YES complete relevant section of Supplementary Proposal

Is insurance required? Yes No

Also complete the following

Is insurance required? Yes No

1. Is the private residence:
- a. in an area normally free from flooding and storm damage? Yes No
 - b. surrounded by occupied private residences? Yes No
 - c. occupied solely by you and only for residential purposes? Yes No
 - d. regularly occupied at night including weekends? Yes No
 - e. protected by doors and windows against wind, rain and other elements? Yes No
 - f. complete in every respect including any building works or internal alterations? Yes No
 - g. in a good state of repair? Yes No
 - h. built of brick, stone or concrete with stone, slate, tile, asphalt, metal or concrete roofs? Yes No

If you have answered No to any of questions 1a to 1h, please give details

2. The private residence is a:

- a. flat/maisonette terraced house semi-detached house detached house
- b. owner occupied rented to you furnished Rented to you unfurnished other

If you have ticked "other" please give details:

3. Is the private residence ever left unoccupied for longer than 90 consecutive days?

Yes No

If YES, state number of days for which policy extension is required:

days

"You" means Yourself and other members of your family normally residing with you.

4. During the last five years have you suffered loss, destruction or damage or been liable for any accident involving other persons in respect of events which you wish to insure?

Yes No

5. Has any insurer ever imposed special terms on you or declined your insurance at any time in respect of the risks to be insured?

Yes No

6. Have you ever been subject to any declaration of bankruptcy or been convicted of or charged with but not yet tried for any offence other than driving offences?

Yes No

7. Have you any other policies in force covering any of the perils insured against?

Yes No

If you have answered Yes to any of questions 4 -7 please give details:

8. If you have an Atlas motor, boat and/or health policy, state policy numbers/registration marks:

DECLARATION

IMPORTANT - Do not sign the declaration before you have read and understood it. If someone else is completing the proposal form on your behalf please ensure that details on the form accurately reflect what you have said.

I (on my behalf and on behalf on any other person/s specified in this form (Others)) have read or have had read over to me the contents of this completed proposal form and agree that the above statements are, to the best of my/our knowledge and belief, correct and complete and will form the basis of the contract between me and Atlas Insurance PCC Limited (the Company). I am satisfied with the way this proposal has been completed. I confirm that if this form has been completed by an employee, agent or tied insurance intermediary of the Company on my behalf, such person shall, for that purpose, be regarded as my agent and not the agent of the Company. I agree to read the policy and be bound by the conditions of the said policy.

Data Protection Notice

I consent (on my behalf and on behalf on any other person/s specified in this form (Others)) to the processing of any information by the Company or any other members of the Atlas Group of Companies (the Group) supplied by myself on my behalf, and on behalf of Others, which constitutes personal data as long as this processing relates to administering my insurance proposal and policy; underwriting; handling and settling of claims; detecting, preventing and suppressing fraud and the keeping of statistics.

I understand (and I have explained to the Others) that the Company or any other members of the Group may, in addition, exchange some or all of the information with my broker, insurance agent or tied insurance intermediary, appointed experts, other insurance companies or the Malta Insurance Association for the above purposes. On my behalf and on behalf of the Others, I also authorise insurance companies, agencies, tied insurance intermediaries or brokers to disclose information about or relevant to my insurance history for these purposes. I understand (and I have explained to the 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.

I authorise (on my behalf and on behalf of the Others) the Company and other companies within the Group to keep me informed of their products and services, by mail, fax, email or other electronic means. I understand (and I have explained to the Others) that I may inform them in writing if I do not wish to receive this information.

I understand (and I have explained to the Others) that I have the right to request access to, and rectification of, my personal data held by any members of the Group by directing my request to Atlas Insurance PCC Limited, 47-50 Ta' Xbiex Seafront, Ta' Xbiex XBX 1021.

Name _____

Date

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Signature _____

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Paola Regional Office 87-89 Valletta Road PLA 1517 Tel (+356) 21 668 669 Email: paola@atlas.com.mt
Rabat Vjal il-Haddiem RBT 1769 Tel: 21 450 555 Email: rabat@atlas.com.mt
Qormi Triq Manwel Dimech ORM 9061 Tel: (+356) 21 444 010 Email: qormi@atlas.com.mt
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Birkirkara 1 Triq Salvu Psaila BKR 9070 Tel:(+356) 21 492 000 Email: bkara@atlas.com.mt

Calls may be recorded for quality and assurance purposes

Atlas Insurance PCC Limited is a cell company authorised by the Malta Financial Services Authority to carry on general insurance business. The non-cellular assets of the company may be used to meet losses incurred by the calls in excess of their assets.

Space for extra details if required