



Our Interest is You.

PROPERTY OWNERS PROTECTOR PROPOSAL FORM Argus Insurance Company (Europe) Limited

This Claim Form is issued by the Malta Branch of Argus Insurance Company (Europe) Limited No. OC 1216, registered in Malta and licensed by the Malta Financial Services Authority (MFSA) to act as a third country branch of Argus Insurance Company (Europe) Limited, registered in Gibraltar No. 01862, licensed by the Gibraltar Financial Services Commission.

Trident Park, 8B Level 5
Notabile Gardens, Mdina Road
Central Business District Zone 2
Birkirkara CBD 2010, Malta

Tel: +356 2342 2000
Fax: +356 2342 2190

www.argus.mt
claims@argus.mt

Please ensure that **all** relevant sections of this Proposal are completed

1. INSURED

Full Name (Mr/Mrs/Miss/Ms):

Address:

Telephone No.:

Address of Property to be Insured

Date Cover Required

(Cover cannot apply until this proposal is accepted. The Policy will be renewable annually on this date)

What is your interest in arranging this insurance?

Is the interest of any other party to be noted in Policy?

Yes

No

If 'yes' state:

Name:

Address:

Nature of interest:

How many copies of the policy do you need?

PLEASE ANSWER THE FOLLOWING QUESTIONS

(If any of the answers in **BOLD** are circled please give details on separate sheet if necessary.)

1. When was the property built?

2. How many storeys (excluding basements) are there in the property?

3. How many flats/houses are there in the property?

4. Is the property
- a) purpose built? Yes No
 - b) built of brick, stone or concrete and roofed with slates, tiles, asphalt, concrete or metal? Yes No
 - c) constructed with concrete floors throughout? Yes No
 - d) used only for private residential purposes? Yes No
5. Are staircases enclosed and built of concrete? Yes No
6. Is there a restaurant, swimming pool, squash court or any other amenity in the property
Which is open to non-residents? Yes No
7. Does the property have any special exposure to damage by storm or flood? Yes No
8. a) Do the Sums Insured/Declared Values represent the full replacement costs? Yes No
- b) Do you undertake to maintain Sums Insured at their full value? Yes No
9. a) Is the property in a good state of repair? Yes No
- b) Will it be so maintained? Yes No
10. In respect of any property to be insured in connection with any of the risks to be insured
- a) Has any loss, damage, injury or liability arisen in the last five years? YES/NO Yes No
 - b) Has any insurer declined, terminated or refused renewal of cover or required to pay an increased premium or imposed special conditions? Yes No

Additional details relating to questions 1 - 10

2. BUILDINGS

The buildings sum insured must represent the cost of rebuilding to the same specification (including garages, outbuildings, etc), and landlords fixtures and fittings including fitted carpets in the common parts, plus at least 15% to cover the demolition costs, professional fees and public authority requirements.

Sum Insured or Declared Value €

Day One Reinstatement €

Subsidence

1. Do any properties in the neighbouring area have any history or show signs of damage

by subsidence, heave or landslip?

Yes No

2. Does the property have any sign of damage by subsidence, heave or landslip?

Yes No

3. Was the property erected on made up ground?

Yes No

4. Was it necessary to fell any large trees?

Yes No

If 'YES' to any of the above questions please give details

3. CONTENTS

The Sum Insured on contents must represent the full cost of replacing all your contents in the common parts and furnished flats including televisions, radios, recording and audio equipment, clocks, pictures, works of art or curios other than household linen where a deduction is made for wear and tear.

Sum Insured

€

Does the Sum Insured represent the contents of the common parts only?

Yes No

If 'NO' please advise how many furnished flats are included

List below any High Risk Items (included in the Sum Insured) which exceed € 500 in individual value.

(If insufficient space below attach separate sheet)

Description

Sum Insured

Description	Sum Insured
<input type="text"/>	€ <input type="text"/>
<input type="text"/>	€ <input type="text"/>
<input type="text"/>	€ <input type="text"/>
<input type="text"/>	€ <input type="text"/>

(High Risk Items are televisions, radios, recording and audio equipment, clocks, pictures, works of art and curios)

4. PROPERTY OWNER LIABILITY

Please indicate limit of Indemnity you wish to have - Standard Cover € 250,000

€

5. CONSEQUENTIAL LOSS OF RENT (Available only with buildings)

The maximum indemnity period must represent the time taken following a loss to re-establish normal levels of rent i.e. allowing for site clearance, planning permission, architects designs, reinstatement of property, replacement of tenants etc.

Maximum Indemnity Period months



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Consequential Loss of Rent Sum Insured must represent the total amount of gross rents receivable during the period shown as the maximum indemnity period. To allow for acclaim which occurs on the last day of the period of insurance this sum should represent the projected figure for the period beginning at the end of the period of insurance and continuing until the maximum indemnity period expires.

Sum Insured €

6. EMPLOYERS LIABILITY (Available only with buildings)

Description	Number of employees	Payments
<input type="text"/>	<input type="text"/>	€ <input type="text"/>
<input type="text"/>	<input type="text"/>	€ <input type="text"/>
<input type="text"/>	<input type="text"/>	€ <input type="text"/>
<input type="text"/>	<input type="text"/>	€ <input type="text"/>

7. ENGINEERING INSURANCE - LIFTS

Answer questions if cover is required. (Use separate sheet if necessary)

1. Indicate type and manufacture of each lift
2. Indicate their lifting capacity
3. Number of floors served
4. Value of lift(s) plus machinery €
5. Is a maintenance contract in force? Yes No

If 'YES' provide a copy of maintenance agreement

8. IMPORTANT

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which would be likely to influence an insurer in the assessment and acceptance of the proposal, e.g. intended unoccupancy of the property or any criminal convictions (other than for motoring offences). Material facts must be disclosed in relation to yourself and all persons who are to be insured. If you are in any doubt as to whether a fact is material then it should be disclosed to the Insurer. State any other material facts. Use a separate sheet if necessary.



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9. LAW APPLICABLE TO CONTRACT

You and the insurer are free to choose the law to this contract but in the absence of agreement to the contrary, the law of the country in which you reside at the date of the contract (or, in case of a business, the law of the country in which the registered office or principal place of business is situated) will apply. If you are not resident (or, in the case of a business, the registered office or principal place of business is not situated in the Maltese Islands), the law which will apply is the law of Malta.

10. COMPLAINTS PROCEDURE

Our aim is at all times to provide a first class standard of service. However, there may be occasions when you feel that this objective has not been achieved. Should you have any query or complaint regarding this insurance please write to the Complaints Officer at Argus Insurance Company (Europe) Limited, Trident Park, 8B Level 5, Notabile Gardens, Mdina Road, Central Business District Zone 2, Birkirkara CBD 2010. Email: Insurance@argus.mt Tel: +356 2342 200. If you are dissatisfied with the response you receive you should write to the Office of the Arbiter for Financial Services, St Calcedonius Square, Floriana; email: complaint.info@financialarbiter.org.mt Tel: +356 80072366 / +356 21249245

11. DATA PROTECTION AND HOW WE PROCESS DATA

Processing of personal data is regulated by the General Data Protection EU 2016/679 together with other laws which relate to privacy and electronic communications. In this clause, we refer to these laws as Data Protection Law"

During the course of our engagement with you it will be necessary for you to disclose certain personal data to us in order that we provide our services to you and to enable us to discharge the services agreed, to comply with related legal and regulatory obligations for other related purposes including updating and enhancing clients records and analysis for management purposes. This will require us to obtain, use, disclose and otherwise process personal data about you and, if applicable, your organisation, its shareholders members and/or officers and employees.

For clarity, Data Protection Law contemplates various grounds which may render processing of personal data lawful, including where it is necessary for a contract, mandate by law, it is in your legitimate interest (and does not override your policy, and/or if you give us your consent. Our Privacy Notice (which can also be accessed at www.argus.com.mt) or provide to you in hard copy upon request, explains how we process personal data. In providing our services we act as an independent data controller and are, therefore responsible for complying with Data Protection Law in respect of any personal data we process.

You are responsible for complying with Data Protection Law in respect of the personal data you process and, accordingly, where you disclose personal data to us you confirm and warrant that such disclosure is fair and lawful, that where applicable and necessary you have obtained lawful consent from others for you to pass on their personal data to us, to the Argus Group and third-parties to whom we disclose personal data (and for the Argus Group and said third-parties to share the personal data with us), and otherwise it does not contravene Data Protection Law. Noting within this document relieves you of your own direct responsibilities and liabilities under Data Protection Law Terms used in this clause bear the same meanings as are described to them in Data Protection Law. This clause does not apply to the extent that we act as a data processor for you in which case specific data protection instructions are to be signed between us.



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12. BASIS DATA PROTECTION INFORMATION

Controller: Argus Insurance Company (Europe) Limited, Malta Branch

Purpose: Management of Insurance Agreement, creation of profiles for suitable enforcement of the insurance agreement, integral and centralised management of the relation with Argus Group and delivery of information and advertising on ARGUS Group, and delivery of information and advertising on Argus Group products and services.

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, limitations, objection and transferability, specified in the Additional Data Protection Information

13. DECLARATION

I hereby declare that to the best of my knowledge and belief the above statements and particulars are true and correct and that have withheld no information material to this proposal whether the subject of a Proposal Form question or not. I agree to accept and conform to the terms of the Policy when issued. A specimen copy of policy is available on request.

Proposer's Signature:

Date: