



Our Interest is You.

HOME PROTECTOR ELITE INSURANCE PROPOSAL FORM

Argus Insurance Company (Europe) Limited

This Proposal 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.

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

1. PERSONAL INFORMATION

Title:	Mr.	Mrs.	Ms.	Other:
Name & Surname of the Proposer:				
I.D Card No. or Passport No.:			Date of Birth:	
Contact No.:			Email Address:	
Address:				
Business / Occupation:				

SECOND PROPOSER (IF APPLICABLE)

Title:	Mr.	Mrs.	Ms.	Other:
Name & Surname of the Proposer:				
I.D Card No. or Passport No.:			Date of Birth:	
Contact No.:			Email Address:	
Business / Occupation:				

2. GENERAL QUESTIONS - YOUR PROPERTY

Period of Insurance:	From:	To:	
Address of Property to be insured if different from postal address:			
Is the property to be insured:			
Apartment	Penthouse	Maisonette	Bungalow
House of Character	Detached	Semi-detached	Terraced
Others - please specify:			

Is this property:		
1. built of brick, stone or concrete with concrete roof?	Yes	No
2. self-contained having its separate, lockable front door?	Yes	No
3. in a good state of repair, and will this be so maintained?	Yes	No
If 'No', give details		
4. showing any signs of damage (such as cracks inside or outside)?	Yes	No
5. showing any signs of movement or been the subject of structural repairs at any time?	Yes	No
6. is undergoing renovation or refurbishment	Yes	No
If 'Yes', give details		
7. located below street level?	Yes	No
8. has any basements or semi-basements?	Yes	No
9. protected by a burglar alarm?	Yes	No
10. occupied during the week?	Yes	No
11. left unoccupied for more than 90 days in a row?	Yes	No
12. occupied solely by you and your family?	Yes	No
13. used as a private residence only?	Yes	No
14. exposed to damage by storm or flood	Yes	No
Please indicate the approximate year your home was built.		
Is there any other party interested in this policy?	Yes	No
If 'Yes, please provide Name and Address of any interested party and nature of their interested		

3. BUILDINGS

Do you require Buildings Insurance?	Yes	No
What is your Building sum insured? (This must cover the full cost of rebuilding your home as new.)		
Please specify the sum insured for the solar panels, if any.		

4. CONTENTS

Do you require Contents Insurance?	Yes	No
What is your Contents sum insured? (This should be based on the full replacement value as new)		
Any single item worth more than €2,500 must be specifically noted.: (Valuables: Collections of stamps, coins, and medals; furs; Jewellery; watches; other articles of gold, silver, or other precious metals; pictures, paintings, antiques (excluding furniture) and other works of art)		

Description	* Value €

*If you wish to proceed, it is important to provide your intermediary with a copy of the valuation, receipts, and photos for the valuable items.

Is there a safe installed in the home:	Yes	No
If 'Yes' please provide the following information:		
Wall-Mounted	Yes	No
Free-Standing	Yes	No
Under-floor	Yes	No
Make & Model		

5. PERSONAL POSSESSIONS & VALUABLES

If you require cover for specified personal belongings and valuables insured outside your home, specify each item separately hereunder:

Description	* Value €	** Geographical Area

** If you wish to proceed, it is important to provide your intermediary with a copy of the valuation, receipts, and photos for the valuable items.

* Geographical Area: Please list either Europe or Worldwide

6. GENERAL QUESTIONS

1. Is this property your permanent residence?	Yes	No
2. Have you, or any person to be insured:		
2.1 Previously held insurance for any of the covers to which this proposal relates at these premises or elsewhere?	Yes	No
If 'Yes' kindly provide details		
2.2 Ever had a proposal for insurance declined, renewal refused, cover terminated, increased premium required or special conditions imposed by an insurer?	Yes	No
If 'Yes' kindly provide details		
2.3 Suffered any loss, damage, injury or liability in the last 5 years (whether insured or not) from any of the events to be insured by this policy?	Yes	No
If 'Yes' kindly provide details		
2.4 Ever been convicted of, or cautioned for (or charged but not yet tried with) any criminal offence (other than motoring offences)?	Yes	No
If 'Yes' kindly provide details		
3. Has your home ever been:		
3.1 Damaged by storm and/or flood?	Yes	No
If 'Yes' kindly provide details		
3.2 Subject to a break-in (or attempted break-in by burglars)?	Yes	No
If 'Yes' kindly provide details		
3.3 Is the property located in a known flood-prone area?	Yes	No
If 'Yes' kindly provide details		
3.4 Is there any detail or material fact which you feel we should be made aware of?	Yes	No
If 'Yes' kindly provide details		

7. DATA PROTECTION AND HOW WE PROCESS DATA

Processing of personal data is regulated by the General Data Protection Regulation 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.

8. 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

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9. IMPORTANT

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an Insurer in the assessment and acceptance of the Prequalifying Questions. If you are in doubt as to whether a fact is material then it should be disclosed to the Insurer. If any changes in circumstances arise during the period of insurance cover, please provide your insurer with details. State any material facts on a separate sheet and attach it to this application form.

10. DECLARATION

I/We hereby declare that to the best of my/our knowledge and belief, the information provided / answered in this Prequalifying Questions is true, complete, and correct in every respect. I/We understand that any misrepresentation or omission of material facts may render the policy void and/or lead to the rejection of a claim.

I/We also understand and agree that:

- This Prequalifying Questions shall form the basis of the insurance contract between myself/ourselves and the insurer.
- The insurance policy will be issued based on the information provided herein, subject to the insurer's underwriting guidelines and acceptance.
- Any changes to the information provided must be communicated immediately to the insurer.
- The insurer reserves the right to accept or decline this proposal.
- Cover will not be in force until confirmed in writing by the insurer or their authorised representative.

I/We confirm that I/we have been informed of and understand the terms, conditions, and exclusions of the policy, including any applicable excesses and premium loadings.

I/We also give consent to the insurer to process my/our personal data in accordance with applicable data protection laws for the purposes of underwriting, policy administration, and claims handling.

Proposer Signature

Date (DD/MM/YY)

Joint/Second Proposer Signature
(If applicable)

Date (DD/MM/YY)

Information provided to us including claims information may be shared with other insurers and market associations in order to prevent fraudulent claims. Details shared are limited to what is absolutely necessary within the strictly bounds of confidentiality and we always regard your file as being a document protected under Professional Secrecy Act, 1974