

## Atlas PV Panels Proposal Form



## PV Panels

The following is an easy reference to the main features of the PV Panels policy.

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 52 93 or visit our website [www.atlas.com.mt](http://www.atlas.com.mt)

### Overall Features

- Policy specifically designed to insure your PV system
- Policy written in plain English
- Competitive rates offered
- Claims settlement on a 'New for Old' basis so in the event of a claim no deduction will be made for wear and tear or depreciation.

### Standard Policy Cover

Loss or damage to your PV system by any of the following causes:

- Fire, explosion, lightning, earthquake
- Smoke
- Storm or flood
- Riot, civil commotion, strikes, labour and political disturbances.
- Malicious persons
- Escape of Water
- Theft or attempted theft
- Collision or impact (including by collapsing cranes)
- Breakage or collapse of aerials
- Falling trees and poles

### Free Additional Benefits

- Debris removal cover up to 10% of the sum insured
- Liability cover up to €500,000

## PV Panels Proposal Form

Complete in ink in BLOCK CAPITALS. If you require additional 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 given to you.

**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 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 sum insured adequately represents the current cost as new of your PV system. 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"/>		
Telephone No.	Residence <input type="text"/>	Work <input type="text"/>	Mobile <input type="text"/>
Email	<input type="text"/>	How old is the private residence	<input type="text"/>
Address of private residence where PV system is installed (including post code)	<input type="text"/>		
Date from which cover is required	<input type="text"/>	to	<input type="text"/>

## PV System

State the current cost as new of the PV system to be insured €

Manufacture and model of the PV modules

Manufacture type and model of the inverter/s

No. of installed/modules	<input type="text"/>	No. of inverters installed	<input type="text"/>
Size of system in KWp	<input type="text"/>	Date of purchase	<input type="text"/>
From whom purchased?	<input type="text"/>	By whom installed?	<input type="text"/>

Describe the mounting structure?

Installation site (e.g. roof)

Is the PV system purchased approved by the MRA (Malta Resources Authority) Yes  No

## Also complete the following

1. Is the private residence:
- |   |                              |                             |
|---|------------------------------|-----------------------------|
| a. in an area normally free from flooding and storm damage?                                     | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| b. occupied solely for residential purposes?  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| c. complete in every respect including any building works                                       | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| d. in a good state of repair?   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| e. built of brick, stone or concrete with stone, slate, tile, asphalt, metal or concrete roofs? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

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

2. The private residence is a:  Flat/Maisonette  Terraced house  Semi-detached house  Detached house

3. Is the private residence ever left unoccupied for longer than 180 consecutive days? Yes  No

If YES, state number of days for which the private residence is left unoccupied  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/registration number/s:

## Declaration

**IMPORTANT – DO NOT SIGN THIS DECLARATION BEFORE YOU HAVE READ AND UNDERSTOOD IT.** If this form is being completed by someone else on your behalf please ensure that the details submitted accurately reflect what you have said.

By making a request for Insurance with Atlas Insurance PCC Limited (hereinafter “Atlas”), You and any other person/s whom You propose to insure (hereinafter “Others”) accept the terms of this Statement. You hereby warrant that you have presented this Declaration and the leaflet ‘Information for Policyholders’ to Others and have obtained their necessary explicit verbal consent.

You confirm that you have read or have had read to You the contents of the completed proposal form and agree that the above statements are, to the best of your knowledge and belief, correct and complete and will form the basis of the contract between You and Atlas. You are satisfied with the way this proposal has been completed and confirm that if this form has been completed on your behalf by a person (including but not limited to any employee, agent or tied insurance intermediary of Atlas), such person, for that purpose, shall be regarded as Your agent and not the agent of Atlas. You agree to read the policy and be bound by its conditions.

### Data Protection Statement

Atlas is the controller of personal data held about You and Others under the terms of the Data Protection Act (hereinafter the “Act”). You and Others consent to:

- a. the processing of any information by Atlas and/or by any other subsidiary companies of Atlas or Atlas Holdings Limited (hereinafter the “Group”) which constitute personal data in terms of the Act, insofar as such processing relates to (but not limited to) underwriting and administration of the insurance proposal and policy, handling and settling of claims, detecting and prevention of fraud and the keeping of statistics;
- b. the disclosure by the Group of personal data held by them to other insurers or to persons acting on their behalf and/or instructions, including (but not limited to) the Malta Insurance Association, insurance intermediaries, the Malta Association of Credit Management (MACM), the Malta Insurance Fraud Platform and other appointed experts, together with the Commissioner of Police and any public or private hospital or clinic, other healthcare provider of any kind or any person, body or authority authorised by law to receive personal data;
- c. the abovementioned third parties, and other third parties legally entitled to communicate such data, disclosing relevant personal data to the Group and processing such data as described in para (a) above;
- d. the Group informing You and Others of their products and services by any means. You understand and have explained to Others that You or Others may inform Atlas in writing if You or Others do not wish to receive such information;
- e. the recording of telephone calls for training, security and quality control purposes.

You also confirm that You understand (and have explained to Others) that You have the right to submit a written and signed request for access to or rectification of data held by the Group and that You and Others are aware that the full details of our Data Protection Policy, updated from time to time, may be found on [http://www.atlas.com.mt/Legal/Data\\_Protection.aspx](http://www.atlas.com.mt/Legal/Data_Protection.aspx)

Name \_\_\_\_\_

Date

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Signature \_\_\_\_\_

## Information for Existing and Prospective Policyholders

### Which Law is Applicable to your Contract?

Your insurance policies with Atlas Insurance PCC Limited are Maltese contracts and will be governed by Maltese Law.

### What Protection & Compensation is there for Policyholders?

A special fund has been established under the Protection and Compensation Fund Regulations of 2003. The fund is made up of contributions by locally licensed insurers and provides limited compensation to policyholders if one of these insurers becomes insolvent. Payments out of the funds are made in respect of protected risks only and to qualified persons as defined in these Regulations. If you wish, our Compliance Officer can provide you with a detailed explanation of the provisions of the Protection and Compensation Fund Regulations and how they affect you.

### What can you do if you are not satisfied with Atlas Insurance PCC Limited?

It is important that you follow this process, step by step, to ensure that your concerns are dealt with as swiftly as possible.

Please remember to quote your policy and/or claim number on all correspondence.

**How we deal with your concerns:** You can communicate with us about your concerns in writing by any reasonable means and this will always be free of charge. We assure you that feedback is always welcome as it enables us to identify ways to improve our service, and rest assured that we will always treat you fairly, equally and promptly. We will keep your records in accordance with the Data Protection Act and you have the right to request information about the progress of your concerns.

**What you should do:** With the best will in the world, concerns about some aspects of our service may arise. In such circumstances Atlas staff have training and authority to settle problems and will do everything they can to help. This should be your first point of contact.

In the unlikely event that your complaint is unresolved, please write to:

The Customer Care Manager Atlas Insurance PCC Limited 48-50 Ta' Xbiex Seafront, Ta' Xbiex XBX 1021  
or email on [insure@atlas.com.mt](mailto:insure@atlas.com.mt)

who will investigate the matter independently. The Customer Care Manager will:

- acknowledge your concern within 3 working days
- explain how Atlas will handle your complaint and who your contact person will be
- explain what, if anything, you need to do
- send you a copy of the Atlas Complaints Procedure if you do not already have a copy of it
- give you a reply to your concern within 10 working days
- aim at finalising the issue within 40 working days (8 weeks). If we are still unable to conclude within this time period we will write to you explaining why.

If your complaint arises over a claims issue, we may elect to refer your complaint to an independent arbitrator, whose decision will be binding on both parties. Arbitration will take place in Malta.

**If you are still not satisfied:** For individuals, you may also refer your complaint to The Consumer Complaints Manager, Malta Financial Services Authority, Notabile Road, Attard BKR14, freephone 8007 4924, tel: 21441155, email [consumerinfo@mfsa.com.mt](mailto:consumerinfo@mfsa.com.mt), website:<http://mymoneybox.mfsa.com.mt>.

### Are there any charges applicable apart from the insurance premium in the amounts charged by Atlas Insurance PCC Limited?

Yes, the charges applicable are as follows:

**All Commercial Lines Policies** €2.50

#### Personal Lines Policies

Boat – Comprehensive Cover €7.50

Boat – Third Party Only Cover €2.50

Home €2.50

Motor Private Comprehensive €4.50

Motor Private Third Party Fire & Theft €3.50

**All Changes to Policies** (admin charge) €2.50

This does not apply if a change in a policy not made at renewal generates an additional or return premium of less than €5.00.

Space for extra details if required

**Head Office** 47-50 Ta' Xbiex Seafront 23 43 53 63 insure@atlas.com.mt

**Ta' Xbiex** Abate Rigord Street 21 322 600

**Paola Regional Office** 87-89 Valletta Road 21 668 669 paola@atlas.com.mt

**Birkirkara** 1 Psaila Street 21 49 20 00 bkara@atlas.com.mt

**Bormla** 55 Gavino Gulia Square 21 800 880 bormla@atlas.com.mt

**Luqa** Skyparks Business Centre Malta International Airport 21 68 68 68 skyparks@atlas.com.mt

**Qormi** Pavi Shopping Complex Manwel Dimech Street 21 444 010 qormi@atlas.com.mt

**Rabat** Vjal il-Haddiem 21 450 555 rabat@atlas.com.mt

**San Gwann** Naxxar Road c/w Bernardette Street 21 380 020 sangwann@atlas.com.mt

**St Paul's Bay** 2 Toni Bajada Street 21 578 000 stpaulsbay@atlas.com.mt