

Atlas Home Plan *Proposal Form*



Atlas
Insurance

atlas.com.mt

PV Panels Policy Quick Summary

For full details of all the benefits, limits and exclusions, please do refer to your insurance policy.

- 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.

Your PV Panels policy will insure you for 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.

You are advised to keep a copy of this Proposal Form for your records. Only the Policy Document provides full details of what is and what is not covered. A specimen policy is available on 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 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

[illegible]

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

No. of inverters installed

Size of system in KWp

Date of purchase

From whom purchased?

By whom installed?

Describe the mounting structure?

Installation site (e.g. roof)

Is the PV system purchased approved by the MRA (Malta Resources Authority)

Yes

☐

No

☐

Kindly provide us with a copy of the Warranted Engineer's Certification

Also complete the following

1. Is the private residence:

a. in an area normally free from flooding and storm damage?

Yes

☐

No

☐

b. occupied solely for residential purposes?

Yes

☐

No

☐

c. complete in every respect including any building works

Yes

☐

No

☐

d. in a good state of repair?

Yes

☐

No

☐

e. 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 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.

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 and Privacy Protection

Atlas Insurance PCC Limited and/or any other subsidiaries of Atlas Holdings Limited or any of its daughter companies (hereinafter 'Atlas', 'Us', 'Our', 'We') are the data controllers, as defined by relevant data protection laws and regulations, of personal data held about you or relating to you and/or to any other person/s whom you insure with Atlas (hereinafter 'Others').

In completing all the forms related to your policies or claims, you confirm your understanding and acceptance of the terms in Atlas's Data Protection and Privacy Statement. You hereby warrant that you have informed Others why We asked for this information and what We will use it for and have obtained the necessary explicit verbal consent.

Atlas collects and processes information about you and Others for purposes which include preparing requested quotations, underwriting and administering the insurance proposal and policy, carrying out its contractual obligations including handling and settling of claims, and preventing or detecting crime (including fraud). Atlas may monitor calls to and from customers for training, quality and regulatory purposes.

Atlas may collect and disclose your and Others' information from/to other entities in order to conduct Our business including:

- managing claims, which may require obtaining data from your employers (for company schemes) and which you hereby authorise;
- administering policies with insurance brokers or other intermediaries appointed by the policyholder;
- helping Us prevent or detect crime by sharing your information with regulatory and public bodies in Malta or, if applicable, overseas, including the Police, as well as with other insurance companies (directly or via shared databases such as the Malta Insurance Fraud Platform), or other agencies or appointed experts to undertake credit reference or fraud searches or investigations; and/or
- Our third party suppliers or service providers to whom We outsource certain business operations.

We will retain data for the period necessary to fulfil the above-mentioned purposes unless a longer retention period is required or permitted by law.

You can withdraw your consent to Atlas processing your personal information which is processed with your consent, e.g. direct marketing, at any time. You have the right to access your personal data and ask Atlas to update or correct the information held or delete such personal data from Our records if it is no longer needed for the purposes indicated above. You may exercise these and other rights held in Atlas's Data Protection and Privacy Statement, by contacting Our Data Protection Officer at The Data Protection Officer, Atlas Insurance PCC Limited, 419 Ta' Xbiex Seafront, Ta' Xbiex XBX 1021 Malta or email dpo@atlas.com.mt. Please note, however, that certain personal information may be exempt from such access, correction or erasure requests pursuant to applicable data protection laws or other laws and regulations.

If you and Others consider that the processing of personal data by Atlas is not in compliance with data protection laws and regulations, you and Others may lodge a complaint with Us and/or the Office of the Information and Data Protection Commissioner by following this link <https://idpc.org.mt/en/Pages/contact/complaints.aspx>

If you wish to view the full Atlas's Data Protection and Privacy Statement, for a better understanding of how We use this data please visit <https://www.atlas.com.mt/legal/data-protection/>. Kindly note that this is subject to occasional changes including to comply with changing data protection laws, regulations and guidance.

Signature _____

Date

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I confirm my understanding and acceptance of the above.

With your consent We would also like to use your details to occasionally provide you with information about Our special offers, competitions, events, products, services, news and tips. Please tick below how you would like to receive this information:

Email ☐ Post ☐ Phone ☐ SMS ☐

Your choice will not affect any of the other services We provide to you. Per above you may contact Us at any time if you change your mind.



Our Offices

Head Office

419 Ta' Xbiex Seafront
2343 5363 | insure@atlas.com.mt

Paola

87-89 Vjal Kristu Re
2343 5810 | paola@atlas.com.mt

Birkirkara

1 Mannarino Street
2343 5804 | bkara@atlas.com.mt

Bormla

55 Gavino Gulia Square
2343 5807 | bormla@atlas.com.mt

Luqa

Skyparks Business Centre MIA
2343 5808 | skyparks@atlas.com.mt

Mosta

Constitution Street
2343 5802 | mosta@atlas.com.mt

Naxxar

13 St George's Street
2343 5800 | naxxar@atlas.com.mt

Rabat

267 Vjal il-Haddiem
2343 5806 | rabat@atlas.com.mt

San Ġwann

Naxxar Road c/w Bernardette Street
2343 5803 | sangwann@atlas.com.mt

St Paul's Bay

Mosta Road
2343 5801 | stpaulsbay@atlas.com.mt

Żebbuġ

148 Vjal il-Helsien
2343 5805 | zebbug@atlas.com.mt

Atlas Insurance PCC Limited is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cell in excess of their assets.

Intermediary