

Middlesea Insurance p.l.c.
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MIDDLESEA

A MEMBER OF THE **MAPFRE** GROUP

wedding

INSURANCE PROPOSAL FORM

ALL QUESTIONS MUST BE FULLY ANSWERED

1. APPLICANT DETAILS (PLEASE USE CAPITAL LETTERS)

Title	Name & Surname of Proposer		
I.D. card no.	Date of birth		
Nationality			
Passport no.	date of issue	place of issue	
Contact no.	E-mail address		
Postal address			
Your home address if different from above			
Business or occupation			

2. BRIDE & GROOM

Name of bride	
I.D. card no.	Passport no.
Name of employer	
Telephone no.	Mobile no.
Name of groom	
I.D. card no.	Passport no.
Name of employer	
Telephone no.	Mobile no.

3. CEREMONY

Date of wedding	Ceremony venue
Reception venue	
Please provide a copy of the deposit receipt	
Are you aware of any circumstance which may give rise to a loss?	

4. COVER SELECTED

Bronze, Premium € 75	<input type="checkbox"/>
Silver, Premium € 125	<input type="checkbox"/>
Gold, Premium € 200	<input type="checkbox"/>
Platinum, Premium € 300	<input type="checkbox"/>
Diamond, Premium € 450	<input type="checkbox"/>

5. ADDITIONAL COVER SELECTED

Optional Public Liability Extension

Up to 250 Guests, Premium € 65	<input type="checkbox"/>
Up to 500 Guests, Premium € 125	<input type="checkbox"/>
Up to 750 Guests, Premium € 190	<input type="checkbox"/>
Up to 1000 Guests, Premium € 250	<input type="checkbox"/>
Over 1000 Guests, Premium € 300	<input type="checkbox"/>

Optional Marquee Extension

Premium € 25	<input type="checkbox"/>
Total Premium	
Document Duty	
Fee	
Total	

6. IMPORTANT

You should not sign this Proposal Form and its statements or declarations before you have read and understood them. If this document is being completed by someone else on your behalf please ensure that the details on it accurately reflect what you have said.

APPLICABLE LAW

Unless both you and we agree otherwise this contract shall be subject to Maltese Law and to the exclusive jurisdiction of the Maltese courts.

INSOLVENCY

In the event that we become insolvent and unable to meet our obligations under this contract, limited compensation may be available to you under the Protection and Compensation Fund Regulations, 2003.

COMPLAINTS

We are committed to providing good quality services. We recognise that a client may not be satisfied with the service provided. To deal with this we have a complaints procedure. For the sake of clarification a complaint is broadly defined as being a written expression of dissatisfaction with services that we provide or actions we have taken that require a response. We distinguish complaints from queries. Queries are challenges to specific decisions in specific circumstances.

HOW TO COMPLAIN

WE WILL DEAL WITH YOUR COMPLAINT.

We do not look at complaints as unwanted. In fact, they may help us to see where our services or procedures may be improved. So do let us know when you feel we have made a mistake or done something which you find unsatisfactory. Even if you do not think your particular concern amounts to a complaint we would still like to know about it. You will help us improve our service further.

STEP 1 – CONTACTING US

The first step is to talk to a member of our staff or of the intermediary if your Proposal was arranged through one. This can be done informally either directly or by telephone. Usually the best staff member to talk to will be the person who dealt with the matter you are concerned about as they will be in the best position to help you promptly and to put things right. If they are not available or you would prefer to approach someone else then ask for the manager or senior person responsible. We will seek to resolve the problem immediately. If we cannot do this then we will take a record of your concern and arrange the best way and time for getting back to you. This will normally be within two working days.

STEP 2 – TAKING YOUR COMPLAINT FURTHER

If you are still unhappy the next step is to put your complaint in writing, addressing it to our Complaints Officer, setting out the details, explaining what you think went wrong and what you feel would put things right. If you are not happy about writing a letter you can always ask a member of staff to take notes of your complaint which you will be then asked to sign. You will be provided with a copy for your own reference. This record will be passed promptly to the Complaints Officer to deal with. Once our Complaints Officer receives a written complaint, s/he will arrange for it to be fully investigated. Your complaint will be acknowledged in writing within five days of receiving it and the letter will say when you can expect a full response. This should normally be within three weeks unless the matter is very complicated such as where other organisations need to be contacted. Where this is the case we will still let you know what action is being taken and tell you when we expect to provide you with a full response.

TAKING YOUR COMPLAINT ELSEWHERE

If you are still not satisfied with the Complaints Officer's response, you can always seek advice elsewhere. You may contact the Consumer Complaints Manager at the Malta Financial Services Authority on 8007 4924 or 2144 1155. Following these procedures will not affect your right to take legal action.

DATA PROTECTION AND PROFESSIONAL SECRECY

I consent (on my behalf and on behalf of any other person/s specified in this form (Others) to the processing of any information by the Company or any other members of the Middlesea Group of Companies (the Group) supplied by myself on my own 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 insurance intermediary, appointed experts, other insurance companies or the Malta Insurance Association for the above purposes. I also authorise (on my own behalf and on behalf of Others) insurance companies and intermediaries to disclose information about or relevant to my insurance history for these purposes.

I understand (and I have explained to 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 or intermediaries.

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

I understand (and I have explained to Others) that I have the right to request access to and rectification of my personal data held by members of the Group by directing my request to Middlesea Insurance p.l.c.

Material Facts are those facts which are likely to influence us in the acceptance or assessment of this proposal and it is essential that you disclose all of them. If you are in doubt about whether a fact is material then for your own protection you should disclose it since failure to do so could invalidate your policy.

DECLARATION

I have read and understood the contents of this completed proposal form and agree that the above statements are to the best of my knowledge and belief correct and complete and will form the basis of the contract between me and Middlesea Insurance p.l.c. (us). I confirm that I have disclosed all **Material Facts** and accept your standard form of policy for this type of insurance. I am satisfied with the way the proposal has been completed. I confirm that if this form has been completed by one of your employees and/or authorised intermediary on my behalf such person shall, for that purpose be regarded as my agent and our agent. I agree to read the policy and be bound by the terms, conditions, limitations and exclusions of the said policy.

Signature of main applicant	Date
Intermediary	

SECTIONS, LIMITS AND BASIC PREMIUM RATES

Section	Events and Losses covered at each level	Bronze	Silver	Gold	Platinum	Diamond	Excess
1 A.	Cancellation of wedding and/or reception	Up to €6,000	Up to €12,000	Up to €24,000	Up to €36,000	Up to € 84,000	€ 30 (Bronze/Silver/Gold), € 60 (Platinum/Diamond)
1B.	Rearrangement of wedding or reception	Up to 75% of the original wedding cost (maximum € 4,500)	Up to 75% of the original wedding cost (maximum € 9,000)	Up to 75% of the original wedding cost (maximum € 18,000)	Up to 75% of the original wedding cost (maximum € 27,000)	Up to 75% of the original wedding cost (maximum € 63,000)	€ 30 (Bronze/Silver/Gold), € 60 (Platinum/Diamond)
2	Wedding and ceremonial attire	Up to €3,000	Up to €4,000	Up to €5,000	Up to €8,000	Up to €12,000	€ 30 (Bronze/Silver/Gold), € 60 (Platinum/Diamond)
3	Wedding gifts	Up to €3,500	Up to €4,000	Up to €5,000	Up to €8,000	Up to €20,000	€ 30 (Bronze/Silver/Gold), € 60 (Platinum/Diamond)
	<i>Limit per gift</i>	<i>Up to € 100</i>	<i>Up to € 200</i>	<i>Up to € 300</i>	<i>Up to € 400</i>	<i>Up to € 500</i>	
4	Wedding rings	Up to €1,000	Up to €2,000	Up to €3,000	Up to €4,000	Up to €5,000	€ 30 (Bronze/Silver/Gold), € 60 (Platinum/Diamond)
	Flowers	Up to €2,000	Up to €3,000	Up to €4,000	Up to €5,000	Up to €6,000	€ 30 (Bronze/Silver/Gold), € 60 (Platinum/Diamond)
	Attendants' gifts	Up to €2,000	Up to €3,000	Up to €4,000	Up to €5,000	Up to €6,000	€ 30 (Bronze/Silver/Gold), € 60 (Platinum/Diamond)
	Wedding cakes	Up to €2,000	Up to €3,000	Up to €4,000	Up to €5,000	Up to €6,000	€ 30 (Bronze/Silver/Gold), € 60 (Platinum/Diamond)
5	Wedding cars and transport	Up to €1,500	Up to €2,000	Up to €3,000	Up to €4,000	Up to €6,000	€ 30 (Bronze/Silver/Gold), € 60 (Platinum/Diamond)
6	Photographs and videos	Up to €1,500	Up to €2,000	Up to €3,000	Up to €4,000	Up to €6,000	€ 30 (Bronze/Silver/Gold), € 60 (Platinum/Diamond)
7	Failure of suppliers	Up to €1,500	Up to €4,000	Up to €6,000	Up to €8,000	Up to €12,000	Nil
8	Essential document indemnity	Up to €300	Up to €300	Up to €600	Up to €1,000	Up to €1,200	Nil
9	Personal liability	Up to €2.3million	Up to €2.3million	Up to €2.3million	Up to €2.3million	Up to €2.3million	€ 300
10	Public liability extension <i>(cover only applies when an additional premium is paid)</i>	Up to €2.3million	Up to €2.3million	Up to €2.3million	Up to €2.3million	Up to €2.3million	€ 300
11	Personal accident	Up to €10,000	Up to €20,000	Up to €30,000	Up to €40,000	Up to € 50,000	Nil
	<i>Death</i>	<i>€ 5,000</i>	<i>€ 10,000</i>	<i>€ 15,000</i>	<i>€ 20,000</i>	<i>€ 25,000</i>	
	<i>Loss of Limbs/Sight</i>	<i>€ 10,000</i>	<i>€ 20,000</i>	<i>€ 30,000</i>	<i>€ 40,000</i>	<i>€ 50,000</i>	
	<i>Permanent Total Disablement</i>	<i>€ 10,000</i>	<i>€ 20,000</i>	<i>€ 30,000</i>	<i>€ 40,000</i>	<i>€ 50,000</i>	
12	Legal expenses	Up to €5,000	Up to €5,000	Up to €10,000	Up to €10,000	Up to €20,000	Nil
13	Marquee extension <i>(cover only applies when an additional premium is paid)</i>	Up to €24,000	Up to €24,000	Up to €24,000	Up to €24,000	Up to €24,000	€ 120
	Basic Premium Rates	€ 75	€ 125	€ 200	€ 300	€ 450	excluding PL & Marquee Extension