



# APPOINTMENT & CONSENT FORM

This confirms that with immediate effect we have appointed FirstUnited Insurance Brokers Ltd to act as our Insurance Brokers within the scope of the Insurance Brokers and Other Intermediaries Act 1998 and their standard terms and conditions of business..

Accordingly, I require you to review my business insurance policies or any insurance quotations in hand, advise me on their adequacy and, if considered necessary, obtain alternative quotations. I also request that you assist me in the placement and ensuing administration of the insurance covers and of any valid claims that I may lodge in the course of your appointment.

I request that any insurance supplier provides you with assistance and

information as may be required, including information of any claims notified before or after this appointment. I also authorise you to collect outstanding claim proceeds due to us.

In addition this appointment provides our consent for the processing of “personal or corporate data” by FirstUnited Insurance Brokers Ltd or its insurance brokers or authorised personnel at any authorised insurer or insurance intermediary or surveyor or adjuster provided that this processing relates to the underwriting or administering of insurance policies, the surveying or adjusting of insured losses, the handling and settling of claims, the keeping of statistics and the preventing and suppressing of fraud, and as long as such processing complies with the Data Protection Act 2001.

Furthermore and specifically in relation to “sensitive personal data” required for medical and life insurance policies we in addition authorise any doctor, hospital, laboratory or other health or life assurance provider or their service providers to provide full medical information and details concerning myself or my dependents provided this information is requested in accordance with the consent provided above.

I authorise you to keep me informed by mail, facsimile, e-mail or other electronic means, of your products and services, which you consider, might be of interest to us. Should I wish to revoke this consent I will inform you accordingly. This appointment will remain valid until we advise you otherwise.

Policy Types:	Expiry Date	Name of Insurance Company or Agency	Number and Value of Claims over last three years
Property All Risks			
Fire & Special Perils			
Loss of Profits			
Theft			
Electronic Equipment			
Public Liability			
Employers Liability			
Group Personal Accident			
Group Health			
Group Life			
Others			

## WHAT IS AN INSURANCE BROKER?

An insurance broker's main role is to help you identify the risks that you or your business may be exposed to and recommend insurance solutions that may protect you against these risks. With your agreement your broker will then discuss your requirements with individual insurers to in the market and search for insuring proposals that fit your need and budget.

With your broker's advice the program with the best fit is then selected by you and your broker confirms cover with insurers. Cover notes evidencing insurance are issued and checked with the insurance policies when these are received by the broker. Mid term adjustments or policy interpretations are handled with your broker who is also available to assist you when your policies fall due for renewal or in the event of a claim covered by the policy.

## WHY USE A BROKER?

In personal and business matters, the correct insurance is vital. Wrong or inadequate protection can lead to disastrous consequences for individuals, families or businesses. The right advice makes all the difference and prevents costly mistakes. Insurance brokers are specialist insurance protection

advisors. They are independent, have an in-depth working knowledge of the insurance market, and are able to provide professional objective advice on identifying risks and exposures, and in recommending cost effective solutions. An insurance broker is an independent professional adviser who acts for you.

## THE BROKER'S APPOINTMENT

Your broker owes you a duty of care for work defined in the Insurance Brokers and Other Intermediaries Act 1998. His job is based on the terms of his appointment which does not usually include fees as customarily a brokers remuneration is earned from commissions obtained from insurers in respect of your business placed with them. However for certain additional services and with your agreement fees may be agreed at your request or for additional services which are not the legal responsibility of the broker.

## FEE BASED SERVICES

With the responsibilities being placed on individuals by new legislation and with insurers introducing new coverage restrictions or higher excesses the need for these fee based services is on the increase. FirstUnited Insurance Brokers endeavours to provide service where these gaps are developing and you are requested to contact us if you require

our assistance in the risk management services outlined below or in other different areas.

- Health and safety Consulting Auditing;
- Certification of insurance coverage of sub contractors and/or principals;
- Fire, boiler and machinery inspections and surveys;
- Claims management services including below deductible or uninsured loss services;
- Condominium association services

## IS IT CHEAPER TO GO DIRECTLY TO AN INSURER?

The way insurance premiums are calculated also includes a standard rate to cater for distribution costs. Furthermore, not all policies are the same and to obtain an accurate assessment of the best cover and prices in the market you would need to speak to a number of different insurers and then us a professional to analyse the differences between these policies. Therefore whether you buy from your broker or direct from an insurer the price of the insurance is generally no different. However good value is not defined by cheapest price and a poor insurance policy may, leave you un – protected when you need it most and then without the assistance of a professional insurance specialist working for you.

Company's Name:

Phone/Fax Number:

Address:

E-mail Address:

Town:

Contact person:

Signature

Date:

Name in Block capitals and/or \*

I.D. No.

On behalf of Company Name

Co. No.

\* In the event that insurance cover is provided to named additional assured's or named policyholders that have or will be providing "personal data" or "sensitive personal data" within the meaning of the Data Protection Act 2002 then this form of authority and consent must be signed by each named additional assured or named policyholder.

**firstunited** 

**HEAD OFFICE**  
25 Villa Eden,  
Princess Elizabeth Str.,  
Ta' Xbiex MSD 11, Malta  
**Tel:** (356) 2131 9000  
**Fax:** (356) 2134 7734

**BRANCH**  
1 Mican Court, Level 2,  
J.F. Kennedy Sq.,  
Victoria VCT 111, Gozo  
**Tel:** (356) 2156 5960  
**Fax:** (356) 2156 5961

**E-mail:** [insure@firstunited.com.mt](mailto:insure@firstunited.com.mt) **Web Site:** [www.firstunited.com.mt](http://www.firstunited.com.mt)