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GO INSURE – HOME CONTENTS POLICY – PAYMENT TERMS AND CONDITIONS

Last Updated on 24th October 2025

A. Definitions

Capitalised words in this document may be defined in other documentation forming part of this Agreement.

1. 'Agreement' means the Proposal Form, these GO Insure – Home Contents Insurance – Payment Terms and Conditions and the GO Insure – Home Contents Insurance Policy documents provided by Atlas.
2. 'Proposal Form' is a form, completed and signed by You, in which You request GO to arrange insurance cover for Your home contents with Atlas.
3. 'Atlas' means Atlas Insurance PCC Limited of 419, Ta' Xbiex Seafront, Ta' Xbiex, Malta, a Maltese registered company with company registration number C5601, which is authorised to carry on general business of insurance in terms of the Insurance Business Act, Cap. 403 of the Laws of Malta.
4. 'Document Duty' is the mandatory amount payable to the Commissioner for Revenue on certain insurance policies, which amounts to 11% on the annual premium with a minimum amount of €13.00. This document duty is payable by You on the total insurance Premium due for the Policy at inception, at every renewal thereof and, where applicable, any mid-term adjustments to the Policy.
5. 'GO', except where otherwise defined, means GO p.l.c., any successor in business or assignee and where applicable, includes any director, official, employee or agent of GO p.l.c. For the purpose of this Agreement, GO is acting as a Tied Insurance Intermediary of Atlas.
6. 'GO Insure - Home Contents Insurance Policy' or the 'Policy' refers to the insurance policy issued by Atlas and includes the insurance policy wording, all relevant endorsements and the Policy Schedule. The policy is a contract between You and Atlas Insurance PCC Limited issued upon the purchase of the GO Insure - Home Contents Insurance Policy covering the contents of your home as detailed in the Policy.
7. 'IPID' means the Insurance Product Information Document which is a summary of the insurance policy.
8. 'Monthly Premium' means the monthly payment of one-twelfth (1/12) of the total annual premium due by You to Atlas for the Policy and effected by means of a scheduled payment as stated on the Proposal Form which shall be paid to GO on a monthly basis for the duration of the Period of Insurance as consideration for the Policy.
9. 'Period of Insurance' is the duration of the Policy as specified in clause D.
10. 'Policy Schedule' means the document which identifies the Policyholder and sets out details of Your Policy cover.
11. 'Statement of Fact' is a written declaration by the applicant confirming that all information provided to the insurer is true and complete, forming the basis of the insurance contract. This form includes disclosure of facts about Your private residence and about You and the family members residing with You. When signing this form, You will be confirming acceptance of these facts together with a full declaration of the details You have disclosed on this form.
12. 'Residential' refers to services for private homes and personal use, not intended for business purposes.
13. 'Territory' means the Republic of Malta.
14. 'Tied Insurance Intermediary' has the same definition ascribed to it under the Insurance Distribution Act, Cap. 487 of the Laws of Malta.
15. 'You', 'Your' means the natural person indicated as the policyholder or proposer in the Proposal Form and/or Agreement including the Policy Schedule and Statement of Fact.

B. General

1. This Agreement needs to be read in conjunction with the Policy, IPID, Policy Schedule and Statement of Fact. It is Your sole responsibility to read carefully and understand this Agreement and all the documents which form part of it.
2. This Agreement regulates the purchase and administration of Your Policy.
3. **You understand and agree that GO is providing the Policy as a Tied Insurance Intermediary of Atlas, and that except for payments and subscription, the Policy including claim processing will be fulfilled by Atlas.**
4. This Agreement is governed and construed according to the Laws of the Republic of Malta. Any disputes are to be submitted to the exclusive jurisdiction of the Maltese courts.
5. Nothing in this Agreement shall affect any of Your statutory rights.

C. Policy Payment Eligibility

1. You may only apply for the Policy if;
   a. You are a Residential customer and are 18 years or over and
   b. You have proof of identity by means of a valid and unexpired Maltese Identity Card or Maltese Residence Card.
2. A credit check may be conducted by GO prior to signing the Proposal Form.
3. GO reserves the right to refuse Your Proposal Form if GO considers that You are not a suitable applicant for reasons such as Your credit status or history.
4. GO reserves the right to carry out further credit checks and other related checks during the Period of Insurance in order to safeguard its interests and ensure that You remain eligible for the Policy throughout the Period of Insurance. Should GO have reasonable cause to believe that You are no longer credit worthy, Atlas and GO reserves the right to terminate the Agreement. GO may share Your details with credit reference agencies if You default on Your payments. Further information on the sharing of Your personal data with third party credit reference agencies may be found in GO's Privacy Policy.

		Charge	Applicability
A	**Yearly Document Duty***	€13.00	At the commencement of each new Period of Insurance.
B	**Monthly Premium**	€7.50	Monthly

	Other Fees	Charge
C	**Printed Bill**	€2/Bill
D	**Rejected Payment Charge**	€5
E	**Other Penalty Fees**	As Applicable
	Legal and Administrative Fees	As Applicable

* Non-refundable.
Payment to be collected along with the monthly bill for GO services.

5. If You do not pay Your bill, GO may have to take alternative steps to recover the amounts due. In this case, any additional charges incurred through these measures will need to be paid by You.
6. If You do not agree with a charge in Your bill, You should notify GO by the bill due date so that GO may investigate the matter. You should pay the uncontested amount of the bill within the due date printed on Your bill. In the event that the claim is found to be justified, GO will refund any applicable late payment charges or late payment interest.

D. Period of Insurance

1. The Policy has a duration of twelve (12) months and may be cancelled by You at any point within the Period of Insurance. The Policy shall be charged to You in accordance with the charges listed in table C4 of these Terms and Conditions.
2. Thirty (30) days prior to the expiration of the Period of Insurance, You will be notified by GO that another Period of Insurance will be restarting. The Yearly Document Duty together with the first Monthly Premium (or pro-rata thereof, if applicable) will be charged to Your account at the beginning of each new Period of Insurance.
3. **Should You <u>not</u> wish to remain subscribed to the Policy, You must inform GO at any time prior to the expiry of the Period of Insurance**.
4. If You choose to terminate Your Policy at any point during the month, a refund will be issued by GO for the remaining days of that month.
5. The Policy is non-transferable and cannot be assigned to another person or entity. In the event of a change of ownership of the Private Residence, the existing Policy will be terminated automatically.
6. Without prejudice to Atlas' and/or GO's right to take legal action to recover all dues, this Agreement and the Policy may be terminated in the event of any persistent late or non-payment. Late payment charges and/or interest fees to the maximum allowable at law and/or applicable charges for late or non-payment may also apply.

E. Termination

1. This Agreement will terminate automatically if:
   a. Atlas and/or GO discover that any of the information You provided to GO is incorrect or fraudulent or
   b. You act fraudulently towards Atlas and/or GO in any way or Your Policy is used in a fraudulent or otherwise criminal manner, whether against GO or any third party including Atlas.
2. This Agreement may also be terminated by Atlas and/or GO if You breach any of the terms of this Agreement.
3. Any outstanding amounts due to GO shall be recoverable notwithstanding termination of the Agreement.
4. For the avoidance of doubt, termination of the Policy shall bring about the termination of this Agreement.
5. **Under the Policy, You have the right to cancel Your Policy within fourteen (14) days from receipt of the policy documents (new business) or the renewal date. Any Premium paid will be refunded but You will still be liable to pay the Document Duty charge stipulated in C.4.A.**
6. Where the day on or by which something must be done is not a business day in the Territory, that activity must be done on or by the first following business day.

7. You acknowledge that any restriction or termination of the Policy shall be without prejudice to GO and Atlas interests and to any other right or remedy in terms of the Agreement or at law.

F. Payment

1. The specific details, including price, for Your Policy are as stated on the Policy Schedule.
2. All prices and values are in Euro (€). Applicable Document Duty is being charged separately as per clause C.4.A.
3. The Policy shall commence once GO has processed Your Proposal Form and You have received written confirmation of this by E-mail.
4. GO may group individual GO Insure - Home Contents Insurance Policies that You may have with GO in one or more accounts and/or bills for administrative purposes.
5. Your first bill will include a pro-rata charge for the first month from the Policy start date, plus the full charge for the next month. The full Document Duty will also be added to Your first bill. Thereafter, GO will bill You upfront for the monthly premium.
6. You should pay all amounts due by the due date written on Your bill. In the event of Your failure to pay by this date, including if Your attempt at payment is rejected due to insufficient funds or for any other reason, You will incur late payment charges and/or interest fees to the maximum allowable at law and/or any other punitive and/or applicable charges, which will be automatically added to Your bill. These must be paid along with the rest of Your bill. GO and Atlas may also terminate Your Policy if payment is not received for more than one (1) Monthly Premium.
7. You agree to pay all charges for the Policy, including any additional charges detailed in these terms. You may settle Your payments as follows:
    a. Via Direct Debit Mandate
    b. Via Internet Banking
    c. Via a Bank Transfer
    d. Via My GO
    e. By sending a cheque payable to GO
    f. By effecting cash payments (in one of our retail outlets or affiliated third parties)
8. The Policy remains in force only if all due monthly payments have been settled. If there are any outstanding payments on Your account with GO, no claims will be processed until premium due and payable to date is received unless Your Policy has already been terminated in accordance with Clause F6.
9. GO might change the frequency with which GO sends You bills. These changes will not be deemed to constitute a change to Your terms and conditions of service.
10. It is Your responsibility to ensure that You keep all receipts provided to You. You also need to keep in mind that when You pay through online methods, whether through Our portal or a third-party service, the receipt may only be available for a limited period, after which it will be deleted and cannot be retrieved. You should ensure that You store or print a copy of these receipts for future reference. Any payments made shall be credited to Your account and shall be deducted from the amount due.
11. You will receive a bill by post or else in electronic format. A charge per bill applies for the provision of the bill in printed format as stipulated in Clause C.4.c.
12. If, for whatever reason, You do not receive the bill, this does not exempt You from paying it. You should contact GO and GO will re-send You a copy of Your bill. You may also request a copy at one of Our retail outlets.
13. You should pay all amounts due by the date stipulated on Your bill. Atlas and/or GO may terminate Your Policy if payment fails and/or is rejected.
14. You agree that in the event of the payment of a deposit and/or any advance payments, no interest shall accrue in Your favour.
15. GO might make use of third-party payment systems for the processing of payments. In these cases, You should be aware that by making use of these systems You will be disclosing Your personal details to these third parties. You should familiarise Yourself with their terms and conditions before proceeding with affecting the payment, and refrain from using their services if You do not agree with any of their clauses.
16. When You make use of third party payment methods, whether those provided by GO or other parties, You may be charged a processing fee. You are responsible to pay this fee. You are also responsible to ensure that You take all necessary measures to keep Your personal details, including Your debit/credit card details, safe.

G. Liability

1. In no eventuality shall GO be liable to You for any loss of profits, loss of revenue, loss of goodwill or anticipated savings or for any incidental, direct or indirect, special, or consequential losses or damages regardless of whether the possibility of such loss or damage has been communicated to GO and regardless of whether GO have or gain any knowledge of the existence of such loss or damage or that the same shall have been foreseeable.
2. If for any reason, due to an action or inaction on Your part, GO is forced to defend itself from any claims made by third parties, You agree to help GO defend from such claims and to be liable to cover all expenses involved with Our defence from such challenges. You undertake and bind Yourself to indemnify and hold GO, directors, officials, employees, sub-contractors and agents harmless against any liability, loss or damage, whether direct or indirect, arising out of or in connection with the Policy or any use thereof, including but not limited to any third-party claim for loss or damage.
3. GO reserves the right to transfer any rights related to any liability incurred by You as a result of this Agreement to third parties, including international debt collection agencies, without prior notice to You.

I. Data Protection & GDPR

1. In processing Your personal data, GO will comply with binding legislative requirements imposed by the General Data Protection Regulation EU 2016/679 (the "GDPR") and Maltese national law requiring an adequate data protection standard. The processing of Your personal data by GO shall be done in the performance of task carried out in Your interest or in compliance with a legal obligation. In terms of these legal bases, GO may need to share Your personal information with third parties, including Atlas and Law Enforcement Agencies.
2. You may access Our Privacy Notice on Our company website.

J. Conflict Clause

1. In case of a conflict between these Terms and Conditions and the terms and conditions of the Policy, the latter shall prevail.