



YOUR DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION

Before you enter into a contract of Insurance with us you have a duty, under the Insurance Contracts Act 1984, to take reasonable care not to make a misrepresentation to the Insurer before the contract of Insurance is entered into. This means that you are required to take reasonable care to be honest, accurate and complete when answering questions and providing information to the Insurer. The insurer will rely on the answers and information you give to decide whether it can insure you, on what terms and for what premium.

The Duty to take Reasonable Care not to make a misrepresentation applies to you and everyone that is an insured under the policy. If you provide information for another insured, it is as if they provided it to us.

If you fail to comply with your Duty to take reasonable care not to make a misrepresentation, the Insurer may be entitled to reduce its liability under the policy in respect of a claim or may cancel the policy, where this is permitted by law. If your failure to comply with the Duty is fraudulent, the Insurer may also have the option of voiding the policy from its beginning, where this is permitted by law.