



Duty of Disclosure

Before we issue a policy to you, we require you to provide us with information that we need to decide whether and on what terms your application for cover is accepted and to assess the premium to be paid for your policy.

When you apply for a policy with us, or vary or renew the policy, you must give us honest and complete answers, and you must tell us everything that you know or that a reasonable person in the circumstances could be expected to know.

If you or anyone else who is covered under the policy does not comply with this duty of disclosure, we may cancel the policy or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed and pay nothing.