Duty of Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out a policy, throughout the life of your policy and when you renew the insurance. Failure to disclose information pertaining to your insurance, or any inaccuracies in information provided, could result in your insurance policy being invalid or cover not operating fully.

It is important that you ensure that all statements you make on proposal forms, claims forms and other documents, are full and accurate. If a form is completed on your behalf, you should check that the answers shown to any questions are true and accurate.