

## **IMPORTANT NOTICE DUTY OF DISCLOSURE**

You are entering a LEGAL CONTRACT with an insurance company, via your chosen broker.  
You are obliged to answer all our questions honestly and disclose all information as set out in the Statement of Fact / Proposal Form.

If you have any questions, then we are here to answer them fairly.

We would like to pay ALL claims, but unfortunately, we may find ourselves defenceless, when ALL the Facts are NOT disclosed at the outset.

### **Such items include:-**

#### **ALL PREVIOUS CLAIMS OR INCIDENTS**

Even though a claim was initiated, but was not followed through, or was made and did not succeed, or occurred a number of years ago, it will be recorded on a Common Claims Register, to which most insurers have access. This register will be checked once a claim is lodged.

If you omit to tell you new insurer of a previous claim or incident that may have given rise to a claim, then any future claim by you, for any cover under the policy will NOT BE ENTERTAINED.

#### **ALL CONVICTIONS**

Both Motoring and Civil convictions, either pending or received anytime in the past, MUST be advised.

#### **PENALTY POINTS**

All penalty points MUST be disclosed, whether on your licence or not.

Insurers now have full access to the points register and they will check it.

If you make a claim under your policy and have not disclosed any penalty points this could affect the outcome of your claim.

#### **HEALTH**

Any disabilities or medical conditions that may impair or affect your ability to drive must be disclosed for all drivers.

#### **DESCRIPTION OF RISK TO BE COVERED**

All Insurers require an accurate description of any property or vehicle to be insured.

Please advise of any business use or change of occupation so that your policy can be endorsed or a more suitable product arranged.

Modified / Adapted or Left Hand Drive vehicles MUST be disclosed.

Registered owner of the vehicle – Remember the policy holder MUST be the registered owner of the vehicle insured under the policy insurance.

Standard Property Construction means built of brick, stone or concrete and may include inner timber frames – roofed with slates, tiles, asphalt, metal or concrete. Anything non-standard must be declared.

N.B. Torch on felt or any other Bituminised Felt on a timber decking is NON-STANDARD and its area MUST BE DECLARED. We have specialist products for Non-Standard houses, such as 100% timber, thatch or partially thatched roofs.

It is expected that all properties are kept in good repair and maintained.

ANY PERIOD OF UNOCCUPANCY OF YOUR PROPERTY MUST BE ADVISED, AS COVER IS REDUCED DURING UNOCCUPANCY AND CERTAIN REQUIREMENTS MUST BE ADHERED TO IN RELATION TO SECURITY, ELECTRICITY, GAS, WATER AND HEATING SYSTEMS. Burglar Alarms must be maintained annually and 'linked burglar alarms' must have an annual monitoring agreement.

PLEASE ASK OUR ADVISORS, IF YOU ARE IN ANY DOUBT AS TO WHAT THE CONDITIONS, EXCLUSIONS AND WARRANTIES ARE.

#### **NCT (certificate of road worthiness)**

All cars four years and over MUST have a current NCT.

All commercial vehicles MUST have a DOE certificate.

Insurers may request these at inception or any time in the future, however all vehicles in the above categories MUST hold current valid certificates as required by LAW.

Failure to have such documents may invalidate your policy.

**ANY FAILURE TO DISCLOSE A MATERIAL FACT OR MISREPRESENTATION OF A MATERIAL FACT IN ORDER TO OBTAIN INSURANCE MAY BE CONSIDERED FRAUD AND WE ARE OBLIGED TO HAND OVER ANY DOCUMENTATION / CALL RECORDINGS OR VIDEO FOOTAGE, IN OUR POSSESSION, TO THE RELEVANT AUTHORITIES, WHICH MAY RESULT IN PROSECUTION.**