



Duty of Disclosure

DUTY OF DISCLOSURE

WHAT YOU MUST TELL US

We will ask you various questions when you apply for cover. When you answer those questions, you must take reasonable care not to make a misrepresentation to us. We will use the answers in deciding whether to insure you, and anyone else to be insured under the policy, and on what terms. You have this same duty to disclose those matters to us before you renew, extend, vary or reinstate your policy.

IF YOU DO NOT TELL US

If you do not answer our questions in this way, we may reduce our liability under contract in respect of a claim or refuse to pay a claim or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as never having commenced.