

# Insurance Declaration



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## INSURED DETAILS

|                            |                        |
|----------------------------|------------------------|
| Name(s)                    | Present Postal Address |
| .....                      | .....                  |
| .....                      | .....                  |
| Contact Numbers: Home (0 ) | .....                  |
| Business (0 )              | .....                  |
| Mobile (0 )                | .....                  |
| Fax (0 )                   | Email Address          |

## QUESTIONS

- Have you made any claim on any type of insurance in the last 5 years? Yes  No
- Has any Insurance Company ever refused to insure, refused to renew, cancelled or imposed special conditions to any policy held by you? Yes  No
- Has any Insurance Company ever declined any claim made by you? Yes  No
- Has any applicant or any director or manager of any applicant:
  - been declared bankrupt or been served with bankruptcy proceedings or been placed in receivership? Yes  No
  - ever been convicted of a criminal offence? Yes  No
- Is there any further information likely to affect acceptance of this insurance application? (See "Your Duty of Disclosure") Yes  No

**If you answered "Yes" to any of the above, please give full details.**

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## YOUR DUTY OF DISCLOSURE

The duty of disclosure is an important legal requirement which applies to insurance. To help you understand what this means to you, we have explained the main points below:

When you apply for insurance you have a special legal duty of disclosure. This means you must tell us all information you know (or could reasonably be expected to know) which would influence the judgement of a prudent underwriter:

- whether or not to accept your application, and if it is accepted, on what terms and what cost.

You also have the duty each time your insurance renews, and whenever you make any change to it.

Examples of information you may need to disclose include:

- any circumstances which could increase the risk of an insurance claim;
- any criminal offence;
- any cancellation, refusal to renew insurance, or imposing of special terms by another insurance company;
- any insurance claim you have made in the past.

Examples of information you do not need to disclose include:

- anything you have already told us, or that we should be expected to know in the ordinary course of our business;
- anything we said you did not need to tell us when you applied for insurance;
- anything that reduces the risk of an insurance claim;
- anything that is common knowledge.

These examples are intended as a guide to help you understand your duty of disclosure. If you are not sure whether you need to disclose a particular piece of information, please ask.

If you fail to meet your duty of disclosure, the consequences can be serious. You may find that you do not have any insurance cover at all.

## DECLARATION

I/We authorise the disclosure of personal information held by any other party regarding my/our previous insurances.

I/We agree to the Insurer releasing to other parties information regarding this insurance.

I/We do hereby declare and warrant that the answers given in this questionnaire and declaration are in every respect correct and complete and I/We agree that this questionnaire and declaration shall be the basis of the contract between the Insurer and myself/ourselves; and I/We further agree to accept the terms, exceptions and conditions contained in the Insurer's Standard Policy for the type of insurance requested as modified or extended by any Endorsements thereon or the Policy Schedule or on any Certificate of Insurance issued to me/us by the Insurer in lieu of a Policy.

**Fire Service Amendment Act**

I/We in conformance with the Fire Service Act 1975 Section 48 (6) (b) (1) or 48 (6) (c) (1) declare that the indemnity value of the property listed and insured by the above Policy is fair and reasonable in relation to the replacement value of the property.

Please note:

- we gather information about you (including your claims history) to consider your application for insurance. If you refuse to provide it, the Insurer may decline your application.
- This information is held by us and the Insurer and you may access it. It may be passed onto other Insurers you deal with, and mortgagees, etc.

Your claims history is passed onto, and held by Insurance Claims Register Ltd. This enables other insurers you deal with to access it, and prevents fraudulent claims.

## ON BEHALF OF ALL APPLICANTS

|            |           |
|------------|-----------|
| Signature: | Date: / / |
| .....      | .....     |
| Name:      | Position: |
| .....      | .....     |