

## Your Duty of Disclosure:

You have a Duty of Disclosure to tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms.

It includes matters we specifically ask about when you apply for a policy, or renew or alter your policy, and any other matters which might affect whether we insure you and on what terms.

The information you tell us can affect:

- The amount of your premium
- If we will insure you
- If special conditions will apply to your policy.

You do not need to tell us anything which:

- Reduces the chance of you making a claim or
- We should know about because of the business we are in or
- We tell you we do not want to know.

If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy, or, if fraud is involved we can treat the policy as if it never existed.