

Your Duty of Disclosure

What you must tell us

Before You enter into a contract of general insurance with Us, (which includes this General and Products Liability Insurance Policy) You have a **duty** under the Insurance Contracts Act 1984 to tell Us everything that You know, or could reasonably be expected to know, is relevant to Our decision to insure You and the terms and conditions on which we insure You.

You have the same duty to tell Us those things before We issue cover, renew, extend, vary or reinstate a policy of insurance.

Information You do not need to give

You do not have to tell Us anything that:

- reduces the risk;
- is common knowledge
- We already know or should know in the ordinary course of Our business;
- Has been indicated by Us as not necessary to know.

Non-Disclosure

If You fail to comply with Your duty of disclosure, We may be entitled to reduce Our liability under the contract in respect of a claim or may cancel the contract.

If Your non-disclosure is fraudulent, We may also have the option of avoiding the contract from its beginning.

If you do not understand your duty, *please ask us to explain it.*