

Arranged By



Insured By



Pre - contractual notice in accordance with the Consumer Insurance Contracts Act 2019

In accordance with Sections 8 and 9 of the Consumer Insurance Contracts Act 2019:

For the purposes of this Policy:

- A. You have a legal duty prior to entering into the Policy and/or prior to the renewal of the Policy (as relevant) to provide responses to questions asked by Us in relation to the risk(s) to be insured.
- B. A matter about which We ask a specific question is material to the risk undertaken by Us or the calculation of the premium by Us, or both.
- C. You have a legal duty to answer all questions asked by Us honestly and with reasonable care.
- D. Whilst We acknowledge that You have no legal duty of voluntary disclosure of information prior to the inception or renewal of this Policy, You shall ensure that any information voluntarily provided by You or on Your behalf in this context is provided honestly and with reasonable care.