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Content

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Every insurance contract has an implied condition that you have a duty to disclose to the insurer all facts that the insurer might regard as material in deciding whether to accept insurance or whether to impose any special terms or conditions on the insurance.

An implied condition need not be stated in the policy but exists at common law. This duty exists at the time of proposing new insurance and at every renewal of a policy.

Material facts are almost indefinable because each case must be treated on its merits. Following are some of the more common types of situations where you should make a disclosure to your insurer.

General: Criminal convictions, bankruptcy, change of insured interest, insurance refusal, declined or cancelled or special conditions, imposed uninsured losses.

Motor Vehicle Insurance: Convictions for careless and dangerous use of vehicles or driving under the influence of alcohol or drugs, loss of licence, young drivers as the principal use of vehicles, modifications to vehicles. Accidents, whether insured or not.

Other Insurances: Changes in the ownership of insured property, in the situation of the risk, in the nature of the occupancy of premises, in the nature of business operations or processes.

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Changes to Disclaimer & Terms of Use

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How to Contact Us

Should you wish to contact us, please use any of the following.

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