

NO CLAIMS DECLARATION

Proponent, Insured: declare that:

- a. After making full enquiries and to the best of my/our knowledge, I/we are not aware of any claim being made against the Proponent, Insured or any principal, partner, director or employee since completion of the proposal dated (insert date the proposal was signed);
- b. After making full enquiries and to the best of my/our knowledge, I/we are not aware of any incident or circumstance which could result in a claim being made against the Proponent, Insured or any principal, partner, director or employee; and
- c. The statements contained in this declaration are true and complete and I/we have not suppressed any material circumstances.

Your Duty of Disclosure

Before you enter into a contract of general insurance with us, you have a duty, under the Insurance Contracts Act 1984, to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to insure you, and if so, the terms and conditions on which we will insure you.

You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate a contract of general insurance.

Information you do not need to give

Your duty, however, does not require disclosure of any matter:

- that reduces the risk to be undertaken by us;
- that is of common knowledge;
- that we already know or should know in the ordinary course of our business as an insurer;
- that has been indicated by us as not necessary for us 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.

Date:

Name:

Position:

Signature:



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