

## SUB-CONTRACTORS NO CLAIMS DECLARATION – To be completed by the Sub-Contractor

Named Insured:

Sub-Contractor:  declare that:

- a. I am not aware of any claim or circumstance which could give rise to a claim or loss against myself or the Named Insured under which I am seeking to be indemnified.
- b. The statements contained in this declaration are true and complete and I have not suppressed any material circumstances, and that my attention has been drawn to the Important Notices in the Proposal and/or the Policy.

### 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: