

Duty of Disclosure

All Insurance Policies

Please note that failure to disclose all material information could invalidate the cover offered by the policy. If your cover is invalidated, it means that claims will not be paid, and any that are paid can be recovered in full from you, including the costs of recovery. In addition, you will most likely have to advise any future insurer of the invalidation and this may lead to increased premiums and a refusal to offer any cover. Information is material if it is likely to influence the acceptance of your proposal, or the premium and cover we offer, so if you are in any doubt as to whether information is material, it should be disclosed to us. You can do this by contacting our Sales Team on (01) 408 4040.

Misrepresentation or non-disclosure of a material fact in order to obtain insurance may be considered fraud. The Insurer may provide details of any such fraud to the appropriate authorities and you may be prosecuted.

Motor Insurance Policies (only)

The following apply to Motor Insurance in addition to the above

For all motor insurance policies, it is an offence under the Road Traffic Acts to make false statements or withhold material information to obtain a Certificate of Insurance, and it is also an offence to drive while uninsured.

You must tell us about all penalty points, whether on your licence or not. If you make a claim under your policy and have not disclosed your penalty points it could affect the outcome of your claim.