

# Terms & Conditions

## Your Duty of Disclosure and Answering Questions

### Important Information

**Club Marine acts as Agent for Allianz in issuing policies and handling claims.**

**The decision we make on behalf of Allianz whether or not to issue you will depend on the information you give us.**

Before you enter into a contract of insurance, the insurance contracts Act 1984, requires you to provide us with the information we need to enable us to decide whether and on what terms your online application for insurance is acceptable and to calculate how much premium is required for your insurance.

You must disclose any additional or new information before we agree to renew, extend, reinstate or replace your policy. We set these 2 duties out below.

### **Your duty of disclosure when you enter into this policy with us for the first time.**

You will be asked various questions when you first apply for this policy. When you answer these questions you must:

- Give us honest and complete answers,
- Tell us everything you know, and
- Tell us everything that a reasonable person in the circumstance could be expected to tell us.

### **Your duty of disclosure when you renew, vary, extend, reinstate or replace the policy**

Your duty is to tell us before renewal, variation, extension, reinstatement or replacement is made, every matter known to you which:

- You know, or
- A reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and whether any special conditions need to apply to your policy.

### **What you do not need to tell us for either duty**

You do not need to tell us about any matter.

- That diminishes our risk,
- This is common knowledge,
- That we know or should know as an insurer, or
- That we tell you we do not need to know.

### **Who do the above two duties apply to?**

Everyone who is insured under the policy must answer the questions in this way.

### **What happens if you or they do not comply with the relevant duty?**

If you or they do not comply with the relevant duty, we may cancel the policy or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed and pay nothing.