



Disclosure notice

Please note that under English law it is your duty to disclose all material facts to (re)insurers prior to inception of the policy, and to keep them advised of any such facts or changes to such facts throughout the currency of the policy, and upon renewal of the policy. A material fact is a fact which may influence an underwriter's judgement in their assessment of a risk. If you are in any doubt as to whether a fact is material we recommend that it be disclosed. Failure to disclose material facts may entitle underwriters to avoid the policy from inception.

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