

AT BEN MCARDLE LTD WE ARE HERE TO HELP YOU WITH YOUR RESPONSIBILITIES

As your Broker we would like to clarify YOUR responsibilities in relation to any insurance product so that the policy is arranged to give you the protection you need.

Insurers need to be told many important and material facts so they can be there to give the maximum support when you need them.

You must provide **complete** and **accurate information** which insurers require in connection with any Proposal or Statement of Fact for insurance cover **before the cover starts**.

Please also remember that **ANY material change to the risk** once the policy is taken out **MUST be advised to us** and this includes both at **renewal** and **any other time while the policy is in force**.

Failure to disclose information or misrepresent any fact which may influence the Insurers decision to accept the risk on the terms offered could **invalidate the policy** from inception which means that **claims may not be paid in full or maybe not at all**. This **failure to disclose** could also create **huge difficulties** for you in purchasing insurance elsewhere, and could breach the terms and conditions attaching to any loan secured on your property.

You must check that all the facts are correct on any Proposal Form or Statement of Fact, and in particular, prior to signing the document, in any situation where you might have received assistance in completing the form.

PLEASE make sure that you read all documents issued to you and ensure that you are aware of the cover, **limits and other terms that apply**. **Please ask us if you are unsure of anything**.

PLEASE also **read the Warranties and Conditions** which apply to your policy. If you break a Condition or Warranty Insurers might not pay your claim.

PLEASE inform us immediately if any changes in circumstances which may affect the cover provided by your policy.

ANY FAILURE TO DISCLOSE A MATERIAL FACT OR MISREPRESENTATION OF A MATERIAL FACT IN ORDER TO OBTAIN INSURANCE MAY BE CONSIDERED FRAUD AND WE ARE OBLIGED TO HAND OVER ANY DOCUMENTATION/CALL RECORDINGS OR VIDEO FOOTAGE, IN OUR POSSESSION, TO THE RELEVANT AUTHORITIES, WHICH MAY RESULT IN PROSECUTION.

DUTY OF DISCLOSURE

When you arrange insurance you are entering into a **Legal Contract** with an insurance company via Ben McArdle Ltd. We would like to ensure that all claims are paid for you however unfortunately we may find ourselves in a situation where we are defenceless to assist you if all the facts are **NOT** disclosed at the outset. For your information below are some items included but not limited to that should be disclosed.

ALL PREVIOUS CLAIMS OR INCIDENTS: Even if a claim was made and did not succeed, or occurred a number of years ago or was in relation to a different risk than the one being proposed it will be recorded on a Common Claims Register, to which most Insurers have access to. This register will be checked when a claim is lodged. If you fail to tell your new insurer of a previous claim, medical history or incident that may have given rise to a claim, then any future claim by you, for any cover under the policy may be repudiated. If in doubt whether an incident should be disclosed please ask us.

CONVICTIONS: Both Motoring and Civil convictions pending or received any time in the past, **MUST** be advised.

PENALTY POINTS: All penalty points for **all** drivers on the policy must be disclosed whether on the licence or not. Insurers now have full access to the points register and they will check it. If you make a claim under your policy and you have not disclosed any penalty points this could affect the outcome of your claim.

NCT: All cars 4 years or older must have a current NCT. All commercial vehicles **MUST** have a DOE. Insurers may request these documents at inception of the policy or any time in the future. Failure to have such documents may invalidate your policy.

DESCRIPTION OF THE RISK: All insurers require an accurate description of the risk to be covered.

For Example: Modified/Left hand drive vehicles must be disclosed.

Policyholder **MUST** be the registered owner of the vehicle insured under the insurance policy.

Standard Property Construction – this means built of brick, stone or stone or concrete and may include inner timber frames – roofed with slate, tiles, asphalt, metal or concrete.

Rental Properties – insurers **MUST** be advised of the correct occupancy of the property.

Unoccupancy – If your property becomes unoccupied or there is a change of occupancy you **MUST** contact us **immediately**.

IF YOU ARE UNSURE ON ANY MATTER PLEASE CONTACT OUR OFFICE ON 01 6396000 OR AT INFO@BENMCARDLE.IE