

# Public & Products Renewal Declaration

## YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an insurer you have a duty under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of any matter:

- that is common knowledge;
- that diminishes the risk to be undertaken by the insurer;
- that your insurer knows or, in the ordinary course of business, ought to know;
- as to which, compliance with your duty is waived by the insurer.

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If, however, your non-disclosure is fraudulent, the insurer may also have the option of voiding the contract.

Insured

Website

Limit of Indemnity

Policy Period

 To 

Excess

Number of Staff

Number of Rented Locations

Number of Owned Properties

Annual Turnover

Activity/Product Description

Planned Events for Renewal period:

I,  Declare that the information on this

Questionnaire is valid as of :

I am also not aware of any claims matters:



**Civic Insurance Brokers**

AFSL 228943