

IMPORTANT NOTICE

DUTY OF DISCLOSURE

You are entering a LEGAL CONTRACT with an insurance company, via your chosen broker, McCarthy Insurance Group. You are obliged to answer all our questions honestly and disclose all information as set out in the Statement of Fact / Proposal Form. If you have any questions, then we are here to answer them fairly. We want to pay ALL claims, unfortunately, we can find ourselves defenceless, when ALL the Facts are NOT disclosed now.

Such items include:-

ALL PREVIOUS CLAIMS OR INCIDENTS; even though a claim may not have been made or did not succeed, or was a number of years ago, the Insurers have a common register of all claims which is the first thing they check, once a claim is lodged.

If you omit to tell your new insurer of a previous claim or incident that may have given rise to a claim, then any future claim by you, for any cover under the policy will NOT BE ENTERTAINED.

ALL CONVICTIONS; Both Motoring and Civil convictions, either pending or received anytime in the past, must be advised.

PENALTY POINTS; ALL Penalty points must be disclosed, whether on your licence or not. Insurers now have full access to the points register and they will check it, if you are involved in an accident.

Modified / Adapted or Left Hand Drive vehicles must be disclosed.

DESCRIPTION OF RISK TO BE COVERED; All Insurers require an accurate description of any property or vehicle to be insured.

Standard Property Construction means built of Brick, Stone or Concrete and may include inner timber frames - Roofed with slates, tiles, asphalt, metal or concrete. **Anything non-standard must be declared.**

N.B. Torch on Felt or any other Bituminised Felt on a timber decking is NON-STANDARD and its area MUST BE DECLARED. We have specialist products for Non-Standard houses, such as 100% timber, Thatch or partially thatched roofs. ANY

UNOCCUPANCY OF YOUR PROPERTY MUST BE ADVISED.

PLEASE ASK OUR ADVISORS, IF YOU ARE IN ANY DOUBT.

NCT (Certificates of Road worthiness)

All cars four years and over must have a current NCT.

All commercial vehicles must have a DOE certificate.

Insurers may request these at inception or any time in the future, however all vehicles in the above categories MUST hold current valid certificates as required by LAW.

Failure to have such documents may invalidate 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.