

Important – your Duty of Disclosure

Before you apply for, renew or alter a policy of insurance with Sure Insurance ('us'/'we'), you have a duty to disclose to us everything you know, or could reasonably be expected to know, which is relevant to our decision whether to insure you or anyone under the policy and on what terms.

Your duty of disclosure includes matters we specifically ask about when you apply for, renew or alter your policy, and any other matters which might affect whether we insure *you* and on what terms. The information you tell us can affect:

- the amount of your premium; and
- if we will insure you; and
- if any special conditions apply to your policy.

You do not need to tell us anything which:

- reduces the risk of *you* making a claim; or
- we should already know about because of the business we are in; or
- we tell you we do not need to know.

If you are unsure whether to tell us about a matter we recommend that you do so. If you do not tell us something which you know or should know may be relevant to our decision whether to insure you or anyone else under the policy and on what terms, we may reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved, treat the policy as if it never existed.