

**Disclosure Notice – PLEASE READ CAREFULLY**

**Your Duty to Provide a Fair Presentation of Risk**

*It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance.*

*It is important that you ensure that all statements you make on proposal forms, statements of fact, claim forms and other documents are full and accurate.*

*Please note that if you fail to disclose any information or change in circumstances to your insurers which could influence the cost, or their decision to accept your insurance, this could invalidate your insurance cover, and could mean that part or all of a claim may be not be paid.*