

## Your Duty of Disclosure

1st March 2009

Before St Andrew's can agree to insure you, you have a duty of disclosure under law to let them know of anything that you know, or could reasonably be expected to know, which is relevant to the decision as to whether to insure you and on what terms.

### **What you do not need to tell St Andrew's:**

You do not need to tell them anything that:

- reduces their risk;
- is of common knowledge;
- they know or, as an insurer, should know; or
- they indicate that they do not want to know.

### **If you do not tell them**

If you fail to comply with your duty of disclosure and they would not have insured you if you had complied with your duty, they can void the policy at any time within three years of the start date of cover. This means they can refuse to pay a benefit. If you provide information fraudulently, they may refuse to pay a benefit and treat the policy as never having existed at any time.