



Consumer Insurance (Disclosure and Representations) Act 2012

CHAPTER 6

CONSUMER INSURANCE (DISCLOSURE AND REPRESENTATIONS) ACT 2012

Main definitions

- 1 Main definitions

Pre-contract and pre-variation information

- 2 Disclosure and representations before contract or variation
- 3 Reasonable care

Qualifying misrepresentations

- 4 Qualifying misrepresentations: definition and remedies
- 5 Qualifying misrepresentations: classification and presumptions

Specific issues

- 6 Warranties and representations
- 7 Group insurance
- 8 Insurance on life of another
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- 10 Contracting out

Final provision

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- 12 Short title, commencement, application and extent

SCHEDULES

SCHEDULE 1 — Insurers' remedies for qualifying misrepresentations Part 1 — CONTRACTS

General

1 This Part of this Schedule applies in relation to qualifying...

Deliberate or reckless misrepresentations

2 If a qualifying misrepresentation was deliberate or reckless, the insurer
—...

Careless misrepresentations—claims

3 If the qualifying misrepresentation was careless, paragraphs 4 to 8...
4 The insurer's remedies are based on what it would have...
5 If the insurer would not have entered into the consumer...
6 If the insurer would have entered into the consumer insurance...
7 In addition, if the insurer would have entered into the...
8 “Reduce proportionately” means that the insurer need pay on the...

Careless misrepresentations—treatment of contract for the future

9 (1) This paragraph— (a) applies if the qualifying misrepresentation
was...

Part 2 — VARIATIONS

10 This Part of this Schedule applies in relation to qualifying...
11 If the subject-matter of a variation can reasonably be treated...
12 Otherwise, Part 1 applies (with any necessary modifications) as if...

Part 3 — MODIFICATIONS FOR GROUP INSURANCE

13 Part 1 is to be read subject to the following...
14 References to the consumer insurance contract (however described) are
to...
15 References to claims and premiums are to claims and premiums...
16 The reference to the consumer is to be read—

Part 4 — SUPPLEMENTARY

17 Section 84 of the Marine Insurance Act 1906 (return of...

SCHEDULE 2 — Rules for determining status of agents

1 This Schedule sets out rules for determining, for the purposes...
2 The agent is to be taken as the insurer's agent...
3 (1) In any other case, it is to be presumed...
4 (1) If it appears to the Treasury that the list...

Changes to legislation:

There are currently no known outstanding effects for the Consumer Insurance (Disclosure and Representations) Act 2012.