



# 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
- 9 Agents
- 10 Contracting out

#### *Final provision*

- 11 Consequential provision
- 12 Short title, commencement, application and extent

*Status: This is the original version (as it was originally enacted).*

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Schedule 1 — Insurers' remedies for qualifying misrepresentations

Part 1 — CONTRACTS

Part 2 — VARIATIONS

Part 3 — MODIFICATIONS FOR GROUP INSURANCE

Part 4 — SUPPLEMENTARY

Schedule 2 — Rules for determining status of agents