



# Consumer Insurance (Disclosure and Representations) Act 2012

## 2012 CHAPTER 6

### *Main definitions*

#### **1 Main definitions**

In this Act—

“consumer insurance contract” means a contract of insurance between—

- (a) an individual who enters into the contract wholly or mainly for purposes unrelated to the individual’s trade, business or profession, and
- (b) a person who carries on the business of insurance and who becomes a party to the contract by way of that business (whether or not in accordance with permission for the purposes of the Financial Services and Markets Act 2000);

“consumer” means the individual who enters into a consumer insurance contract, or proposes to do so;

“insurer” means the person who is, or would become, the other party to a consumer insurance contract.