Insurance Act 2015

2015 CHAPTER 4

PART 7 U.K.

GENERAL

21 Provision consequential on Part 2 U.K.

(1) The provision made by this section is consequential on Part 2 of this Act.

(2) In the Marine Insurance Act 1906, sections 18 (disclosure by assured), 19 (disclosure by agent effecting insurance) and 20 (representations pending negotiation of contract) are omitted.

(3) Any rule of law to the same effect as any of those provisions is abolished.

(4) In section 152 of the Road Traffic Act 1988 (exceptions to duty of insurers to satisfy judgment against persons insured against third-party risks)—

(a) in subsection (2)—

(i) in paragraph (a), for "it either under the Consumer Insurance (Disclosure and Representations) Act 2012 or, if that Act does not apply," substitute " the policy under either of the relevant insurance enactments, or the security ",

(ii) in paragraph (b), for "or security under that Act or" substitute " under either of the relevant insurance enactments, or the security ";

(b) in subsection (3), after "specifying" insert " the relevant insurance enactment or, in the case of a security, ";

(c) after subsection (4) add—

"(5) In this section, "relevant insurance enactment" means the Consumer Insurance (Disclosure and Representations) Act 2012 or Part 2 of the Insurance Act 2015."

(5) In Article 98A of the Road Traffic (Northern Ireland) Order 1981 (S.I. 1981/154 (N.I.)) (exceptions to duty of insurers to satisfy judgement against persons insured against third party risks)—

(a) in paragraph (2)—

(i) in paragraph (a), for "it either under the Consumer Insurance Act (Disclosure and Representations) Act 2012 or, if that Act does not apply," substitute " the policy under either of the relevant insurance enactments, or the security ";

(ii) in paragraph (b), for "or security under that Act or" substitute " under either of the relevant insurance enactments, or the security ";

(b) in paragraph (3), after "specifying" insert " the relevant insurance enactment or, in the case of a security, ";

(c) after paragraph (4) add—

"(5) In this Article, "relevant insurance enactment" means the Consumer Insurance (Disclosure and Representations) Act 2012 or Part 2 of the Insurance Act 2015."

(6) In section 11 of the Consumer Insurance (Disclosure and Representations) Act 2012 (consequential provision), subsections (1) and (2) are omitted.

22 Application etc of Parts 2 to 5 U.K.

(1) Part 2 (and section 21) and section 14 apply only in relation to—

(a) contracts of insurance entered into after the end of the relevant period, and

(b) variations, agreed after the end of the relevant period, to contracts of insurance entered into at any time.

(2) Parts 3 and 4 of this Act apply only in relation to contracts of insurance entered into after the end of the relevant period, and variations to such contracts.

(3) In subsections (1) and (2) "the relevant period" means the period of 18 months beginning with the day on which this Act is passed.

[[F1](3A) Part 4A applies only in relation to contracts of insurance entered into after that Part has come into force, and variations to such contracts.**]**

(4) Unless the contrary intention appears, references in Parts 2 to 5 to something being done by or in relation to the insurer or the insured include its being done by or in relation to that person's agent.

Textual Amendments

F1 S. 22(3A) inserted (4.5.2017) by Enterprise Act 2016 (c. 12), **ss. 28(2)**, 44(3) (with s. 44(3))

23 Extent, commencement and short title U.K.

(1) This Act extends to England and Wales, Scotland and Northern Ireland, except for—

(a) section 21(4), which does not extend to Northern Ireland; and

(b) section 21(5), which extends to Northern Ireland only.

(2) This Act (apart from Part 6 and this section) comes into force at the end of the period of 18 months beginning with the day on which it is passed.

(3) In Part 6—

(a) section 19 comes into force at the end of the period of two months beginning with the day on which this Act is passed; and

(b) section 20 and Schedule 2 come into force on the day appointed under section 21(2) of the Third Parties (Rights against Insurers) Act 2010 for the coming into force of that Act.

(4) This section comes into force on the day on which this Act is passed.

(5) This Act may be cited as the Insurance Act 2015.

Modifications etc. (not altering text)

C1 S. 23(2) excluded (4.5.2016) by Enterprise Act 2016 (c. 12), **s. 44(1)(g)(3)**

Changes to legislation:
There are currently no known outstanding effects for the Insurance Act 2015, PART 7.