



# Industrial Assurance and Friendly Societies Act 1948

## 1948 CHAPTER 39

*Amendments as to procedure and administration.*

- 9 Liability on policies not to be restricted on grounds of health if proposer's knowledge and belief is properly disclosed.**
- (1) Nothing in any term or condition of an industrial assurance policy issued after the passing of this Act or in the law relating to insurance shall operate to except the society or company from liability under such a policy, or to reduce the liability of the society or company under such a policy, on the ground of any matter relating to the state of health of the person upon whose life the assurance is taken out, other than the ground of the proposer's having, when making the proposal or thereafter and before the making of the contract, either—
- (a) made an untrue statement of his knowledge and belief as regards that matter ;  
or
  - (b) failed to disclose to the society or company something known or believed by him as regards that matter.
- (2) In relation to a policy issued after the passing of this Act, subsection (4) of section twenty of the Act of 1923 (which relates to misstatements contained in certain proposal forms for industrial assurance policies) shall not apply to a misstatement concerning the state of health of the person upon whose life the assurance is to be taken out.