

**2013 No. 450 (C. 18)**

**INSURANCE**

**The Consumer Insurance (Disclosure and Representations) Act  
2012 (Commencement) Order 2013**

*Made* - - - -

*27th February 2013*

The Treasury, in exercise of the power conferred by section 12(2) of the Consumer Insurance (Disclosure and Representations) Act 2012<sup>(a)</sup>, make the following Order:

**Citation**

1. This Order may be cited as the Consumer Insurance (Disclosure and Representations) Act 2012 (Commencement) Order 2013.

**Commencement of provisions**

2. Sections 2 to 11 of, and Schedules 1 and 2 to, the Consumer Insurance (Disclosure and Representations) Act 2012 come into force on 6th April 2013.

27th February 2013

*Stephen Crabb*  
*Robert Goodwill*  
Two of the Lords Commissioners of Her Majesty's Treasury

---

(a) 2012 c.6; section 12(3) of the Act provides that a commencement order made under section 12(2) may not appoint a day sooner than the end of the period of 1 year beginning with the day on which the Act is passed. The Act was passed on 8th March 2012.

## EXPLANATORY NOTE

*(This note is not part of the Order)*

This Order brings into force on 6th April 2013 those provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 (“the Act”) which are not already in force by virtue of section 12 of the Act. For consumers the Act replaces the duty to volunteer information material to the insurer’s decision, as set out in the Marine Insurance Act 1906, with a duty on consumers to take reasonable care not to make a misrepresentation during pre-contractual negotiations. It also provides for the consequences of a misrepresentation. Further, it provides specific rules in relation to misrepresentations in group insurance and insurance taken out by a consumer on the life of an individual who is not party to the contract, and sets out a framework for determining the status of agents through whom consumer contracts are effected.

---

© Crown copyright 2013

Printed and published in the UK by The Stationery Office Limited under the authority and superintendence of Carol Tullo, Controller of Her Majesty’s Stationery Office and Queen’s Printer of Acts of Parliament.

£4.00

E5937 03/2013 135937T 19585

ISBN 978-0-11-153562-2



9 780111 535622