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**Changes to legislation:** There are currently no known outstanding effects for the Consumer Insurance (Disclosure and Representations) Act 2012, Paragraph 2. (See end of Document for details)

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## SCHEDULES

### SCHEDULE 1

#### INSURERS' REMEDIES FOR QUALIFYING MISREPRESENTATIONS

##### PART 1

##### CONTRACTS

###### *Deliberate or reckless misrepresentations*

- 2 If a qualifying misrepresentation was deliberate or reckless, the insurer—
- (a) may avoid the contract and refuse all claims, and
  - (b) need not return any of the premiums paid, except to the extent (if any) that it would be unfair to the consumer to retain them.

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##### **Commencement Information**

**II** Sch. 1 para. 2 in force at 6.4.2013 by S.I. 2013/450, art. 2

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There are currently no known outstanding effects for the Consumer Insurance (Disclosure and Representations) Act 2012, Paragraph 2.