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**Changes to legislation:** There are currently no known outstanding effects for the Consumer Insurance (Disclosure and Representations) Act 2012, Paragraph 5. (See end of Document for details)

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## SCHEDULES

### SCHEDULE 1

#### INSURERS' REMEDIES FOR QUALIFYING MISREPRESENTATIONS

##### PART 1

##### CONTRACTS

##### *Careless misrepresentations—claims*

- 5 If the insurer would not have entered into the consumer insurance contract on any terms, the insurer may avoid the contract and refuse all claims, but must return the premiums paid.

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##### **Commencement Information**

- II** Sch. 1 para. 5 in force at 6.4.2013 by S.I. 2013/450, art. 2

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