



# Consumer Insurance (Disclosure and Representations) Act 2012

## 2012 CHAPTER 6

### *Specific issues*

#### **10 Contracting out**

- (1) A term of a consumer insurance contract, or of any other contract, which would put the consumer in a worse position as respects the matters mentioned in subsection (2) than the consumer would be in by virtue of the provisions of this Act is to that extent of no effect.
- (2) The matters are—
  - (a) disclosure and representations by the consumer to the insurer before the contract is entered into or varied, and
  - (b) any remedies for qualifying misrepresentations (see section 4(2)).
- (3) This section does not apply in relation to a contract for the settlement of a claim arising under a consumer insurance contract.

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#### **Commencement Information**

**11** [S. 10](#) in force at 6.4.2013 by [S.I. 2013/450](#), [art. 2](#)

**Changes to legislation:**

There are currently no known outstanding effects for the Consumer Insurance (Disclosure and Representations) Act 2012, Section 10.