



Consumer Insurance (Disclosure and Representations) Act 2012

2012 CHAPTER 6

Final provision

11 Consequential provision

- (1) Any rule of law to the same effect as the following is abolished in relation to consumer insurance contracts—
 - (a) section 18 of the Marine Insurance Act 1906 (disclosure by assured),
 - (b) section 19 of that Act (disclosure by agent effecting insurance),
 - (c) section 20 of that Act (representations pending negotiation of contract).
- (2) The Marine Insurance Act 1906 is amended as follows—
 - (a) in section 18, at the end add—

“(6) This section does not apply in relation to a contract of marine insurance if it is a consumer insurance contract within the meaning of the Consumer Insurance (Disclosure and Representations) Act 2012.”;
 - (b) in section 19, the existing text becomes subsection (1), and after that add—

“(2) This section does not apply in relation to a contract of marine insurance if it is a consumer insurance contract within the meaning of the Consumer Insurance (Disclosure and Representations) Act 2012.”;
 - (c) in section 20, at the end add—

“(8) This section does not apply in relation to a contract of marine insurance if it is a consumer insurance contract within the meaning of the Consumer Insurance (Disclosure and Representations) Act 2012.”.
- (3) In section 152 of the Road Traffic Act 1988 (exceptions to duty of insurers to satisfy judgment against persons insured against third-party risks), in subsection (2)—

Status: Point in time view as at 06/04/2013. This version of this provision has been superseded.

Changes to legislation: There are currently no known outstanding effects for the Consumer Insurance (Disclosure and Representations) Act 2012, Section 11. (See end of Document for details)

- (a) in paragraph (a), after “avoid it” insert “ either under the Consumer Insurance (Disclosure and Representations) Act 2012 or, if that Act does not apply, ”;
 - (b) in paragraph (b), after “policy or security” insert “ under that Act or ”, and for “it” substitute “ the policy or security ”.
- (4) In Article 98A of the Road Traffic (Northern Ireland) Order 1981 (S.I. 1981/154 (N.I.)) (exceptions to duty of insurers to satisfy judgment against persons insured against third-party risks), in paragraph (2)—
- (a) in sub-paragraph (a), after “avoid it” insert “ either under the Consumer Insurance (Disclosure and Representations) Act 2012 or, if that Act does not apply, ”;
 - (b) in sub-paragraph (b), after “policy or security” insert “ under that Act or ”, and for “it” substitute “ the policy or security ”.

Commencement Information

II S. 11 in force at 6.4.2013 by S.I. 2013/450, art. 2

Status:

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Changes to legislation:

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