

*These notes refer to the Insurance Act 2015 (c.4)
which received Royal Assent on 12 February 2015*

INSURANCE ACT 2015

EXPLANATORY NOTES

SUMMARY

Insurance contract law

Consequential amendments

20. The Act repeals sections 18, 19 and 20 of the 1906 Act. In addition, the Act abolishes any common law rule which has the same effect as these sections.
21. Section 152 of the Road Traffic Act 1988 and Article 98A of the [Road Traffic \(Northern Ireland\) Order 1981 \(S.I. 1981/154 \(N.I.\)\)](#) are amended by the Act because they relate to insurance companies avoiding motor insurance contracts where the insured has breached the duty of fair presentation.
22. The Act repeals sections 11(1) and 11(2) of CIDRA, which are superseded by amendments to the 1906 Act and the Road Traffic Act 1988.