



## **Duty of Disclosure**

The law requires You to tell Us everything You know (or could reasonably be expected to know in the circumstances) which is relevant to Our decision to insure You and the terms on which We insure You. This duty applies before You enter into a contract with Us and also before each time You renew, extend, vary or reinstate the policy. Each person named as the insured has the same duty.

You do not need to tell Us anything which:

- reduces the risk,
- is common knowledge,
- We already know, or ought to know in the ordinary course of Our business, or
- We indicate We do not want to know

## **If You do not tell Us**

If You do not comply with Your Duty of Disclosure, We may reduce or refuse to pay a claim and/or cancel Your policy. We may invalidate the policy from its beginning and not be bound by it if the non disclosure was fraudulent. After the policy is entered into, ongoing disclosure obligations can apply. See the policy for details.

shopinsurance.com.au  
A Capital Mutual Insurance Brokers P/L Company  
ABN 63 005 958 467. AFSL NO: 245378  
PO BOX 287 North Balwyn VIC 3104 Level 1, 1140 Burke Road North Balwyn VIC 3104  
P: 1300 123 300 F: 03 9819 7159 E: enquiries@shopinsurance.com.au