

## **Your duty to answer honestly**

Before you enter into, vary or renew this insurance policy with us, you have a duty to answer honestly and take reasonable care not to make any misrepresentations. What that means is that you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask. This includes checking the information we provide to you when you apply for, renew or vary this policy, and informing us if anything has changed or is inaccurate or incomplete. If you do not correct the information, we will take it that you agree with the information and that your answers are current, accurate and complete.

We rely on your answers and information to decide whether we can insure you, on what terms and for what premium.

It is also important to understand that, in answering the questions, you are answering for yourself and anyone else to whom the questions apply. If you are not sure about the answers or the accuracy or completeness of the information, you should take the time to find out before providing a response.

If you do not take reasonable care in answering our questions or correcting the information, you may breach your duty. If that happens, your policy may be cancelled, or treated as if it never existed, and any claim may be denied or not paid in full.

If any question or information is not clear to you and you need help, you can contact us on 1300 10 1234.