



# Consumer Insurance (Disclosure and Representations) Act 2012

## 2012 CHAPTER 6

### *Final provision*

#### **12 Short title, commencement, application and extent**

- (1) This Act may be cited as the Consumer Insurance (Disclosure and Representations) Act 2012.
- (2) Section 1 and this section come into force on the day on which this Act is passed, but otherwise this Act comes into force on such day as the Treasury may by order made by statutory instrument appoint.
- (3) An order under subsection (2) may not appoint a day sooner than the end of the period of 1 year beginning with the day on which this Act is passed.
- (4) This Act applies only in relation to consumer insurance contracts entered into, and variations to consumer insurance contracts agreed, after the Act comes into force.

In the case of group insurance (see section 7), that includes the provision of cover for C by means of an insurance contract entered into by A after the Act comes into force, or varied or extended so as to do so after the Act comes into force.

- (5) Nothing in this Act affects the circumstances in which a person is bound by the acts or omissions of that person's agent.
- (6) Apart from the provisions listed in subsection (7), this Act extends to England and Wales, Scotland and Northern Ireland.
- (7) In section 11—
  - (a) subsection (3) extends to England and Wales and Scotland only;
  - (b) subsection (4) extends to Northern Ireland only.