



Consumer Insurance (Disclosure and Representations) Act 2012

2012 CHAPTER 6

Pre-contract and pre-variation information

2 Disclosure and representations before contract or variation

- (1) This section makes provision about disclosure and representations by a consumer to an insurer before a consumer insurance contract is entered into or varied.
- (2) It is the duty of the consumer to take reasonable care not to make a misrepresentation to the insurer.
- (3) A failure by the consumer to comply with the insurer's request to confirm or amend particulars previously given is capable of being a misrepresentation for the purposes of this Act (whether or not it could be apart from this subsection).
- (4) The duty set out in subsection (2) replaces any duty relating to disclosure or representations by a consumer to an insurer which existed in the same circumstances before this Act applied.

^{F1}(5)

Textual Amendments

F1 S. 2(5) omitted (12.8.2016) by virtue of [Insurance Act 2015 \(c. 4\)](#), **ss. 14(4)**, 23(2) (with s. 22(1))

Commencement Information

II S. 2 in force at 6.4.2013 by [S.I. 2013/450](#), **art. 2**

Changes to legislation:

There are currently no known outstanding effects for the Consumer Insurance (Disclosure and Representations) Act 2012, Section 2.