



**INSURANCE
SERVICES**

HIA Insurance Services

Duty of Disclosure

HIA Insurance Services Pty Ltd
ABN 84 076 460 967
as authorised representative (275 925)
of Aon Risk Services Australia Limited
ABN 17 000 434 720 AFSL 241141

a joint venture
of HIA and Aon



AON

Duty of Disclosure

Before you enter into a contract of insurance, you generally have a duty under the Insurance Contracts Act 1984 (Cth) (**ICA**) to disclose anything that you know, or could reasonably be expected to know, or in the case of consumer contracts (as defined in Part IV of the ICA) (**Consumer Contracts**) to take all reasonable care to disclose anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms. You have that duty after proposal, and up until the time the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate a contract of insurance.

You do not need to tell the insurer anything that:

- reduces the risk that is insured;
- is common knowledge;
- your insurer knows or should know as an insurer; or
- the insurer waives compliance with your duty of disclosure.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please refer to any guidance issued in any insurance proposal or application form, your Duty of Disclosure obligations contained in any PDS and policy terms and conditions (as applicable) and contact your HIA Insurance Services representative.

Non-disclosure

If you fail to take reasonable care in disclosing information to us in the case of Consumer Contracts, or do not tell your insurer anything you are required to, the insurer may cancel your contract or reduce the amount that it is required to pay you if you make a claim, or both. If your failure to disclose is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

In all instances, we recommend that you refer to any information provided by Aon to you or the insurer from time to time about your Duty of Disclosure and contact your HIA Insurance Services representative if you have any queries.



INSURANCE SERVICES

HIA Insurance Services Pty Ltd

Sydney	1300 200 201
Melbourne	1300 554 227
Brisbane	1300 700 701
Perth	1300 800 801
Adelaide	1300 600 601
Canberra	1300 400 401
Hobart	1300 500 501

To find a HIA Insurance Services office near you, visit:

hiainsurance.com.au

About Aon

Aon Risk Services Australia Limited is a leading provider of insurance and risk services. It is part of the Aon Group, which is a global leader in the design and provision of insurance, reinsurance, risk and employee benefit services. We hold an Australian Financial Services Licence.

If you have any questions about our services or anything in this document, please contact your Aon Client Relationship Manager or your local Aon office or Aon Australia's head office in Sydney (02 9253 7000).

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