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The following terms govern the use of this website. Please read them carefully. By viewing this website you acknowledge that you have read and accepted these terms.

The information displayed on and referred to in this website has been produced for your convenience and with intentions of assisting you with any enquires you may have about our services. We encourage you to utilise the information provided on this website.

Content

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Every insurance contract has an implied condition that you have a duty to disclose to the insurer all facts that the insurer might regard as material in deciding whether to accept an insurance or whether to impose any special terms or conditions on the insurance.

An implied condition need not be stated in the policy but exists at common law. This duty exists at the time of proposing a new insurance and at every renewal of a policy.

Material facts are almost indefinable because each case must be treated on its merits. Following are some of the more common types of situations where you should make disclosure to your insurer.

General: Criminal convictions, bankruptcy, change of insured interest, insurance refusal, declined or cancelled or special conditions, imposed, uninsured losses.

Motor Vehicle Insurance: Convictions for careless and dangerous use of vehicles or driving under the influence of alcohol or drugs, loss of licence, young drivers as principal use of vehicles, modifications to vehicles. Accidents whether insured or not.

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Changes to Disclaimer & Terms of Use

Austin Stone reserves the right to alter, change, modify or update this disclaimer and these terms at any time.

How to Contact Us

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