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**WHAT YOU NEED TO TELL US**

If you accept our invitation, a new insurance contract is created and you are required to tell us anything that you know or should know could affect our decision to insure you.

If you do not tell us this information, we can reduce the amount of a claim, or we can cancel your policy. If your failure to tell us is fraudulent, we can treat your policy as if it never existed.

If you answer "YES" to any of the following questions, please contact our office immediately.

In the last 12 months:

1)      Has any insurer refused, cancelled, or imposed an excess on any of your policies or required special terms to insure you?

2)      Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted of any criminal offence?

3)      Have there been any changes to the insured property which might increase the risk of loss or damage?

4)      Are there any other material facts which should be disclosed?

         (Please refer to the duty of disclosure section in your policy booklet.)