

## YOUR DUTY OF DISCLOSURE

Buying a new motor vehicle can be an exciting time, having the correct insurance cover to protect this new asset is important to us.

Your Business or Finance Manager will ask you a series of questions relating to your insurance, driving and personal history, this information is required in order to offer you a quote and terms of insurance for your vehicle with Mercedes-Benz Insurance.

Please take a few minutes to read this information while your quote is prepared.

You must tell us all information you know (or could be reasonably expected to know) which would influence the judgement of a prudent underwriter whether or not to accept your application, and if it is accepted, on what terms and at what cost.

### **Examples of information you may need to disclose may include:**

- Anything that increases the risk of an insurance claim
- Any criminal activity or associations, convictions including DIC, demerit point losses and speeding tickets
- If any insurer has cancelled or refused to renew insurance, or has imposed special terms
- Experienced any loss for the type of insurance being applied for in the past 5 years whether a claim was made or not
- Experienced any loss of \$5,000 or more to any property
- Any loss that occurred to a vehicle you insured even if you weren't driving (family/friend driving your vehicle)
- Bankruptcy or insolvency

Note this is not an exhaustive list – it is designed to be used as a guide only if you are not sure if you need to disclose a particular piece of information, please ask your Business or Finance Manager or call Mercedes-Benz Insurance on 0800 506 606

### **WHEN IN DOUBT – DISCLOSE**

**All information will be treated confidentially**

**Failure to disclose relevant information could result in your application for insurance being declined or jeopardise future claims**