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**Important notice – your duty of disclosure**

When answering our questions, you must be honest and you have a duty under law to disclose to us anything known to you, and which a reasonable person in the circumstances could reasonably be expected to know, which is relevant to our decision whether to accept the risk of insurance and, if so, on what terms.

Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by us
- that is of common knowledge
- that we know, or, in the ordinary course of business, ought to know
- as to which compliance with your duty is waived by us.