

Post-Inception ‘Contract Certainty’ Declaration.

Under current ABI /BIBA guidelines it is normal practice to ‘offer’ cover on a defined basis and to get ‘acceptance’ by the consumer of the insurer’s full Terms, Conditions, Warranties, Clauses, Subjectivities and Policy Wording(s) for any contract proposed, prior to inception of that contract. This ensures that the consumer is certain of the extent and limitations of cover proposed by the insurers and that; brokers and insurers are certain about the consumer’s acceptance of the full Terms, Conditions, Warranties, Clauses, Subjectivities and Policy Wording(s) offered by the insurers. When this process has been completed **‘Contract Certainty’** is said to have been achieved and is binding on all parties to the contract.

PROPOSERS NAME : _____

CONTRACT : _____

INSURER : _____

POLICY NUMBER : _____

INCEPTION DATE : _____ / _____ / **20** _____

Having requested NG Insurance Services Limited to arrange the above contract and having asked for immediate cover whilst not allowing sufficient time for full Terms, Conditions, Warranties, Clauses, Subjectivities and Policy Wording(s), to be communicated to me/us/ourselves in a durable medium, prior to inception of the policy, I now confirm my acceptance of the insurers full Terms, Conditions, Warranties, Clauses, Subjectivities and Policy Wording(s), as provided to me attached to this declaration. I understand that completion of this declaration constitutes ‘Contract Certainty’ as outlined above.

This declaration does NOT affect your statutory rights in any way, but does constitute your acceptance of and agreement to the insurer’s full Terms, Conditions, Warranties, Clauses, Subjectivities and Policy Wording(s) as provided to you and as such ‘Contract Certainty’ will have been achieved and is binding on all parties to the contract.

Signature :

Name : _____

Date : _____ / _____ / _____.

Note: *Should you now decide to refuse to sign this declaration and refuse to agree to all of the insurers Terms, Conditions, Warranties, Clauses, Subjectivities and Policy Wording(s), as provided, you will remain liable for all premiums, fees and charges incurred up to and including the point in time at which NG Insurance Services Limited become aware that you have refused to sign the ‘Contract Certainty’ declaration, have subsequently been able to confirm that you do not intend to sign it and have been able to cancel the policy cover with underwriter’s, in accordance with the pre-inception waiver agreed before inception of cover.*