

Pre-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 :

SUBJECT MATTER :

INSURER :

COVER REQUIRED FROM

Having requested NG Insurance Services Limited to arrange the above contract and having been provided with the insurer’s full Terms, Conditions, Warranties, Clauses, Subjectivities and Policy Wording(s), in a durable medium, attached to this declaration, I now confirm my acceptance of the insurer’s full Terms, Conditions, Warranties, Clauses, Subjectivities and Policy Wording(s). 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 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, we will NOT be able to effect cover on your behalf. Should you wish to discuss the insurer’s terms and conditions please do not hesitate to contact us as we may be able to provide clarification or have certain terms amended in accordance with your wishes so that you are then able to complete the declaration as provided or on the basis of amended conditions.*