

# Guild Insurance – The legal stuff.

Before you proceed to buy we need to draw your attention to and obtain your acceptance of some important information.

## Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- > reduces the risk we insure you for; or
- > is common knowledge; or
- > we know or should know as an insurer; or
- > we waive your duty to tell us about.

## If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

## Privacy

We are committed to complying with privacy laws and protecting Your personal information. You should review our privacy statement contained in the Product Disclosure Statement (PDS) and/or Policy Wording.

## Terms, Conditions and Excesses

This policy is subject to various excesses, terms, conditions and exclusions. You should review the Policy Schedule, the Product Disclosure

Statement (PDS) and/or Policy Wording before you make a decision about your insurance purchase. You may cancel your policy within the 21 day cooling-off period if you determine that this product does not meet your needs.

## Your Acceptance

By proceeding to buy this policy, you are confirming that:

- > you agree to be bound by your Duty of Disclosure
- > you accept our privacy statement
- > the Policy Wording and/or Product Disclosure Statement (PDS) and Policy Schedule has been made available to you
- > you accept the various excesses, terms, conditions and exclusions

**If you find any information that is incorrect in Your policy documents, please contact us immediately.**

1800 810 213  
[guildinsurance.com.au](http://guildinsurance.com.au)



**Don't go it alone**