137 137
contact@honeyinsurance.com
honeyinsurance.com

General conditions

What you need to tell us and why

When you purchase, vary, renew or reinstate your policy, we ask questions to determine if we can provide cover and on what terms. If you have received a renewal offer, you need to check that your information in the renewal offer is complete and accurate, including your previous answers to our questions, and tell us about any changes to those answers, before the start date of your next policy period, including any changes during the policy period that you haven't told us about yet.

You have a legal duty to take reasonable care not to make a misrepresentation when answering our questions. This duty applies when you purchase, vary, renew or reinstate your insurance policy. This means you need to provide honest, accurate, and complete answers.

It is important that you understand that you are answering our questions in this way for yourself and any other person that is covered by the policy.

If you fail to meet this duty, we may:

- Reduce or refuse to pay a claim
- Cancel your policy
- Treat your policy as if it never existed, if your misrepresentation was fraudulent

Changes to your circumstances

If any information you have shared with us has changed since you first took out the policy, or if you're unsure about whether something is still correct, you need to tell us as soon as you reasonably can.

If any details on your Certificate of Insurance are no longer accurate and complete, tell us as soon as possible.

If you would like to know more about how this might affect you, please contact us:

Call 137 137

Email contact@honeyinsurance.com