

Declaration

I am/We are in good health, free from physical impairment or deformity and I am/we are not travelling for the purpose of obtaining medical treatment or travelling against the advice of any medical practitioner.

I/We understand no refund of premium is granted once the travel certificate is issued.

I/We hereby warrant that the answers stated above are true and that I/We have not withheld any information which might influence the acceptance of this proposal, and that the warranty hereby given shall be the basis of the contract with the Company.

I/ We understand that pursuant to Schedule 9 of the Financial Services Act 2013:

- i. If I am applying for this insurance wholly for purposes unrelated to my trade, business or profession, I have a duty to take reasonable care not to make a misrepresentation in answering the questions asked by the Company and a duty to disclose any other matter that I know to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied;
- ii. If I am applying for this insurance for purposes related to my trade, business or profession, I have a duty to disclose any matter that I know to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. I also understand that this duty of disclosure shall continue until the time the contract is entered into, varied or renewed.