



Other Exposures

We have detailed above the principal policy conditions, terms, restrictions, warranties and excesses. This list is not exhaustive; if you require full details of cover or clarification of the terms you should refer to the policy document or contact Horner Blakey Ltd.

You must meet all of the policy terms and conditions and comply with any warranties; otherwise insurers have the right to refuse to settle any claim. Policy excesses are the first part of any claim that you must meet yourself. Policy exclusions are items not covered by the insurer.

Our recommendations do not take into consideration insurances that you may hold elsewhere that we have not been made aware of. In this event, any recommendation made by us may therefore be unsuitable for your needs. Please ensure that details of all such policies are made available to us.

Duty of Disclosure to Insurer and Duty of Utmost Good Faith

It is important that you understand your duty to disclose all facts that may influence an insurer's assessment of the risk. This duty is explained in full within our Declaration of Status and Terms and Conditions.