



# Consumer Insurance (Disclosure and Representations) Act 2012

## 2012 CHAPTER 6

### *Final provision*

#### **11 Consequential provision**

- (1) Any rule of law to the same effect as the following is abolished in relation to consumer insurance contracts—
  - (a) section 18 of the Marine Insurance Act 1906 (disclosure by assured),
  - (b) section 19 of that Act (disclosure by agent effecting insurance),
  - (c) section 20 of that Act (representations pending negotiation of contract).
- (2) The Marine Insurance Act 1906 is amended as follows—
  - (a) in section 18, at the end add—

“(6) This section does not apply in relation to a contract of marine insurance if it is a consumer insurance contract within the meaning of the Consumer Insurance (Disclosure and Representations) Act 2012.”;
  - (b) in section 19, the existing text becomes subsection (1), and after that add—

“(2) This section does not apply in relation to a contract of marine insurance if it is a consumer insurance contract within the meaning of the Consumer Insurance (Disclosure and Representations) Act 2012.”;
  - (c) in section 20, at the end add—

“(8) This section does not apply in relation to a contract of marine insurance if it is a consumer insurance contract within the meaning of the Consumer Insurance (Disclosure and Representations) Act 2012.”.
- (3) In section 152 of the Road Traffic Act 1988 (exceptions to duty of insurers to satisfy judgment against persons insured against third-party risks), in subsection (2)—

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*Status: This is the original version (as it was originally enacted).*

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- (a) in paragraph (a), after “avoid it” insert “either under the Consumer Insurance (Disclosure and Representations) Act 2012 or, if that Act does not apply,”;
  - (b) in paragraph (b), after “policy or security” insert “under that Act or”, and for “it” substitute “the policy or security”.
- (4) In Article 98A of the Road Traffic (Northern Ireland) Order 1981 ([S.I. 1981/154 \(N.I.\)](#)) (exceptions to duty of insurers to satisfy judgment against persons insured against third-party risks), in paragraph (2)—
- (a) in sub-paragraph (a), after “avoid it” insert “either under the Consumer Insurance (Disclosure and Representations) Act 2012 or, if that Act does not apply,”;
  - (b) in sub-paragraph (b), after “policy or security” insert “under that Act or”, and for “it” substitute “the policy or security”.