



# Marine Insurance Act 1906

1906 CHAPTER 41 6 Edw 7

## DISCLOSURE AND REPRESENTATIONS

### 17 Insurance is uberrimæ fidei.

A contract of marine insurance is a contract based upon the utmost good faith<sup>F1</sup>....

#### Textual Amendments

**F1** Words in s. 17 omitted (12.8.2016) by virtue of [Insurance Act 2015 \(c. 4\)](#), [ss. 14\(3\)\(a\)](#), 23(2) (with [ss. 14\(3\)\(b\)](#), 22(1))

#### Modifications etc. (not altering text)

**C1** S. 17 modified (6.4.2013) by [Consumer Insurance \(Disclosure and Representations\) Act 2012 \(c. 6\)](#), [ss. 2\(5\)\(b\)](#), 12(2) (with [s. 12\(4\)\(5\)](#)); S.I. 2013/450, art. 2

### <sup>F2</sup>18 Disclosure by assured.

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#### Textual Amendments

**F2** S. 18 omitted (12.8.2016) by virtue of [Insurance Act 2015 \(c. 4\)](#), [ss. 21\(2\)](#), 23(2) (with [ss. 21\(3\)](#), 22(1))

### <sup>F3</sup>19 Disclosure by agent effecting insurance.

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#### Textual Amendments

**F3** S. 19 omitted (12.8.2016) by virtue of [Insurance Act 2015 \(c. 4\)](#), [ss. 21\(2\)](#), 23(2) (with [ss. 21\(3\)](#), 22(1))

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*Changes to legislation: There are currently no known outstanding effects for the Marine Insurance Act 1906, Disclosure and Representations. (See end of Document for details)*

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**F<sup>4</sup>20 Representations pending negotiation of contract.**

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**Textual Amendments**  
**F4** S. 20 omitted (12.8.2016) by virtue of [Insurance Act 2015 \(c. 4\)](#), **ss. 21(2), 23(2)** (with ss. 21(3), 22(1))

**21 When contract is deemed to be concluded.**

A contract of marine insurance is deemed to be concluded when the proposal of the assured is accepted by the insurer, whether the policy be then issued or not; and, for the purpose of showing when the proposal was accepted, reference may be made to the slip or covering note or other customary memorandum of the contract . . . <sup>F5</sup>

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**Textual Amendments**  
**F5** Words repealed as to instruments made or executed after 1.8.1959 by [Finance Act 1959 \(c. 58\)](#), **Sch. 8 Pt. II**

**Changes to legislation:**

There are currently no known outstanding effects for the Marine Insurance Act 1906, Disclosure and Representations.