

## CSM Ltd – Independent Expatriate Financial Planning Advisors

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## ISN “Global Care” Application Guidance Notes

Thank you for downloading the ISN “Global Care” application pack.

In order to proceed with your application please :-

- 1.Complete
- 2.Sign and
- 3.Date your application forms.

Once completed please forward these documents to us together with a *clear and current* copy of your passport(s)

Once received, an e-mail notification will be issued to confirm safe receipt.

CSM Ltd will then commence the processing of your application and keep you advised of all progress.

Should you have any questions or queries at any stage during the application procedure please contact us using the following e-mail address [info@csm ltd.com](mailto:info@csm ltd.com)





**DECLARATION**

American Home Assurance Company will treat all medical information concerning this application and any subsequent or additional information as strictly confidential.

I / We have read the duty of disclosure notice on this application and understand its meaning.

I / We hereby declare that the information given above is true and correct and I authorise American Home Assurance Company to obtain, if necessary confidential reports from any hospital, physician or other person whom I have referred to above or that I may refer to in the event of a claim arising under this policy.

Signature of Insured Person \_\_\_\_\_ Date \_\_\_\_\_

Signature of Insured \_\_\_\_\_ Date \_\_\_\_\_

**Your duty of disclosure**

Before you enter into a contract of general insurance with an insurer, you have a duty, under the *Insurance Contracts Act 1984*, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

- Your duty however does not require disclosure of matter
- that diminishes the risk to be undertaken by the insurer
  - that is of common knowledge
  - that your insurer knows or, in the ordinary course of its business, ought to know,
  - as to which compliance with your duty is waived by the insurer.

**Non-disclosure**

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.