

**Examples** of information you may need to disclose:

- Any change in circumstances which increase the risk of a claim
- Any criminal offence or traffic offence
- Any cancellation, refusal to renew any insurance contract, or imposing of special terms by another Insurer
- Any insurance claims you have made in the past

**Examples** of information you **do not** need to disclose:

- Anything that your Insurer knows or, in the ordinary course of its business, ought to know
- Anything that is common knowledge
- Anything that reduces the risk of a claim