

Disclosure Requirement

CUIS Financial Services DAC trading as Peopl is regulated by the Central Bank of Ireland. At Peopl we are seeking to get you the right cover, at the most competitive premium. In doing so, we need you to be open and honest in terms of answering questions asked of you and providing material facts or disclosures which should be made, by you, prior to buying insurance.

We have to be clear and let you know that there are consequences for you and your cover if you fail to make full disclosure of all relevant facts, for example, information on all previous insurance claims and incidents made or suffered by you for the type of insurance we are providing, your employment status, your full and correct address, the use of your property, its occupancy (or not), convictions or prosecutions you may have, and tenancy status.

As a duty of disclosure is continuous, any material facts known to you and any changes affecting risk must be disclosed to us and the insurer immediately. There are serious consequences relating to disclosure, or failure to disclose, and these include: your policy maybe cancelled from its inception date; claims may not be paid, and/or you may encounter difficulty in trying to purchase insurance elsewhere. The insurer retains the right to decline claims if your property is not well maintained.