



**BRIAN MULLINS**  
INSURANCE BROKERS EST. 1999

## The Consumer Insurance Contracts Act 2019 (CICA)

It is your responsibility to provide complete and accurate information for insurers when arranging an insurance policy, throughout the life of that policy and when you are renewing it. It is important that you ensure that all information provided, and all statements made on proposal forms, statements of fact, claim forms, and other documents are, to the best of your knowledge and belief, complete and accurate. Specific questions will be asked. You are under a duty to answer all questions posed by the insurer honestly and with reasonable care. Where you do not provide additional information (after being requested to do so) it can be presumed that the information previously provided remains unchanged. Failure to disclose any material changes or information to your insurers could invalidate your insurance cover and could mean that all or part of a claim will not be paid or your policy cancelled. A material change is one which would affect the insurers view on the policy either in terms of cover or pricing. If you are unsure as to whether a change is material or not you should advise us. Please find enclosed/attached completed proposal forms and/or Statement of Facts, this/these are important documents as they form the basis of insurance contract between the insurer and you the consumer. You should review and confirm to us that the answers contained within are true and accurate. Please read our Duty of Disclosure Notice and Terms of Business which are attached.

Finally, the recipient should check this e-mail and any attachments for the presence of viruses. The company accepts no liability for any damage caused by any virus transmitted by this e-mail. Please consider the environment before printing this e-mail

 1 & 2 JOHN STREET, SLIGO, F91 XN53

Ph: +353 71 914 1030    Web: [www.bmib.ie](http://www.bmib.ie)    Email: [info@bmib.ie](mailto:info@bmib.ie)

B.M.I.B. Ltd, trading as Brian Mullins Insurance Brokers, is regulated by the Central Bank of Ireland.  
Directors: B.Mullins and S.Mullins. Registration No: 430495. Registered office: 1 & 2 John Street, Sligo.

