

# Fraud

If the Insured or anyone acting on the Insured's behalf:

- a) makes any false or fraudulent claim;
- b) makes any exaggerated claim;
- c) supports a claim by false or fraudulent documents, devices or statements (whether or not the claim is itself genuine); or
- d) makes a claim for loss or damage which the Insured or anyone acting on the Insured's behalf deliberately caused;

the Insurer will:

- i) refuse to pay the whole of the claim; and
- ii) recover from the Insured any sums that it has already paid in respect of the claim.

The Insurer may also notify the Insured that it will be treating the Policy as having terminated with effect from the date of the earliest of any of the acts set out in sub-clauses a) – d) above. In that event, the Insured will:

- a) have no cover under the Policy from the date of the termination; and
- b) not be entitled to any refund of premium.