



Demands and Needs Statements

- PGI Cover is a specialist Insurance brokers dealing with Personal Guarantee Insurance online.
- When supplying information to us, the client must disclose any details that they feel could be a material fact and those insurers or underwriters should be aware of. Failure to do this could lead to a policy being cancelled or voided.
- We will set out reminders in our correspondence(s) to clients that disclosure on proposal forms and information requested should be accurate and given in good faith.
- Clients should make us aware of any changes during the period of insurance(s) that could affect the cover offered based on the original information supplied to the underwriters.
- Once details of changes have been presented to us we will request underwriters to consider this to be taken into account. However, written confirmation of their acceptance of a change in circumstance, must be received before cover can be assumed.
- Given that the insurance that we offer is Personal Guarantee Insurance, and that we have to meet with specific requirements of authorising bodies. The policy wording we offer clients is standard.
- Where other general insurance contracts are recommended by us, PIA Ltd would of course forward you full details of cover and excesses in writing, and retain file copies.

If you have any questions about a policy we recommend, please feel free to give us a call on [0800 103 2651](tel:08001032651).