

Disclosure of important information when submitting insurance applications

Freelancer	An insurance agent promoted a medical insurance plan to me
	Saying the application process is simple
	and no need to disclose my medical history
	Sounds attractive
	Is that okay?
Smart tips for policy holders	
Narrator	It is the client's obligation to ensure
	the application form contains truthful and accurate information
	If there is a non-disclosure
	or misrepresentation of material information
	the insurance company may decline the application
	or reject an insurance claim
	Don't take it lightly when buying an insurance policy
	You should check the details as well as exclusions stated in the policy