



Understanding your policy terms

# A guide to your insurance responsibilities – from inception to renewal and beyond

At TMD Insurance Group, we're committed to ensuring your cover performs as it should — not just at the point of claim, but throughout the entire life of your policy.

Whether you're reviewing a new policy, renewing existing cover, or managing changes mid-term, it's vital to understand and meet the obligations set out in your insurance documents. Failing to do so can have serious consequences if a claim arises.

## Why understanding your policy matters

Insurance policies come with terms, conditions, warranties, and subjectivities — and non-compliance with any of these can affect how (or even whether) a claim is paid.

In some cases, insurers may:

- Decline a claim
- Reduce the settlement
- Withdraw cover
- Void the policy entirely

This can leave you exposed at a time when protection matters most.

## What to look out for

### Warranties

Warranties are mandatory conditions you must meet. If breached — even if unrelated to a specific loss — your cover may be invalidated.

*Example: A warranty requiring window locks must be complied with at all times, or claims may be denied.*

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### Conditions precedent

These are specific requirements that must be met before cover applies.

*Example: A condition may require fire protection systems to be serviced regularly; failing to do so could render your policy inoperative.*

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### General policy conditions & ongoing requirements

Policies often include day-to-day obligations, such as:

- Premises security
- Equipment upkeep
- Risk management and health & safety compliance

Neglecting these can impact claim outcomes or breach policy terms.

### Subjectivities

These are conditions that must be fulfilled within a set period — often right after inception or renewal. They could include:

- Providing documentation
- Completing surveys or inspections
- Implementing agreed risk improvements

Failure to meet subjectivities can result in restricted cover or cancellation.

## How we support you – all year round

Our broking team works proactively to help you:

- Understand and meet key policy obligations
- Identify any compliance gaps or upcoming deadlines
- Navigate complex policy wording
- Meet any outstanding subjectivities

**If you become aware of any areas where meeting policy requirements is challenging or not viable, you must notify us immediately. We are here to help explore practical solutions with you.**

## Need Help?

With over 50 years of experience and Chartered status, TMD Insurance Group is here to make sure your policy works for you. If you're unsure about a clause, struggling with a requirement, or want a proactive review — just reach out.

