

12. Michael has a household contents policy and makes a claim early in the period of insurance. Why is it **NOT** necessary that he has received a copy of the policy to make a claim?
- A. Consumer Insurance (Disclosure & Representations) Act 2012 specifies that it is not necessary.
 - B. A cover note would have been issued.
 - C. The policy is only evidence of the contract, not the contract itself.
 - D. This is not a requirement with compulsory insurances.

Key Option: C

Learning Outcome: 2.5