# VALIDITY OF INSURANCE POLICY (UTMOST IMPORTANCE)

**The Case: –**

**KUALA LUMPUR:** The High Court has granted an insurance company the declaration it sought to invalidate a motor insurance policy that was purchased immediately after an accident.

The judge noted that the policy was issued at 3:49 PM on December 23, 2022. However, the victim of the accident, a motorcyclist, had filed a police report stating that the incident occurred at 3:45 PM on the same day.

As a result, the insurance company is not liable for covering any claims arising from the accident in 2022.

**The Facts: –**

- An insurance policy is a contract.
- The date and time of issuance are key factors in determining the policy's validity.
- Any non-disclosure of important information prior to the contract will render the contract null and void.
- The principle of insurance is that it must be fair and bona fide for all parties involved.
- Neither party should take advantage of the other.

Even though the policy is invalid, the car owner is still liable. The motorcyclist may pursue a compensation claim against the car owner, as this does not exempt the owner from liability due to negligence.

Feel free to contact us for further clarification with no obligation attached.

***Contact us now for a free consultation:***
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