

75. A material fact is defined as a fact which

- A. an insurer would regard as likely to influence the acceptance and assessment of the risk.
- B. is relevant to the risk and which is not classed as confidential or sensitive.
- C. is specifically requested on the proposal form and which must be answered truthfully and comprehensively.
- D. the insured would not normally be expected to disclose.

Key option: A

Learning outcome: 3.10