

DONN ETTIENE BRUWER v NOVA RISK PARTNERS LTD (Case Number: A5030/2010)

SUMMARY

Insurance policy – Claim by insured for indemnification repudiated by insurer – Alleged failure to disclose material facts found to be unsupported by terms of insurance policy – Interpretation of insurance agreement – Specific duty of disclosure in clause dealing with claims carries more weight than clause dealing in general with duty to disclose – Knowledge of insured of facts that may affect computation of risk and premium – Application of section 53(1)(a) of Short-Term Insurance Act 53 of 1998.