Ex-gratia claims

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1. Insurers will repudiate claims due to fraud, misrepresentation, insured not having complied with policy condition or warranty – This is not to be confused with no cover. (i.e. policy exclusion)
2. The insurer can be approached to seek Ex gratia settlement in genuine case sor to avoid hardship – excluding fraud claims.
3. Ex gratia claims are solely at the discretion of the insurer and requests must be fully motivated to them