# The Incontestable Clause

- Insurance contracts are contracts made in utmost good faith, which means that an applicant may not answer questions untruthfully or conceal information that an honest person would reveal.
- If an insured lies or conceals material facts the insurer may go to court and contest the policy for the pupose of voiding the policy.

# **The Incontestable Clause An Historical Analysis**

**D** Kirk

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