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Utmost Good Faith in Marine Insurance. The doctrine of caveat emptor (let the buyer beware) applies to commercial contracts, but insurance contracts are based upon the legal principle of uberrimae fides (utmost good faith). If this is not observed by either of the parties, the .

"A contract of marine insurance is a contract upon the utmost good faith, and if the utmost good faith be not observed by either party, the contract may be avoided by the other party." The general duty of good faith manifests itself in at least two important respects: (1) a positive duty to disclose material information; and (2) a duty not to. The Doctrine of Utmost Good Faith, also known as uberrimae fidei, is the minimum standard requiring transacting parties to act honestly and not mislead or withhold critical information from one. In the insurance market, the doctrine of utmost good faith requires that the party seeking insurance discloses all relevant personal information and the principle of utmost good faith is one of the key principles in marine insurance law.

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