



TRADESPEOPLE

Policy Summary

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Your RSA Tradespeople Policy is an annual contract which may be renewed each year subject to your needs and our terms and conditions.

You can select the cover you want from the following options:

- Liabilities Insurance:
 - Employers' Liability
 - Public Liability/Products Liability
 - Legal Defence Costs
- Tools and Equipment Insurance
- Contractor's All Risks Insurance:
 - Contract Works
 - Own Plant
 - Hired-In Plant

Full details of what you have chosen will be shown in your Policy Schedule.

The tables in this summary provide a summary of the main Policy features and benefits and any significant exclusions or limits that you should check on your Policy Schedule.

Cover is based on the insurable value of the property and if the values you declare are less than the full amount your claim may be reduced.

For full Policy details, terms and conditions please read your Policy Wording in conjunction with your Statement of Fact and Policy Schedule.

Table I Standard Features & Benefits

The following covers will be included if you have selected them for your Policy. Check your Policy Schedule to identify whether cover is Included.

This summary is not exhaustive. Some specific causes of damage will be excluded, specific property may be excluded and some cover will be subject to specific limits.

Your Contribution in the event of a claim will be shown in your Schedule.

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Liabilities Insurance Cover in respect of the following Sections will apply if they are shown as Included on your Policy Schedule The Limits of Indemnity applicable are shown in your Policy Schedule</p>		
<p>Employers' Liability: If Employers' Liability is shown as Included on your Policy Schedule, the following covers will apply:</p> <ul style="list-style-type: none"> • Legal liability for damages to any Person Employed during the period of insurance. • Including costs of legal representation at coroners' inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover excludes <ul style="list-style-type: none"> - Fines and penalties - Health and Safety fees for intervention. 	Liabilities Insurance – Section 1
<p>Public/Products Liability: If Public/Products Liability is shown as Included on your Policy Schedule, the following covers will apply:</p> <ul style="list-style-type: none"> • Legal liability for damages to any person, accidental loss or damage to property. • Including costs of legal representation at any coroners' inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover excludes <ul style="list-style-type: none"> - any Public or Products Liability in connection with advice, design or specification provided for a fee - Fines and penalties - Health and Safety fees for intervention. • Damage to property means material property, but does not include electronic data. 	Liabilities Insurance – Section 2
<p>Legal Defence Costs: Part A (where Employers' Liability Insurance is Included):</p> <ul style="list-style-type: none"> • Legal costs and expenses in defending proceedings arising from a breach of the Health & Safety at Work Act 1974 or the Health & Safety at Work (Northern Ireland) Order 1978. <p>Part B (where Public Liability/Products Liability Insurance is Included):</p> <ul style="list-style-type: none"> • Legal costs and expenses in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978, Part II of the Consumer Protection Act 1987 or Part II of the Food Safety Act 1990. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover excludes <ul style="list-style-type: none"> - Fines and penalties - Health and Safety fees for intervention 	Liabilities Insurance – Section 3

Table I Standard Features & Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Tools and Equipment Insurance If Tools and Equipment Insurance is shown as Included on your Policy Schedule the following cover will apply:		
<ul style="list-style-type: none"> Loss or damage to tools and equipment within the Territorial Limits. 	<ul style="list-style-type: none"> Limits apply per person and per single article as shown in the Schedule. Security restrictions apply to unattended tools and equipment. Cover excludes <ul style="list-style-type: none"> Terrorism Please see 'What is not covered' in your Policy Wording. 	Tools and Equipment Insurance
In addition you may choose to extend cover to include <ul style="list-style-type: none"> Theft of tools and equipment from any vehicle left unattended for the night. 		
Contractor's All Risks Insurance Cover in respect of the following Sections will apply if they are shown as Included in Your Schedule:		
Contract Works <ul style="list-style-type: none"> Loss or damage to the permanent and temporary works occurring on the contract site or in transit within the Territorial Limits. 	<ul style="list-style-type: none"> Cover excludes <ul style="list-style-type: none"> Contracts where the estimated contract price is in excess of the sum insured shown in the Policy Schedule Contract periods in excess of 12 months Existing structures Cost of repairing or replacing defective property Disappearance or shortage only revealed when an inventory is made which is not traceable to an identifiable event Terrorism. Please see 'What is not covered' in your Policy Wording. 	Contractor's All Risks Insurance – Section 1
The following extensions to cover apply: <ul style="list-style-type: none"> Loss or damage during any maintenance or defects liability period not exceeding 12 months and during a period of 14 days after issue of a Certificate of Completion including <ul style="list-style-type: none"> work undertaken during such period in respect of your obligations under contract to remedy a defect constructional plant and equipment insured under Sections 2 and 3 for use in connection with such work. Cover for temporary offsite storage of materials or goods to be incorporated in the works. Proportional increase in sum insured if the final price of the contract exceeds the sum insured. Indemnity to principals. 	<ul style="list-style-type: none"> Limit any one location 15% of the sum insured or £25,000 whichever is the lower. Limit 125% of the sum insured. 	

Table I Standard Features & Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Own Plant</p> <ul style="list-style-type: none"> • Loss or damage to constructional plant and equipment (including temporary buildings) used in connection with the contracts excluding hired-in property. • The cost of recovery or withdrawal of plant and equipment which is unintentionally immobilised. 	<ul style="list-style-type: none"> • Cover excludes <ul style="list-style-type: none"> - Loss or damage occurring outside the Territorial Limits or at any contract site not insured by the policy - Breakdown - Disappearance or shortage only revealed when an inventory is made which is not traceable to an identifiable event - Terrorism. • Property away from the contract site and not in transit must be stored in a locked premises, compound or garage. • Security restrictions apply to property in unattended vehicles. • Please see 'What is not covered' in your Policy Wording. 	Contractor's All Risks Insurance – Section 2
<p>Hired-In Plant</p> <ul style="list-style-type: none"> • Loss or damage to constructional plant and equipment (including temporary buildings) which you have hired for use in connection with the contracts. • The cost of recovery or withdrawal of plant and equipment which is unintentionally immobilised. 	<ul style="list-style-type: none"> • Cover excludes <ul style="list-style-type: none"> - Loss or damage occurring outside the Territorial Limits or at any contract site not insured by the policy - Breakdown - Disappearance or shortage only revealed when an inventory is made which is not traceable to an identifiable event - Terrorism. • Property away from the contract site and not in transit must be stored in a locked premises, compound or garage. • Security restrictions apply to property in unattended vehicles. • Please see 'What is not covered' in your Policy Wording. 	Contractor's All Risks Insurance – Section 3

Table 2 General Conditions and Exclusions

If there are any changes to your business or property or any other circumstances that will increase the risk of loss or damage, you must inform us immediately as failure to do so could invalidate your Policy or result in a claim not being paid.

General Conditions and Exclusions
<ul style="list-style-type: none">• Nuclear risks, war and sonic bangs are excluded.• Your Contribution to any claim will be detailed on your Policy Schedule.• Any limits that apply to your Policy will be detailed in your Policy Schedule and Policy Wording.

OTHER IMPORTANT INFORMATION

Making a claim

Should you wish to make a claim under your Policy please call our Claims Helpline on **0345 300 4006** as soon as possible. You must give us any information or help that we may reasonably ask for.

You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your Policy document.

Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

RSA
Customer Relations Team
P O Box 255
Wyndham
NR18 8DP

If they cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Law applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you are based. Full details will be provided in your Policy documentation.

Financial or Trade Sanctions

Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your Policy documentation.

Renewal and cancellation

Shortly before each policy anniversary we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover you must tell us before the renewal date.

You may cancel your policy at any time by informing us in writing; you will be entitled to a refund of any premiums already paid for the remaining period of insurance if you have not made a claim during the current policy year.

We may cancel this policy by giving you at least 30 days notice to your last known address; provided no claim has been made in the current policy year we will refund any premiums already paid for the remaining period of insurance.