



# **BUSINESS COMBINED**

**Policy summary**



# Business Combined

## Policy Summary

**Your policy is an annually renewable insurance underwritten by Royal & Sun Alliance Insurance plc. The information below provides a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document a copy of which is available on request.**

You can select the cover that suits your needs from a number of optional covers:

- Property Damage Insurance
- Business Interruption Insurance
- All Risks Insurance
- Money Insurance
- Terrorism Insurance
- Liability Insurance
- Fidelity Insurance
- Personal Accident Insurance
- Loss of Liquor Licence Insurance
- Legal Expenses Insurance
- Transit Insurance
- Deterioration of Stock Insurance
- Machinery Breakdown Insurance

### Advice Lines

Our advice lines will put you in touch with highly qualified experts who can offer information and assistance on a wide range of issues:

- Legal assistance
- Health and Safety issues
- Tax advice

Please call the 24 hour Helpline 0345 078 7543 quoting code 70201.

### Your Policy

Full details of what you have chosen, including the Sums Insured and Limits of Liability, will be shown in 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.

The following tables provide a summary of the main policy features and benefits and any significant exclusions and limitations.

For full policy details and our full terms and conditions please read your Statement of Fact and Policy Wording, which will be provided on completion of your contract, or at any time on request.

An electronic copy is available to download, along with other RSA products, by visiting our broker website at [www.rsabroker.com](http://www.rsabroker.com)

### Other Important Information

The Other Important Information section of this Policy Summary explains the following:

- Law and language applicable to the policy
- Financial or Trade Sanctions
- Our complaints procedure
- Financial Service Compensation Scheme

## Table 1 Standard Features and Benefits

The following will be included in your policy according to the cover you have selected detailed in the Policy Schedule.

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. These will be detailed in your Policy Schedule and Policy Wording.

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

<b>Property Insurance</b>	
<b>FEATURES &amp; BENEFITS</b>	<b>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</b>
<p><b>Property Damage Insurance</b>                      General Contents are covered against the following standard risks. The Policyholder may also choose to cover your Buildings, Tenant's Improvements, Stock and Computer Equipment and Ancillary Equipment against the following standard risks.</p>	
<p><b>Standard Covers:</b>                      Loss or Damage caused by:</p> <ul style="list-style-type: none"> <li>• Fire, Explosion, Lightning, Aircraft, Earthquake</li> <li>• Riot, Civil Commotion, Malicious Damage</li> <li>• Storm, Flood, Escape of Water, Impact</li> <li>• Sprinkler Leakage</li> <li>• Theft</li> <li>• Subsidence, Ground Heave, Landslip</li> <li>• Falling Trees</li> <li>• Accidental Breakage of Fixed Glass</li> </ul> <p>In addition you may choose to insure the following additional risks:</p> <ul style="list-style-type: none"> <li>• Accidental Damage not specifically excluded</li> <li>• Computer Breakdown</li> </ul>	<p>Please note that these exclusions apply to cover for Buildings, Tenant's Improvements, General Contents, Computer Equipment and Stock:</p> <ul style="list-style-type: none"> <li>• Specific causes of loss may be excluded including but not limited to:                             <ul style="list-style-type: none"> <li>– Explosion where internal pressure is due to steam only (but not domestic boilers)</li> <li>– Malicious Damage and Escape of Water in respect of any Building which is empty or not in use.</li> <li>– Theft not involving forcible and violent entry or exit and theft to any part of the Building not occupied by the Policyholder for the purpose of the Business.</li> </ul> </li> </ul> <p>If the premises are unattended a Theft claim may not be covered if all locks, bolts and other protective devices are not operative and/or all keys are not removed from the premises.</p> <ul style="list-style-type: none"> <li>• Excludes Electronic Risk.</li> <li>• Cover excludes Terrorism unless selected.</li> </ul>
<p><b>Property Insured</b>                      If Buildings and/or Tenants Improvements have been selected the following will be automatically included in the Policy:</p>	
<p><b>Buildings</b></p> <ul style="list-style-type: none"> <li>• Buildings</li> <li>• Tenants Improvements</li> <li>• Landlords fixtures and fittings</li> <li>• Outside buildings</li> <li>• Walls, gates and fences and services</li> <li>• Pavements, forecourts and paved areas</li> <li>• Solar panels and wind turbines attached to the building</li> <li>• Fixed signage, canopies, street furniture, security systems</li> <li>• Landscaping and recreational features</li> <li>• Glass</li> <li>• Service mains, meters piping and cabling.</li> </ul> <p><b>Inflation Protection</b>                      Provides an automatic increase in the Building value the Policyholder declares for insurance during the policy period, which can be increased if required.</p> <p><b>Reinstatement</b>                      Cover is on an 'as new' basis.</p>	<p>Please see exclusions to Standard Covers in the Policy Wording/ Schedule.</p> <p>The Building value the Policyholder declares must be sufficient to reinstate the Building as at the start of the policy period. If the value declared, is less than the full amount which the Building should be insured for, a claim may be reduced.</p>

Property Insurance	
FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<b>General Contents</b> If General Contents has been selected the following will be automatically included in the Policy:	
<p><b>General Contents:</b></p> <ul style="list-style-type: none"> <li>• Machinery, plant, fixtures, fittings and other trade equipment, all office equipment and other contents (other than Computer Equipment and Ancillary Equipment) and Contents at the specified premises.</li> <li>• Directors', partners' and employees' personal effects.</li> <li>• CCTV and alarm equipment, aerials and satellite dishes.</li> <li>• Wines, spirits, cigarettes and tobacco held for entertainment purposes.</li> <li>• Documents, manuscripts and business books.</li> </ul> <p><b>Inflation Protection</b>            Provides an automatic increase in the Contents value you declare for insurance during the policy period, which can be increased if required.</p> <p><b>Basis of Settlement</b>  <b>General Contents – Reinstatement</b>            Cover is on a reinstatement 'as new' basis.</p> <p><b>Documents, manuscripts and business books.</b>            Cover is on the basis of the value of the documents etc as stationery and clerical time in reproducing such documents etc.</p>	<ul style="list-style-type: none"> <li>• Please see exclusions to Standard Covers in your Policy Wording/ Schedule.</li> <li>• Cover is limited to a maximum of £1,500 per person.</li> <li>• Equipment must be securely fixed to the building.</li> <li>• Cover is limited to a maximum of £500 for any one theft loss.</li> <li>• Cover is limited to a maximum of £25,000 for any one loss.</li> </ul> <p>The Contents value the Policyholder must be sufficient to reinstate the Contents as at the start of the policy period. If the value declared is less than the full amount which the Contents should be insured for, a claim may be reduced.</p> <ul style="list-style-type: none"> <li>• Excludes the value to you of the information.</li> </ul> <p>The Policyholder must comply with the Fire Extinguishing Appliances, Security Precautions, Minimum Standards of Security, Storage in Basements, Storage of Flammable Solvents and Kitchen Equipment requirements detailed in the Policy Wording.</p>
<p><b>Computer Breakdown</b>            If Computer Breakdown Cover is shown as Included on the Policy Schedule, the following covers will apply:</p> <ul style="list-style-type: none"> <li>• Mechanical or electrical breakdown in respect to Computer Equipment and Ancillary Equipment.</li> <li>• Accidental Discharge of Gas Systems.</li> <li>• Additional Rental cost of Computer Equipment and Ancillary Equipment.</li> <li>• Incompatibility of Computer Systems Records following loss or damage.</li> </ul>	<ul style="list-style-type: none"> <li>• Please see exclusions in the Policy Wording.</li> <li>• Limit of liability £10,000.</li> <li>• Limit £7,500 any one loss.</li> <li>• Limit of Liability £10,000.</li> </ul> <p>The Policyholder must comply with the Residual Breakdown and Computer System Records requirements detailed in the Policy Wording.</p>

Property Insurance	
FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<b>Stock</b> If Stock has been selected the following will automatically be included in the Policy:	
<p><b>Cover for:</b></p> <ul style="list-style-type: none"> <li>• Stock and materials in trade.</li> <li>• Work in progress.</li> <li>• Finished goods at the Business Premises specified in the Schedule.</li> </ul> <p>A seasonal increase in the Sums Insured is provided for specified periods of the year as detailed in the Schedule.</p> <p>In addition you may choose to insure the following risk:</p> <ul style="list-style-type: none"> <li>• Stock in the Open</li> </ul> <p><b>Basis of Settlement</b>            Cover is on the basis of the value of the Property at the time of destruction or the amount of the damage, including the cost of removing debris.</p>	<p>Please see exclusions to Standard Covers in the Policy Wording/ Schedule.</p> <p>If the Sum Insured selected is less than the full insurable amount, a claim may be reduced.</p>

Additional Property Insurances	
FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<b>Business Interruption Insurance</b> If Business Interruption Insurance is shown as Included in the Policy Schedule, the following covers will apply:	
<p><b>Standard Covers:</b></p> <ul style="list-style-type: none"> <li>• The standard covers are the same as those shown under Property Damage unless otherwise stated in the Schedule.</li> </ul> <p><b>Loss of Gross Profit/Estimated Gross Profit or Gross Revenue Estimated Gross Revenue (based on the selected cover basis).</b></p> <ul style="list-style-type: none"> <li>• Occurring during the Indemnity Period as a consequence of interruption to the Business caused by a Standard Cover.</li> <li>• Increased costs of the Business to mitigate the reduction in Turnover (subject to the increased costs amount not exceeding the amount of Turnover earned)</li> <li>• Loss of Gross Profit or Revenue automatically extends to include 5% of the Sum Insured, but no more than £250,000, Additional Costs which need not be less than the Turnover earned.</li> </ul> <p>or</p> <p><b>Additional Cost of Working</b></p> <ul style="list-style-type: none"> <li>• Occurring during the Indemnity Period as a consequence of interruption to the Business caused by a Standard Cover.</li> </ul> <p><b>The Indemnity Period chosen by you</b></p> <ul style="list-style-type: none"> <li>• The Indemnity Period starts when the loss or damage occurs and ends when the Business trading position ceases to be affected by it.</li> </ul>	<p>For a claim to be paid under Business Interruption policy there must be a Property Damage claim although it need not be under this policy.</p> <ul style="list-style-type: none"> <li>• Theft not involving forcible and violent entry or exit.</li> <li>• Some specific causes of damage may be excluded – please see the Policy Wording/ Schedule for details.</li> <li>• Excludes Malicious Damage and Escape of Water in respect of any Building which is empty or not in use.</li> <li>• Excludes Electronic Risk.</li> <li>• Cover excludes Terrorism unless selected.</li> </ul> <p>• Varying Indemnity Periods are available normally from 12 months to 36 months.</p>

## Additional Property Insurances

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<p><b>Additional Covers</b></p> <ul style="list-style-type: none"> <li>• Notifiable diseases, food or drink poisoning, defective sanitation, murder, suicide, vermin and pests.</li> <li>• Denial of Access to the Business Premises and any resulting fall in the number of customers attracted to the vicinity due to damage to adjacent buildings by any cause insured under Property Damage Insurance.</li> <li>• Failure of Public Supply including Electricity, Water or Gas</li>   <li>• Damage by any cause insured under Property Damage Insurance at suppliers' or customers' premises within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.</li> <li>• Damage by any cause insured under Property Damage Insurance to property temporarily removed for cleaning or repair to any location in Europe or to property in transit within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.</li> <li>• Telecommunication Systems.</li> </ul> <p>In addition you may choose to insure the following additional risk:</p> <ul style="list-style-type: none"> <li>• Outstanding Debit Balances (Book Debts) – any outstanding debts that you are unable to trace following an incident by any cause insured under Property Damage Insurance.</li> </ul>	<ul style="list-style-type: none"> <li>• Limit £250,000.</li> <li>• Limit £250,000.</li>   <li>• Limit £250,000.</li> <li>• Cover excludes <ul style="list-style-type: none"> <li>– any loss during the first 24 hours of the Indemnity Period.</li> </ul> </li> <li>• Limit £250,000.</li>   <li>• Limit £250,000</li> <li>• Cover excludes <ul style="list-style-type: none"> <li>– any loss during the first 24 hours of the Indemnity Period</li> <li>– in respect of Telecommunications any loss caused by the failure to access Intranets.</li> </ul> </li> <li>• Extranets or the Internet or any loss of e-mail.</li>   <li>• The Limit of Liability shown in the Schedule.</li> </ul> <p>The Policyholder must comply with the Duplicate Records requirements detailed in the Policy Wording.</p>

<b>Additional Property Insurances</b>	
<b>FEATURES &amp; BENEFITS</b>	<b>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</b>
<p><b>Extensions to Property Damage Insurance and Business Interruption Insurance</b></p> <p>If General Contents or Stock have been selected the following will be automatically included in the Policy. The following extensions are automatically included as standard:</p>	
<p><b>Cover for:</b></p> <ul style="list-style-type: none"> <li>• Additional Metered Utility Charges</li>   <li>• Automatic Reinstatement after a Loss</li> <li>• Branded Goods</li> <li>• Alterations and Additions</li> <li>• Clearance of Drains</li> <li>• Fire Extinguishment, Accidental Gas Discharge and Alarm Resetting Expenses</li> <li>• Involuntary Betterment</li> <li>• Landscaped Grounds</li> <li>• Loss Reduction Expenses and Temporary Repairs</li> <li>• Mitigation of Environmental Impact</li> <li>• Mortgagees and Lessors</li> <li>• Seasonal Increase in Stock</li> <li>• Property at Other Locations</li>   <li>• Property Temporarily Removed</li> <li>• Reinstatement</li> <li>• Salvage Sales</li> <li>• Theft cover Extension</li> <li>• Trace and Access</li> <li>• Unauthorised Use of Water, Gas, Electricity and Oil</li> <li>• Undamaged Stock</li> <li>• Workmen</li> </ul> <p><b>Property temporarily removed:</b></p> <ul style="list-style-type: none"> <li>• Documents, manuscripts and business books whilst in transit.</li>   <li>• Stock at any location used by the Policyholder for storage.</li> <li>• Other property whilst temporarily removed from the Premises for cleaning, renovation, repair or other similar purposes and whilst in transit.</li> </ul>	<ul style="list-style-type: none"> <li>• Excludes losses that have not been discovered/remediated within 30 days.</li> <li>• Limit £25,000.</li>   <li>• Limit 10% of the Sum Insured, not exceeding £500,000.</li> <li>• Limit £25,000.</li> <li>• Limit £25,000.</li>   <li>• Limit £50,000.</li> <li>• Limit £25,000.</li> <li>• Limit £25,000.</li> <li>• 5% of the total loss or £50,000 whichever is the lesser amount.</li>   <li>• Limits <ul style="list-style-type: none"> <li>i) Documents, manuscripts and business books £25,000</li> <li>ii) Stock at any location used for storage 10% of the Sum Insured not exceeding £250,000</li> <li>iii) Other Property 10% of the relative Sum Insured not exceeding £250,000</li> </ul> </li> <li>• Limit £250,000.</li>   <li>• Limit for replacing locks £1,000.</li> <li>• Limit £25,000.</li> <li>• Limit £25,000</li> <li>• Limit £25,000</li>   <li>• Cover is limited to within Europe.</li> <li>• Limit £25,000 any one loss.</li> <li>• Limit 10% of Stock Sum Insured but not exceeding £250,000.</li> <li>• Limit 10% of the relative Sum Insured but not exceeding £250,000.</li> </ul>
<p><b>Terrorism Insurance</b></p> <p>Only available where Property Damage and/or Business Interruption and/or Money Insurances are chosen.</p>	
<p>Cover is provided arising from acts of Terrorism in Great Britain only excluding Northern Ireland.</p>	<ul style="list-style-type: none"> <li>• Terrorism cover can not be purchased selectively. If Terrorism cover is required it must apply to all your insured property whether insured by this policy or not.</li> <li>• Cover will be limited to the Sums Insured selected, as detailed in the Policy Schedule.</li> <li>• Some specific causes of loss are excluded – please see the Policy Wording for details.</li> </ul>



Additional Property Insurances	
FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<b>All Risks Insurance</b> If All Risks insurance is shown as Included on the Policy Schedule, the following covers will apply if specifically shown on the Schedule:	
<b>Cover for:</b> Loss or damage to Unspecified Equipment within the Territorial Limits shown on the Schedule. <ul style="list-style-type: none"> <li>Loss or damage to Specified Equipment within the Territorial Limits shown on the Schedule.</li> </ul>	Please see exclusions to Standard Covers in the Policy Wording/Schedule. The Limits of Liability shown in the Schedule. <ul style="list-style-type: none"> <li>The Sum Insured shown in the Schedule.</li> <li>Security restrictions apply.</li> <li>Please see the exclusions in the Policy Wording.</li> <li>Cover excludes Terrorism unless selected.</li> </ul>

Optional Insurances	
FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<b>Money Insurance</b> If Money insurance is shown as Included on the Policy Schedule, the following covers will apply: All limits insured are shown in the Policy Schedule.	
<b>Standard Covers:</b> <ul style="list-style-type: none"> <li>Money in the Policyholder's Premises during Working Hours or in transit, or in a bank night safe or at any of the Policyholder's contract sites during Working Hours.</li> <li>Money kept in a locked safe or strongroom in the Policyholder's Premises outside Working Hours.</li> <li>Money in the Policyholder's residence or that of any of the Policyholder's directors, partners or Employees in a locked safe or when an adult is in residence.</li> <li>Crossed cheques, crossed money orders and crossed postal orders.</li> <li>Non negotiable money.</li> <li>Money in any machine.</li> <li>Benefits to employees for bodily injury sustained during a robbery.</li> </ul>	Please note: <ul style="list-style-type: none"> <li>Some specific causes of loss may be excluded – please see the Policy Wording/Schedule.</li> <li>If the Policyholder's Premises are unattended a Theft claim may not be covered if all locks, bolts and other protective devices are not operative and/or all keys are not removed from the premises as per the requirements the Policyholder must comply with under the Security Precautions requirement.</li> <li>Loss by theft by any director, partner or Employee not discovered within seven working days of the occurrence is excluded.</li> </ul> You must comply with the Money in Transit requirement detailed in the Policy Wording.

<b>Liability Insurance</b> The Limits of Indemnity applicable are shown in the Policy Schedule.	
<b>Employers' Liability:</b> If Employers' Liability is shown as Included on the Policy Schedule, the following covers will apply: <ul style="list-style-type: none"> <li>Legal liability for damages to any Person Employed during the period of Insurance.</li> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>Cover excludes legal liability for               <ul style="list-style-type: none"> <li>Radioactive Contamination</li> <li>Road Traffic Legislation</li> <li>Fines and penalties</li> </ul> </li> </ul>
<b>Public/Products Liability:</b> If Public/Products Liability is shown as Included on the Policy Schedule, the following covers will apply: <ul style="list-style-type: none"> <li>Legal liability for damages to any person, accidental loss or damage to property.</li> <li>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.</li> <li>Wrongful arrest or false imprisonment of a member of the public.</li> </ul>	<ul style="list-style-type: none"> <li>Cover excludes any legal liability in connection with               <ul style="list-style-type: none"> <li>Mechanical Vehicles</li> <li>Employers' Liability</li> <li>Property in the Policyholder's Custody or Control</li> <li>Pollution or Contamination</li> <li>Products Defects and Recall</li> <li>Advice, design or specification provided for a fee</li> <li>Fines or penalties</li> <li>Contractual Liability</li> <li>Disposed Premise</li> <li>Fear of Asbestos</li> <li>Asbestos Removal Costs</li> <li>Asbestos in North America</li> <li>Aircraft Products</li> <li>Products to Offshore Industries</li> </ul> </li> </ul>

<b>Optional Insurances</b>	
<b>FEATURES &amp; BENEFITS</b>	<b>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</b>
<b>Legal Defence Costs:</b>	
<p>Part A (where Employers' Liability Insurance is Included):</p> <ul style="list-style-type: none"> <li>Legal costs and expenses in defending proceedings arising from a breach of the Health &amp; Safety at Work Act 1974 or the Health &amp; Safety at Work (Northern Ireland) Order 1978.</li> </ul> <p>Part B (where Public Liability/Products Liability Insurance is Included):</p> <ul style="list-style-type: none"> <li>Legal costs and expenses in defending proceedings arising from a breach of the Health &amp; Safety at Work Act 1974, the Health &amp; Safety at Work (Northern Ireland) Order 1978, Part II of the Consumer Protection Act 1987 or Part II of the Food Safety Act 1990.</li> </ul>	<ul style="list-style-type: none"> <li>Some specific causes of loss are excluded – please see the Policy Wording for details.</li> </ul>
<b>Machinery Breakdown Insurance</b>	
Provides insurance in respect of damage to Machinery and Plant.	
<p><b>Standard Covers:</b></p> <p>In the event of an insured loss the Policyholder will be covered for the value of the property destroyed, or the cost of repair, or, at the Company's option, reinstatement or replacement, from any cause not excluded by the policy.</p> <p>The definition of Damage includes Damage due to the failure, breaking, distortion or burning out of the Property whilst in use arising out of</p> <ol style="list-style-type: none"> <li>mechanical or electrical defects in the Property</li> <li>failure or fluctuation of the electrical supply</li> <li>error or omission of the operator</li> </ol> <p>and also includes</p> <p>Damage in respect of fracturing of the property as a result of frost if this renders the Property inoperative.</p>	<ul style="list-style-type: none"> <li>Please see the exclusions to cover in the Policy Wording/ Schedule.</li> <li>Cover is excluded for Terrorism unless selected.</li> <li>Excludes Electronic Risks.</li> <li>Limits £10,000.</li> <li>Cover is limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.</li> </ul>
<b>Fidelity Insurance</b>	
If Fidelity Insurance is shown as included on the Policy Schedule, the following covers will apply:	
<p><b>Standard Cover:</b></p> <ul style="list-style-type: none"> <li>Loss of money or goods caused by fraud or dishonesty of your employees.</li> <li>Third Party Computer Fraud.</li> <li>Third Party Fund Transfers.</li> <li>Forgery of Cheques and other Financial Instruments.</li> <li>Counterfeit Paper Currency.</li> <li>Corporate Card Fraud.</li> <li>Telecommunications Fraud.</li> <li>Public Utilities Fraud</li> </ul> <p>first Discovered during the Period of Insurance.</p>	<p>Please see the exclusions to cover in the Policy Wording.</p> <ul style="list-style-type: none"> <li>Cover excludes Terrorism</li> <li>The Policyholder must comply with the minimum standards of control which are detailed in the Policy Wording.</li> </ul>
<b>Personal Accident Insurance</b>	
If Personal Accident Insurance is shown as Included on the Policy Schedule, the following covers will apply:	
<p>Benefits payable for Death or Disablement and related Medical Expenses as a result of accidental bodily injury sustained by the Policyholder, the Policyholder's partners, directors or employees during the selected Operative Time as detailed in the Policy Wording and Schedule.</p>	<p>Cover excludes:</p> <ul style="list-style-type: none"> <li>Bodily injury as a result of specified activities as confirmed in the Policy Wording.</li> <li>Sickness or disease.</li> <li>Committing to attempting to commit suicide, or as a result of self-inflicted injury.</li> <li>Post traumatic stress disorder</li> <li>Any physical or mental defect of any sort which was known prior to inception of the Policy.</li> <li>Cover excludes Terrorism.</li> </ul>

## Optional Insurances

### FEATURES & BENEFITS

### SIGNIFICANT EXCLUSIONS OR LIMITATIONS

#### Loss of Liquor Licence Insurance

If Loss of Liquor Licence Insurance is shown as Included on the Policy Schedule, the following covers will apply:

<ul style="list-style-type: none"> <li>Loss of gross profit or a reduction in the value of the Premises as a result of the loss of liquor licence.</li> </ul>	<p>Cover excludes loss arising from</p> <ul style="list-style-type: none"> <li>Partial removal, suspension or failure of the granting of the Premises Licence.</li> <li>Actual proposed compulsory acquisition, scheme of town or country planning improvement or development.</li> <li>Alteration after inception of the Policy.</li> <li>Refusal to renew the Premises Licence.</li> <li>Failure to keep Premises open, maintained in good sanitary and general repair and to comply with directions of Licencing Authorities.</li> <li>Forfeiture.</li> <li>Failure to apply.</li> <li>Cover excludes Terrorism.</li> </ul>
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#### Legal Expenses Insurance

If Legal Expenses Insurance is shown as Included on the Policy Schedule, the following covers will apply:

<p>This is a claims made basis of cover.</p> <p>Costs incurred in pursuing or defending the legal rights of the Policyholder's Business as a result of legal proceedings relating to:</p> <ul style="list-style-type: none"> <li>Employment defence of disputes with staff over contracts of employment and alleged breaches of employment legislation.</li> <li>Prosecution defence of specified criminal or civil actions.</li> <li>Property pursuit or defence of property disputes which may cause financial loss to your business.</li> <li>Taxation accountancy and legal costs involved in representing your business in HM Revenue and Customs investigations.</li> <li>Data Protection pursuit or defence of actions under the Data Protection Act.</li> <li>Bodily injury pursuit of compensation for death or bodily injury to the Policyholder or the Policyholder's directors or employees from a negligent person.</li> <li>Contract pursuit or defence of disputes with customers or suppliers for sale or supply of goods or services.</li> </ul> <p>Extensions in cover are also included for Jury Service Allowance and Witness Attendance Allowance for up to £150 per person per day.</p>	<p>Some specific causes of loss may be excluded - please see the Policy Wording/Schedule for details.</p> <ul style="list-style-type: none"> <li>The Company's written consent must be obtained to pursue these actions and the Policyholder must comply with all the requirements in the Policy Wording.</li> <li>Limits of Liability as otherwise shown in the Schedule for Any One Claim and in total for all claims in any one Period of Insurance.</li> <li>A number of Conditions apply to the Insurance - please see the Policy Wording for details.</li> </ul>
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<b>Optional Insurances</b>	
<b>FEATURES &amp; BENEFITS</b>	<b>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</b>
<b>Transit Insurance</b>	
If Transit Insurance is shown as Included on the Policy schedule, the following covers will apply if specifically shown on the Schedule:	
<p>Covers Property incidental to your business while:</p> <ul style="list-style-type: none"> <li>• Despatched by Post, Rail or Road Carrier.</li> <li>• In the custody of the Policyholder's Travellers or Agents.</li> <li>• In any vehicle owned by, or operated by the Policyholder.</li> </ul> <p>Extensions to cover apply as shown in the Policy Wording.</p>	<ul style="list-style-type: none"> <li>• Cover is limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.</li> <li>• Some specific causes of damage are excluded – please see the Policy Wording/ Schedule for details.</li> <li>• Some specific types of property are excluded – please see the Policy Wording/ Schedule for details.</li> <li>• Unattended Vehicle security requirements apply – please see the Policy Wording/Schedule for details.</li> <li>• If the value of the Property exceeds the Limit of Liability, a claim may be reduced.</li> <li>• Terrorism is excluded.</li> </ul>
<b>Deterioration of Stock Insurance</b>	
If Deterioration of Stock Insurance is shown as Insured on the Policy Schedule the following covers will apply:	
<p>Covers loss or damage to Stock in the Cold Chamber of any refrigeration unit caused by a rise or fall in temperature, or by refrigerant fumes escaping from the refrigerated unit.</p>	<ul style="list-style-type: none"> <li>• Cover is excluded in respect of refrigeration units exceeding 15 years of age.</li> <li>• Some specific causes of damage are excluded – please see the Policy Wording/ Schedule for details.</li> <li>• If the Sum Insured on Stock is lower than the value of the Property, a claim may be reduced.</li> <li>• Cover excludes Deliberate Acts and Loss of goodwill.</li> </ul>

## Table 2 General Conditions and Exclusions

The following apply to the policy as a whole regardless of the specific cover the Policyholder has selected. For full details of these and other exclusions and limits please read the Policy Wording/Schedule.

<b>OTHER CONDITIONS &amp; EXCLUSIONS</b>
<ul style="list-style-type: none"><li>• If there are any changes to your Business, the Premises, the Property therein the Policyholder should inform the Company immediately.</li><li>• War is excluded in respect of all cover except for Employers' Liability.</li><li>• Radioactive Contamination is excluded.</li><li>• Further conditions and exclusions may be applied under each individual Insurance section within the Policy Wording and/or shown on the Schedule.</li><li>• The Policyholder must at their own expense shall take all reasonable steps to prevent or minimise any Damage or any Injury to Employees or the public. If the Policyholder discovers any defect or danger, the Policyholder must make it good as soon as practicable and in the meantime take such additional precautions as circumstances require.</li></ul>
<b>RETENTIONS &amp; LIMITS</b>
<ul style="list-style-type: none"><li>• Any Policyholder's Contribution applicable to the policy are detailed in the Policy Wording or Policy Schedule. These amounts must be paid in the event of each and every claim.</li><li>• Limits may apply to the Policy, please refer to the Policy Wording and Policy Schedule for details.</li></ul>

## OTHER IMPORTANT INFORMATION

### Law applicable to the Policy

Both the Policyholder and the Company may choose the law which applies to this contract. However, unless the Policyholder and the Company 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 the Policyholder is based. Full details will be provided in the 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 the policy documentation.

### 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 or the manager of RSA at the address shown on your quotation or schedule, as appropriate. 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  
PO Box 255  
Wymondham  
NR18 8DP

### 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.

The Policyholder may be entitled to compensation if the Company cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.



