

POLICY LIMITS AND KEY FEATURES

COMMERCIAL COMBINED POLICY COVERS AND LIMITS

RSA NEW COMMERCIAL COMBINED

For full policy details, terms and conditions please refer to the Commercial Combined Policy Wording.

PROPERTY DAMAGE INSURANCE	COVER OVERVIEW	WORDING PAGE / SCHEDULE
Cover	"All Risks" or selected perils	11 to 12
72 Hour	Included	18
Additional Metered Utility Charges	£25,000 – metered utilities	15
Branded Goods	Included	15
Buildings & Contents – Alterations and Additions	10%/ £1m – automatic up to renewal	15
Buildings Definition	Landlord's fixtures and fittings, small outside buildings, extensions, annexes, gangways, walls, gates, fences, and services, plus glass and fixed sanitary ware, conveniences and other structures, roads, car parks, yards, forecourts, paved areas, pavements and footpaths, building management and security systems, fuel tanks and ancillary equipment and pipe work, wind turbines and solar panels attached to the buildings, landscaping and recreational features, fixed signage, canopies, street furniture, foundations	19
Claims Preparation	Varying % of loss settlement – max £25,000	15
Clearance of Drains	£25,000	15
General Contents Definition	Machinery, plant, fixtures and fittings and other trade equipment, all office equipment and other contents, patterns, models, moulds, plans and designs. Documents manuscripts and business books (excluding computer system records) limit £25,000 any one loss. Tenants improvements, alterations and decorations not otherwise insured. Directors', partners' and employee personal effects including clothing, pedal cycles and instruments £2500 per person. Money and securities of any description £1000 in total. Wines, spirits, cigarettes and tobacco £500 on in total for Theft (if insured) and if not otherwise insured, motor vehicles, motor chasis and their contents.	19
Contract Works	Not automatically included – Contract details required to consider	n/a
Day One Uplift	15% – options to increase	13
Deterioration of Stock	Optional – Deterioration of Stock Insurance section	64
Employee Personal Effects – within General Contents	£2500 per person	19
Excluded Property ("unless otherwise shown in the Schedule")	Property in transit, vehicles licensed for road use (including accessories thereon), caravans, trailers, railway locomotives, rolling stock, watercraft, aircraft, land, piers, jetties, bridges, culverts and excavations, livestock, growing crops and trees, Property or structures in the course of construction or erection, materials or supplies in connection with all such Property in course of construction or erection, overhead transmission lines	18
Exhibitions/in transit thereto	Optional	n/a

Fire extinguishing (refilling extinguishing appliances/replacement of used sprinkler heads/ fire brigade charges) , accidental gas discharge and alarm resetting expenses	£25,000	16
Inadvertent Errors & Omissions	£500,000	16
Involuntary Betterment	£50,000	16
Landscaped Grounds	£25,000	16
Loss Reduction Expenses & Temporary Repairs	£25,000	16
Mitigation of environmental impact	5% of loss settlement/max £50,000 (Buildings and Contents)	16
Mortgagees/Freeholders/Lessors (non-invalidation)	Included	17
Motor Vehicles	£50,000	17
Non-invalidation	Included	17
Other interests	Included	17
Policyholder Contribution	£500 (£1000 Subsidence) – or as per Schedule	Detailed in Schedule
Pollution/contamination exclusion	Caused by pollution,contamination exclusion & AD exclusion	18
Property at Other Locations	A) Documents & business books anywhere/whilst in transit – Contents limit (£25,000). B) Stock (ex Goods in Trust) at TP storage – 10%/250,000. C) Other property temporarily removed for cleaning, renovation, repair or similar purposes anywhere/transit – 10%/£250,000. All include theft and include AD in transit. In UK.	17
Property in transit	Optional – Goods in Transit insurance	61
Public Authorities – Undamaged portions	15% ex foundations	13
Public Authority/EU Legislation requirements	Included	13
Re-erection Costs Clause/machinery dismantling	Included	13
Replacement Locks/Safes/Strongrooms	£5,000	17
Salvage Sales (BI)	Included	17
Seasonal Increase	Optional	n/a
Sonic Bangs exclusion	No exclusion	n/a
Specified Items – All Risks cover	Options – UK/Europe/Worldwide	12 & Detailed in Schedule
Sprinkler Upgrading Costs	£100,000	17
Terminology	Company/Policyholder	10
Theft damage to buildings	Included	17
Trace & Access	£25,000	18
Unauthorised use of water, gas, electricity & oil	£25,000	18
Undamaged Stock	£25,000	18
Workmen	Included	18

BUSINESS INTERRUPTION INSURANCE	COVER OVERVIEW	WORDING PAGE/SCHEDULE
Cover	"All Risks" or selected perils	11 to 12
BI Extensions	All BI Extensions are Optional/Various Limits available	Detailed in Schedule
Declaration Linked	Standard 33% uplift	Detailed in Schedule
Explosion of non-domestic boilers	Automatic BI Cover (subject to Engineering cover for Property Damage risk)	11

MONEY AND PERSONAL INJURY (ROBBERY) INSURANCE	COVER OVERVIEW	WORDING PAGE/SCHEDULE
On the Premises/In Transit	Varying limits available	Detailed in Schedule
Specified Safes	Limit available dependent on safe details	Detailed in Schedule
Unspecified Safe	£2,000	Detailed in Schedule
Director/Employee home – in safe/adult in residence	£500	21
Director/Employee Home – Otherwise	£250	21
On the Premises – Out of safe/Out of hours	£250	21
Non negotiable money	Limit £250,000	21
Personal accident assault – Death & Capital Benefits	£25,000	22
Personal accident assault – TTD	£250/week or 1/52nd of annual salary whichever the less	22
Personal accident assault – Medical Expenses	15% of Death/Capital Benefits	22
Personal accident assault – Age Limit	No age limit	22

EMPLOYERS' LIABILITY INSURANCE	COVER OVERVIEW	WORDING PAGE/SCHEDULE
Automatic acquisitions	Cover provided up to 10% of turnover or £10,000,000 whichever the less	27
Claim costs	Costs inclusive basis	26
Compensation for court attendance cover	£500 for director and £250 other employee per day	26
Health and Safety at Work Act, legal defence costs (criminal proceedings)	Limit £250,000 (standard)	32 & Detailed in Schedule
Limit of Indemnity	£10,000,000 as standard. Options up to £25,000,000 any one event	Detailed in Schedule
Manslaughter costs cover	Legal costs – Manslaughter defence costs are included (no inner limit)	32 & Detailed in Schedule
Overseas employees	UK Employees covered whilst temporarily overseas	26
Terrorist act	Limit of Indemnity £5,000,000	Detailed in Schedule

PUBLIC/PRODUCTS LIABILITY INSURANCE	COVER OVERVIEW	WORDING PAGE / SCHEDULE
Cover	Insurance protection in respect of legal liability for injury to third parties or for damage to their property	28
Additional business activities cover	Business activities extended to include attendance at or participation in trade fairs shows and exhibitions and the organisation and sponsorship of fund raising activities and events and sponsorship of individuals	37
Asbestos exclusion	Exclusion applies only in respect of fear of contracting an asbestos related illness.	31
Automatic acquisitions	Cover provided up to 10% of turnover or £10,000,000 whichever the less	30
Broad definition of Injury	Includes mental injury	37
Claim costs	Costs are provided in addition to the limit of indemnity	28
Compensation for court attendance cover	£500 for director and £250 other employee per day	28
Contingent motor liabilities cover	Included for Great Britain, Northern Ireland, the Channel Islands or the Isle of Man	29
Contractual Liability	Included unless in connection with a Product supplied or contract work executed	31
Cross liabilities cover	Included	28
Data protection cover	Data Protection Act 1998 Extension	29
Defective Premises Act	Included	29
Design, advice etc	Provided unless solely for a fee.	30
Environmental clean up cover	Environmental clean up costs are included – limit of liability £250,000	29
Financial Loss	Can be provided as optional cover.	33-34
Health and Safety at Work Act, Consumer Protection Act and Food Safety Act legal defence costs (criminal proceedings)	Limit £250,000 (standard)	32
Legionellosis	Can be provided as optional cover.	35-36
Limit of Indemnity	Variable up to £10,000,000	Detailed in Schedule
Manslaughter costs cover	Legal costs including Manslaughter defence costs are included (no inner limit).	28
Overseas Personal Liability in respect of employees, directors or partners of the Insured in connection with the business.	Included	29
Terrorist act	No automatic exclusion of terrorist acts but will depend on exposure	n/a
Worldwide cover	Includes cover for claims happening anywhere in the world (subject to specific underwriting considerations)	n/a

TRANSIT INSURANCE	COVER OVERVIEW	WORDING PAGE/ SCHEDULE
Despatched Free on Board (FOB)	Optional – including temporary storage up to 30 days	61 & Detailed in Schedule
Despatched by Post, Rail or Road Carrier	Optional – per parcel/consignment limits to be agreed	61 & Detailed in Schedule
In custody of Policyholder's Travellers or Agents	Optional	61 & Detailed in Schedule
In vehicles owned or operated by the Policyholder	Optional – number of vehicle and limit to be agreed	61 & Detailed in Schedule
Additional Costs – Travellers/Agents/Own Vehicles	Additional costs incurred in transshipping, removal of debris, reloading; limit £1,000	61
Electronic equipment cover	Specifically agree and state in schedule	61
Personal effects	£100 per person	61
Sheets, ropes, packaging materials etc.	£1,000	61
Excluded Property	Hi Tech equipment to be agreed and shown on the schedule	62

FIDELITY INSURANCE	COVER OVERVIEW	WORDING PAGE/ SCHEDULE
Discovery period	Contained within Schedule	Detailed in Schedule
Minimum standards of control	Contained within Schedule	Detailed in Schedule
Insuring Clauses	Employee Fraud, Third Party Computer Fraud, Third Party Funds Transfer Fraud, Forgery of Cheques and other Financial Instruments, Counterfeit Paper Currency, Corporate Card Fraud, Telecommunications Fraud, Public Utilities Fraud	39
Extensions	Care custody and Control, Expenses, Acquisitions, Discovery Period, Loss of Interest, Computer Violation, Contractual Penalties, Benefit Plans	42

LEGAL EXPENSES INSURANCE	COVER OVERVIEW	WORDING PAGE/ SCHEDULE
Cover Limit of Liability	£100,000	Detailed in Schedule
Bodily Injury	Limit £10,000 (option to increase)	55
Contract disputes	Optional	54
Prosecution Defence	Included	54
Data protection	Included	54
Employment	Included	54
Jury service allowance	£150 per person per day	57
Property	Included	54
Statutory licence	Included	55
Witness attendance allowance	£150 per day	57
Legal Advice	Helpline	3 & 57
Taxation	£25,000 any event/aggregate any one period of insurance £100,000	54 & 57

LOSS OF LIQUOR LICENSE INSURANCE	COVER OVERVIEW	WORDING PAGE/ SCHEDULE
Limit of Indemnity	Limits of £100,00 or £250,000 available	Detailed in Schedule
Section 1 – Mortgagee	Optional	51 & Detailed in Schedule
Section 2 – Loss of Gross Profit	Optional	51 & Detailed in Schedule
Section 3 – Depreciation in the value of the Premises	Optional	51 & Detailed in Schedule

DETERIORATION OF STOCK INSURANCE	COVER OVERVIEW	WORDING PAGE/ SCHEDULE
Age of machine	Max. 15 years	64
Policyholders Contribution	£25 or as specified in the Schedule	Detailed in Schedule
Stock in Cold Chamber of any machine specified	Limits of £5,000, £10,000 or £15,000 available	Detailed in Schedule

TERRORISM INSURANCE	COVER OVERVIEW	WORDING PAGE/ SCHEDULE
Non-selection principle	Terrorism cover can not be purchased selectively. If you require Terrorism cover it must apply to all your insured property whether insured by this policy or not.	n/a
Property Damage	Sums insured as per Property Damage Insurance	Detailed in Schedule
Business Interruption	Optional – Sums insured as per Business Interruption Insurance	Detailed in Schedule
Money	Automatic if Property Damage Terrorism Insurance insured	Detailed in Schedule
Computer Equipment	Compulsory if Property Damage Terrorism Insurance insured	Detailed in Schedule
Territorial Limits	Acts of Terrorism in England, Wales & Scotland but not the territorial seas adjacent to	24

PERSONAL ACCIDENT INSURANCE	COVER OVERVIEW	WORDING PAGE/ SCHEDULE
Optional Personal Accident Cover	Ability to buy cover in set units or as a multiple of annual salary	Detailed in Schedule
3 different operative time options	24 hour, occupational accidents only, occupational accidents plus commuting	49 & Detailed in Schedule
Maximum Incident Limit	£5,000,000	46
Aircraft Accumulation Limit	Multi-engined Aircraft £2,500,000 and any other aircraft or airship £1,000,000	46
Age Limit	80 years	48
Extensions to cover	Coma Benefit, Commuting Expenses, Dependants Benefit, Disability Assistance, Funeral Expenses, Hospitalisation, Paralysis, Relocation Expenses, Retraining.	47-48

COMPUTER EQUIPMENT INSURANCE	COVER OVERVIEW	WORDING PAGE/SCHEDULE
Wide Definition of Property	Wide definition of Property to include palm top computers,digital cameras,mobile phones including smart phones,digital projectors,removable satellite navigation devices	70
Cover	Cover is on an 'all risks' basis	66
Accidental Discharge of Gas Flooding Systems	£50,000	67
Additional Property	20% of the Sum Insured or up to £250,000 in total whichever is less	67
Computer virus seek and destroy.	10% of the computer equipment sum insured or £5,000 whichever is less applies.	67
Consulting Engineers Fees/Repair Investigation Costs	£50,000	68
Cost of Recovery	£10,000	68
Incompatibility of Computer Records	£50,000	68
Research and development costs.	£5,000	68
Temporary Repairs and/or Expediting Costs	£50,000	68
Waste Electrical & Electronic Equipment Disposal Costs	£10,000	68

MACHINERY BREAKDOWN INSURANCE	COVER OVERVIEW	WORDING PAGE/SCHEDULE
Cover	Insurance in respect of damage to machinery and plant. In the event of an insured loss you 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 clause not excluded by your policy.	71
Temporary Removal	£25,000 applies during sea or air transit.	71
Additional Property	Included	71
Temporary repairs or expediting costs	£10,000	72
Debris Removal	Included	72