

RSA PI INSURANCE: REFRESHED, ENHANCED & ONLINE

Flexible, functional and at the forefront of e-Trading, our brand new Professional Indemnity Insurance has arrived.



PRODUCT SUMMARY

At RSA we are constantly refreshing, reviewing and updating our products to suit the needs of our brokers and customers. With our Professional Indemnity Insurance we have opened up a series of new online opportunities to ensure RSA remains at the cutting edge of insurance e-Trading.

Designed to suit the needs of businesses with income up to £500,000 that provide professional advice, design or offer similar services to clients, our new PI product offers wider functionality than ever before with online renewal functionality and flexible commissions, in addition to building opportunities to create e-Traded deals across our wide range of Commercial products.



STANDARD COVER...

Cover for civil liabilities (including liability for claimant's costs and expenses) incurred in connection with the conduct of professional business, including;

- ✔ Breach of professional duty
- ✔ Liability for dishonest acts
- ✔ Libel & Slander
- ✔ Liability for damage to documents
- ✔ Infringement of intellectual property rights
- ✔ Adjudication and arbitration awards
- ✔ Other types of civil liability, such as contractual liability, unless specifically excluded

Additional cover:

- ✔ Cover for Ombudsman's awards
- ✔ Costs of replacing or restoring documents lost or damaged in transit or in your custody
- ✔ Compensation for attendance in court
- ✔ Access to our helplines offering advice on legal matters, health & safety issues, tax and VAT concerns and also providing stress counselling

For details of all policy terms & conditions please see the PI Policy Wording and Policy Summary on www.rsabroker.com

MODULAR COVER

- Employers liability
- Public liability
- Legal expenses

(included for no additional costs where the risk satisfies acceptance criteria)

KEY SELLING POINTS

The policy has been tailored to meet your customers' needs and provides:

- Nil first excess for most miscellaneous professions
- Cover on a Statement of Fact basis
- Monthly instalments or payment on broker account
- Wide limit of indemnity range from £100,000 to £5m
- Can select limit of indemnity basis of either 'any one claim' or 'in aggregate'
- Ability to add on modular covers:

- Employers liability
- Public liability
- Legal expenses

(included for no additional costs where the risk satisfies acceptance criteria)

AN APPETITE FOR BUSINESS

We have a broad appetite for many types of client and our e-Traded product is particularly attractive for:

- Accountants
- Engineers
- Property professionals (e.g. estate agents, property managers etc.)
- IT professionals
- Media / advertising
- Miscellaneous

WHY CHOOSE RSA?

- Get a quote within minutes
- Bind cover online
- No need to complete a proposal form
- Supported by a team of dedicated underwriters
- Simple to use and available at a time to suit you
- Mid-term adjustments and renewal functionality online
- Payment via monthly instalments or by account
- Ability to adjust commission
- Dedicated RSA claims team
- Access to our helplines offering advice on a range of issues

Choosing an RSA Policy means that you will also benefit from a wide number of additional services that we provide free of charge:

Dedicated claims experts

Our customers have the support of a dedicated RSA claims team with over 400 years of combined insurance experience. The majority of the team hold a degree or relevant professional qualification and are supported by an experienced panel of legal firms for specialist claims handling requirements.

Fair claims paid promptly

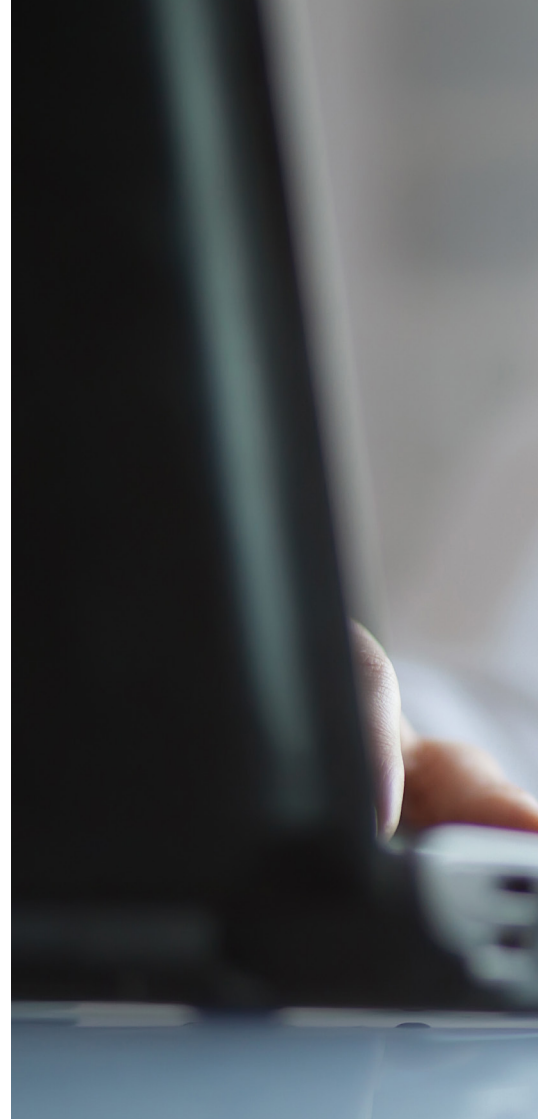
Our dedicated claims team has an excellent reputation for their fair approach to claims handling and the prompt settlement of claims.

Access to Advice

Access to our helplines offering advice on legal matters, health & safety issues, tax and VAT concerns and also providing stress counselling.

INTEGRATED E-TRADING - SIMPLER, FASTER, BETTER, EASIER

At RSA, we know that simplicity is the key to business success. Our e-Trading system is leading the way in SME, providing one seamless route to market for our brokers. Brokers are seeing better results with e-Trading because it's: ➡



Simpler

You'll only need to key in quote data once to get an instant comparative quote. Our RSA Online and Acturis solutions mean no more reams of paper and time spent re-keying

Better

E-Trading offers you a better choice of products, from Shops & Offices to Computers; we've got it covered and we continually expand your options even for specialist products such as Management Protection

Don't get left behind. Find out more about how you can take advantage of RSA's products available to e-Trade now.

Faster

It's faster to trade electronically at a time convenient to you

Easier

It makes doing business easy, from quotations, policy acceptance, mid-term adjustments and renewals e-Trading delivers real value to you and your customers

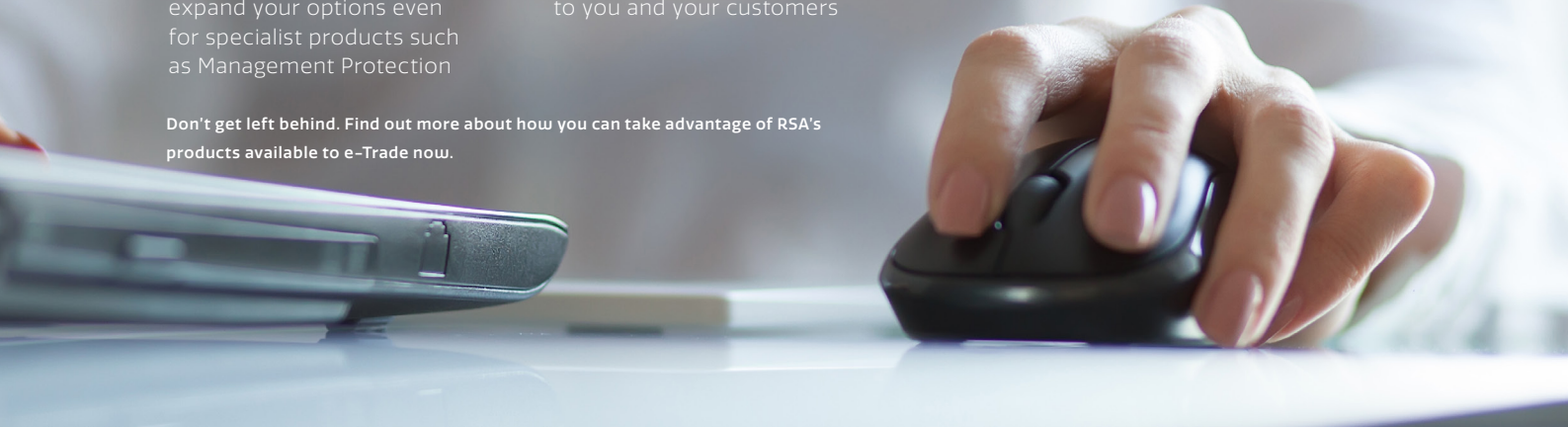
WHERE TO BUY

You can buy our new e-Traded PI product online via RSA Online and Acturis.

More than

50%

Of brokers are already e-Trading, saving time, money and the hassle of paper.



WHY RSA FOR SME?

1.

From Shops to Offices, Tradespeople to Mini Fleet we have a wide range of products to suit your customer's needs

2.

Smoother electronic based trading means improved efficiency, lower costs and improved service

3.

Strong reputation for fair claims consideration

4.

We have a wide appetite in the Deals environment, supported by a leading proposition envied in the marketplace

5.

Our comprehensive range of online products is available on multiple Software Houses helping you trade more easily

6.

Access to our local e-Trading Consultants, making sure you get the right advice at the right time about how to e-Trade with RSA



YOUR QUESTIONS ANSWERED

What do we mean by modular product?

RSA PI will provide an initial quote with a civil liability policy wording. The quote can be complemented with Public Liability and Employers Liability covers, providing a much more flexible solution than available previously.

Which professions do you not cover?

Architects, Design & Construct, Insurance intermediaries, Independent Financial Advisors, Solicitors, and Surveyors conducting lending valuations.

How can I access RSA Online?

You can access RSA Online via www.rsabroker.com. If you do not currently have a Sign In, full details of how to obtain one can be found on the Welcome Page.

Apart from cover enhancements, what are some of the other benefits of the PI re-launch?

The new PI platform now has built in mid-term adjustments and renewal functionality online without the need to re-enter information at renewal.

CONTACT US



For more information on our wide range of products and services visit www.rsabroker.com.

We promise to put you in touch with the relevant decision-maker whenever you call. Within RSA Online there is the facility to "Request a call back".

You can call our dedicated SME team to discuss our Professional Indemnity product on **0330 100 6560**

Claims Helpline number **0140 323 2308**. Please quote the Policy number

For more information on other great products and services RSA Commercial offer, visit rsabroker.com or join the conversation on LinkedIn or Twitter **#WhyRSA**

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