

MANAGEMENT PROTECTION- E-TRADED

RSA: protecting the
decision makers

Directors, officers, charity trustees and managers make difficult decisions every day but RSA's brand new Management Protection insurance puts at least one crystal clear solution on the table.



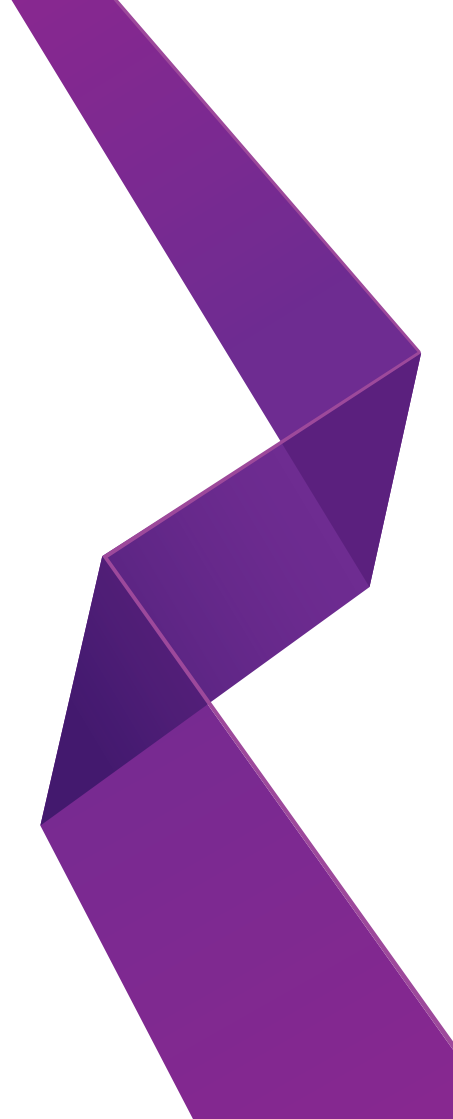
PRODUCT SUMMARY

In the ever-combative landscape of third party claims, litigations and increasing regulations, the decisions and actions of company directors and officers are under greater scrutiny than ever before. RSA now offer flexible combinations of cover to ensure that directors and officers have the confidence, support and freedom to make the tough decisions that every business needs to get ahead.

Perfectly suited for privately owned, Charities or Not for Profit businesses with a turnover of up to £100m our Management Protection Liability provides decision makers with the peace of mind that they will have broad

protection for claims or allegations made against them.

At RSA we like to leave no stone unturned, that's why we ensure we provide cover relevant to the customers of today. Our Management Protection policy offers a wide range of standard cover but also extends to include corporate liability. This provides financial protection for a business against lawsuits arising from mismanagement, employment practices liability and for wrongful acts such as sexual harassment, racial discrimination and unfair dismissal.



STANDARD COVER...

Main aspects of policy cover:

- ✔ Our policy covers claims first arising and circumstances first notified to us during the period of insurance (including an additional 60 days grace for circumstances known by the Insured)
- ✔ Broad definition for actual or alleged wrongful acts
- ✔ Separate Any one claim limits for directors and officers liability, corporate liability and employment practices liability
- ✔ Crisis and regulatory cover (public relations, crisis management or law firm to minimise adverse publicity)
- ✔ Cyber cover
- ✔ Pension cover
- ✔ Advancement of defence costs (RSA provides upfront financial support)
- ✔ Investigations cover (which is not limited to a specific Act e.g. Health & Safety)
- ✔ Civil fines and penalties cover
- ✔ Emergency costs and expenses
- ✔ Direct access for individuals to notify claims against the policy if the board dispute notification

Policy Conditions

- ✔ Consumer Insurance (Disclosure and Representations) Act 2012 compliant
- ✔ Non rescindable*
- ✔ Discovery period available of up to 72 months
- ✔ 100% allocation of defence costs
- ✔ Automatic cover for acquisition or creation of a subsidiary

For details of all policy terms & conditions please see the Management Protection e-Traded Policy Wording and Policy Summary.

* RSA will not rescind coverage based on alleged misrepresentations in connection with the application for insurance.

...AND IN ADDITION

FREE – Corporate Liability Cover – separate any one claim limit £100,000 provided as standard.

Cover includes:

- Corporate Liability cover including public relation fees
- Contractual Liability Defence Costs
- Corporate Killing
- Pollution
- Social Media Public Relations Consultancy Fees

Both modular covers have flexible options to increase the separate limit of Liability up to £2M or the maximum limit provided for under directors and officers Liability

(whichever is the lower)

KEY SELLING POINTS

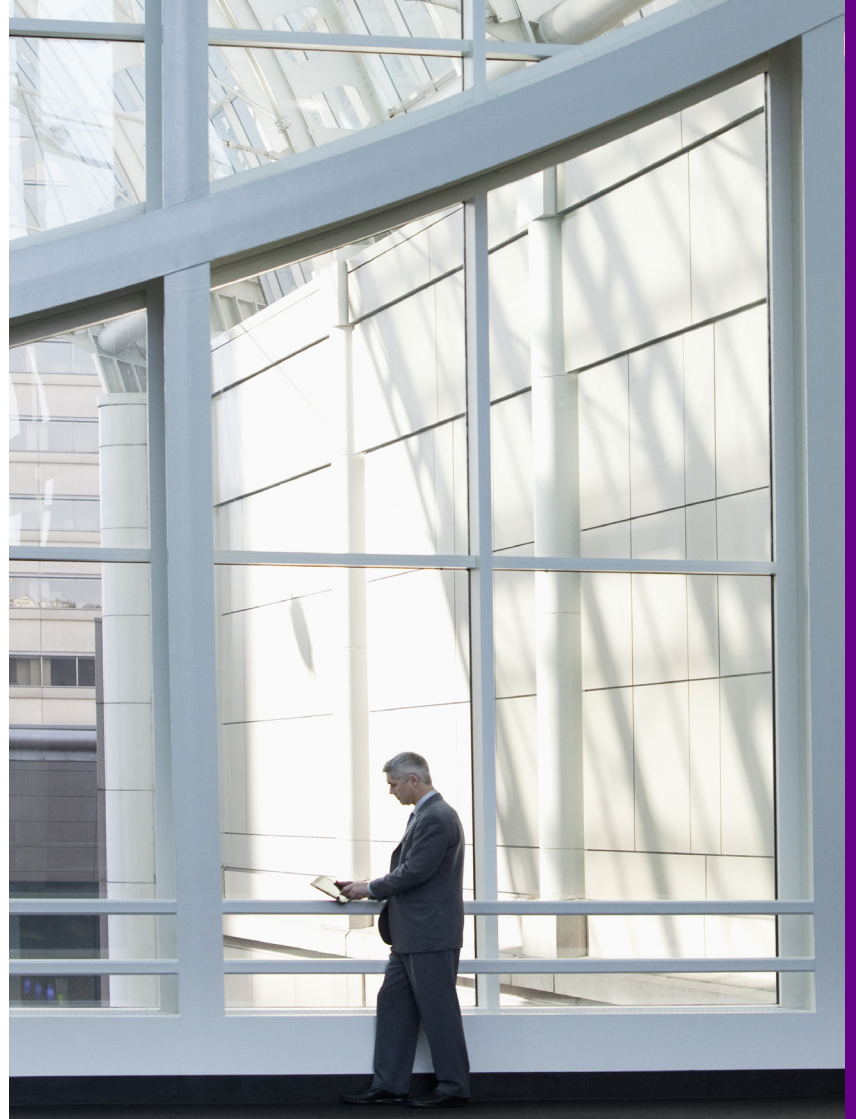
The policy has been tailored to meet your customers' needs and provides:

- Any One Claim; Directors, Corporate liability, Employment Practices Liability
- Insuring clauses for Cyber Liability & Pension Trustee Liability
- Competitive Pricing
- Instant online decisions however customers with claims will need to talk to RSA
- Modular approach for Employment Practices Liability & Corporate Liability cover above the FREE £100,000
- Option to increase Excess
- Broker end to end management
- Flexible commission
- Flexible payment options
- Deals capability

AN APPETITE FOR BUSINESS

We have a broad appetite for many types of client and our e-Traded product is extremely competitive and suitable for:

- Private limited companies
- The 'not for profit' sector including residential associations, charities and clubs
- UK located risks
- Financially stable companies with a positive net worth
- Companies with a turnover less than £100m
- Entities with strong employment practices



WHY CHOOSE RSA?

Service & underwriting expertise

As well as being supported by specialist regional underwriting experts, you'll get access to decision makers who are experts in all SME products including Management Protection Insurance.

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.

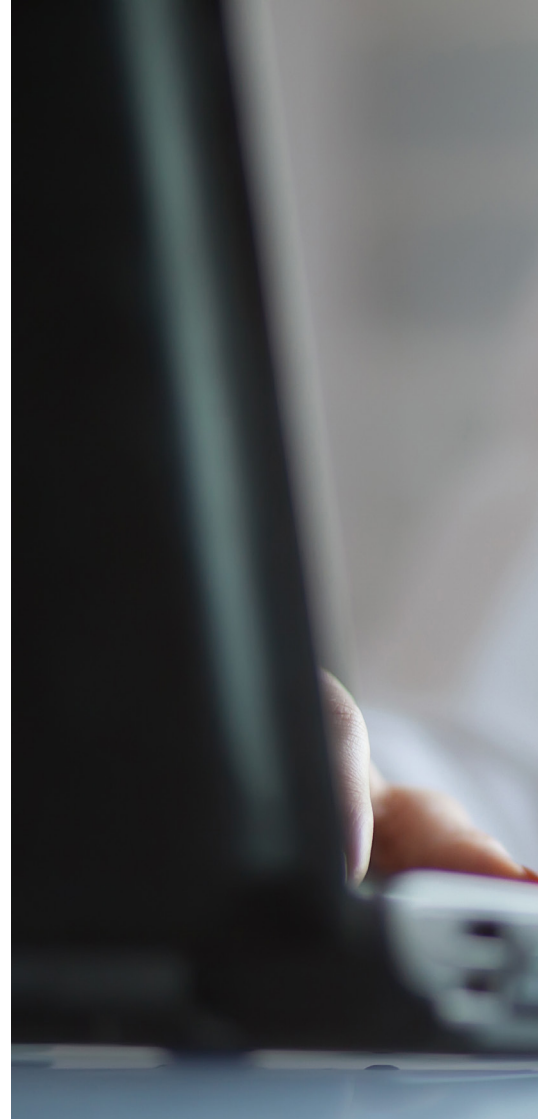
Market leading fraud identification and management

Our dedicated Counter Fraud Unit has over 200 dedicated staff investigating potential fraud claims. This enables us to keep claims costs down which in turn means we can do the same for premiums.

We also offer a range of additional services to our customers, including legal assistance, health & safety, tax advice and stress counselling. Further information can be found on our website.

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 via Acturis. For brokers who do not have access to Acturis, our RSA Online solution is available.

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.

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 Management Protection e-Traded 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 customers needs

2.

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

3.

Strong reputation for fair claims

4.

We have a strong appetite in the Deals environment, supported by a leading Deals 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





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

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 Management Protection product on **0800 294 5560**

Claims Helpline number **0845 300 4006**
Please quote the Policy number

Royal & Sun Alliance Insurance plc (No. 93792), Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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