



Business Combined

Policy summary

Business Combined

Policy Summary

Your policy is an annually renewable insurance underwritten by Royal & Sun Alliance Insurance Ltd. 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

Other Important Information

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

- Law and language applicable to the policy
- 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.

Property Insurance	
FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
Property Damage Insurance General Contents are covered against the following standard risks. You may also choose to cover your Buildings, Tenant's Improvements, Stock and Computer Equipment and Ancillary Equipment against the following standard risks.	
Standard Covers: Loss or Damage caused by: <ul style="list-style-type: none"> • Fire, Explosion, Lightning, Aircraft, Earthquake • Riot, Civil Commotion, Malicious Damage • Storm, Flood, Escape of Water, Impact • Sprinkler Leakage • Theft • Subsidence, Ground Heave, Landslip • Falling Trees • Accidental Breakage of Fixed Glass In addition you may choose to insure the following additional risks: <ul style="list-style-type: none"> • Accidental Damage not specifically excluded • Computer Breakdown 	Please note that these exclusions apply to cover for Buildings, Tenant's Improvements, General Contents, Computer Equipment and Stock: <ul style="list-style-type: none"> • Specific causes of loss may be excluded including but not limited to: <ul style="list-style-type: none"> – Explosion where internal pressure is due to steam only (but not domestic boilers) – Malicious Damage, Escape of Water, Sprinkler Leakage and breakage of Fixed Glass in respect of any Building which is Unoccupied for more than 45 consecutive days. – Theft not involving forcible and violent entry or exit and theft to any part of the Building not occupied by You for the purpose of the Business. 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. Cover also excludes: <ul style="list-style-type: none"> • Disease • Cyber & Data Risks • Marine Policies • Pollution and Contamination • Radioactive Contamination • Terrorism • War and Allied Risks.
Property Insured If Buildings and/or Tenants Improvements have been selected the following will be automatically included in the Policy:	
Buildings <ul style="list-style-type: none"> • Buildings • Tenants Improvements • Landlords fixtures and fittings • Outside buildings • Walls, gates and fences and services • Pavements, forecourts and paved areas • Solar panels and wind turbines attached to the building • Fixed signage, canopies, street furniture, security systems • Landscaping and recreational features • Glass • Service mains, meters piping and cabling. Inflation Protection Provides an automatic increase in the Building value You declare for insurance during the policy period, which can be increased if required.	Please see exclusions to Standard Covers in the Policy Wording/ Schedule.
Reinstatement Cover is on an 'as new' basis.	Underinsurance It is important to ensure that the value you declare for the Buildings represents the total cost to rebuild your property (this is not the market value). This should represent the total cost to rebuild your property including architects, surveyors, consulting engineers, debris removals and legal fees you would be required to pay. If the value you declare is less than the full amount your Buildings should be insured for, your claim may be reduced.

Property Insurance	
FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
General Contents If General Contents has been selected the following will be automatically included in the Policy:	
<p>General Contents:</p> <ul style="list-style-type: none"> 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. Directors', partners' and employees' personal effects. CCTV and alarm equipment, aerials and satellite dishes. Wines, spirits, cigarettes and tobacco held for entertainment purposes. Documents, manuscripts and business books. <p>Inflation Protection Provides an automatic increase in the Contents value you declare for insurance during the policy period, which can be increased if required.</p> <p>Basis of Settlement General Contents – Reinstatement Cover is on a reinstatement 'as new' basis.</p> <p>Documents, manuscripts and business books. 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"> Please see exclusions to Standard Covers in your Policy Wording/ Schedule. Cover is limited to a maximum of £1,500 per person. Equipment must be securely fixed to the building. Cover is limited to a maximum of £500 for any one theft loss. Cover is limited to a maximum of £25,000 for any one loss. <p>Underinsurance It is important to ensure that the value you declare for the General Contents represents the total cost to replace your property. This should represent the total cost to replace your property including debris removal and legal fees you would be required to pay. If the value you declare is less than the full amount your General Contents should be insured for, your claim may be reduced.</p> <ul style="list-style-type: none"> Excludes the value to you of the information. <p>You must comply with the Fire Extinguishing Appliances, Security Precautions, Minimum Standards of Security, Storage in Basements, Storage of Flammable Solvents and Kitchen Equipment, Roof Inspection and Unoccupied Building requirements detailed in the Policy Wording.</p>
<p>Computer Breakdown If Computer Breakdown Cover is shown as Included on the Policy Schedule, the following covers will apply:</p> <ul style="list-style-type: none"> Mechanical or electrical breakdown in respect to Computer Equipment and Ancillary Equipment. Accidental Discharge of Gas Systems. Additional Rental cost of Computer Equipment and Ancillary Equipment. Incompatibility of Computer Systems Records following loss or damage. 	<ul style="list-style-type: none"> Please see exclusions in the Policy Wording. Limit of liability £10,000. Limit £7,500 any one loss. Limit of Liability £10,000. <p>You 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
Stock If Stock has been selected the following will automatically be included in the Policy:	
<p>Cover for:</p> <ul style="list-style-type: none"> • Stock and materials in trade. • Work in progress. • Finished goods at the Business Premises specified in the Schedule. • Goods held in trust for which you are responsible. <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"> • Stock in the Open <p>Basis of Settlement 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>Underinsurance It is important to ensure that the sum insured you declare for Stock represents the total cost to replace your property. This should represent the contract price you are due to sell at or the value of the Stock at the time of its destruction including the cost of removing debris or other legal fees you would be required to pay. If the value you declare is less than the full amount your Stock should be insured for, your claim may be reduced.</p>

Additional Property Insurances	
FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
Business Interruption Insurance If Business Interruption Insurance is shown as Included in the Policy Schedule, the following covers will apply:	
<p>Standard Covers:</p> <ul style="list-style-type: none"> • The standard covers are the same as those shown under Property Damage unless otherwise stated in the Schedule. <p>Loss of Gross Profit/Estimated Gross Profit or Gross Revenue Estimated Gross Revenue (based on the selected cover basis).</p> <ul style="list-style-type: none"> • Occurring during the Indemnity Period as a consequence of interruption to the Business caused by a Standard Cover. • Increased costs of the Business to mitigate the reduction in Turnover (subject to the increased costs amount not exceeding the amount of Turnover earned) • 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. <p>or</p> <p>Additional Cost of Working</p> <ul style="list-style-type: none"> • Occurring during the Indemnity Period as a consequence of interruption to the Business caused by a Standard Cover. <p>The Indemnity Period chosen by you</p> <ul style="list-style-type: none"> • The Indemnity Period starts when the loss or damage occurs and ends when the Business trading position ceases to be affected by it. 	<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"> • Some specific causes of damage may be excluded – please see the Policy Wording/ Schedule for details. • Excludes theft not involving forcible and violent entry or exit. • Excludes Malicious Damage, Escape of Water, Sprinkler Leakage and breakage of Fixed Glass in respect of any Building which is Unoccupied for more than 45 consecutive days. <p>Cover also excludes:</p> <ul style="list-style-type: none"> • Disease • Cyber & Data Risks • Marine Policies • Pollution and Contamination • Radioactive Contamination • Terrorism • War and Allied Risks. <ul style="list-style-type: none"> • Varying Indemnity Periods are available normally from 12 months to 36 months.

Additional Property Insurances

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<p>Additional Covers</p> <ul style="list-style-type: none"> Specified Disease Murder & Suicide Vermin Pests and Defective Sanitation Prevention of Access to the business premises and the 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, happening within 1,000 metres of Your Premises. Failure of Public Supply including Electricity, Water or Gas 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. 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. Telecommunication Systems. <p>In addition you may choose to insure the following additional risk:</p> <ul style="list-style-type: none"> 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. 	<p>Underinsurance</p> <p>It is important to ensure that the sum insured you declare for the Gross Profit or Gross Revenue represents the amount which would have been earned in the twelve months immediately following the date of the Damage. You need to take into account any trends of the Business, any variations in or other circumstances affecting the Business, and this shall be proportionately increased to correspond with the maximum Indemnity Period where it exceeds twelve months. If the value you declare is less than the full amount your Gross Profit or Gross Revenue should be insured for, your claim may be reduced.</p> <ul style="list-style-type: none"> Limit £100,000 for all Premises, and in the aggregate during the Period of Insurance. The maximum indemnity period shall be 3 months Limit £100,000 for all Premises, and in the aggregate during the Period of Insurance. The maximum indemnity period shall be 3 months Limit £100,000 for all Premises, and in the aggregate during the Period of Insurance. The maximum indemnity period shall be 3 months Limit £100,000. The maximum indemnity period shall be 3 months. Limit £250,000. Cover excludes <ul style="list-style-type: none"> any loss during the first 24 hours of the Indemnity Period. Limit £250,000. Limit £100,000 Cover excludes <ul style="list-style-type: none"> any loss during the first 24 hours of the Indemnity Period in respect of Telecommunications any loss caused by the failure to access Intranets, Extranets or the Internet or any loss of e-mail. The Limit of Liability shown in the Schedule. <p>You must comply with the Duplicate Records requirements detailed in the Policy Wording.</p>

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

Additional Property Insurances

FEATURES & BENEFITS

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

All Risks Insurance

If All Risks insurance is shown as Included on the Policy Schedule, the following covers will apply if specifically shown on the Schedule:

Cover for:

Loss or damage to Unspecified Equipment within the Territorial Limits shown on the Schedule.

- Loss or damage to Specified Equipment within the Territorial Limits shown on the Schedule.

Please see exclusions to Standard Covers in the Policy Wording/Schedule.

The Limits of Liability shown in the Schedule.

- The Sum Insured shown in the Schedule.
- Security restrictions apply.
- Please see the exclusions in the Policy Wording.
- Cover excludes Terrorism unless selected.

Optional Insurances

FEATURES & BENEFITS

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

Money Insurance

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.

Standard Covers:

- Money in Your Premises during Working Hours or in transit, or in a bank night safe or at any of Your contract sites during Working Hours.
- Money kept in a locked safe or strongroom in Your Premises outside Working Hours.
- Money in Your residence or that of any of Your directors, partners or Employees in a locked safe or when an adult is in residence.
- Crossed cheques, crossed money orders and crossed postal orders.
- Non negotiable money.
- Money in any machine.
- Benefits to employees for bodily injury sustained during a robbery.

Please note:

- Some specific causes of loss may be excluded – please see the Policy Wording/Schedule.
- If Your 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 You must comply with under the Security Precautions requirement.
- Loss by theft by any director, partner or Employee not discovered within seven working days of the occurrence is excluded.

You must comply with the Money in Transit requirement detailed in the Policy Wording.

Liability Insurance

The Limits of Indemnity applicable are shown in the Policy Schedule.

Employers' Liability:

If Employers' Liability is shown as Included on the Policy Schedule, the following covers will apply:

- 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.

- Cover excludes legal liability for
 - Radioactive Contamination
 - Road Traffic Legislation
 - Fines and penalties

Public/Products Liability:

If Public/Products Liability is shown as Included on the Policy Schedule, the following covers will apply:

- 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.
- Wrongful arrest or false imprisonment of a member of the public.

- Cover excludes any legal liability in connection with
 - Mechanical Vehicles
 - Employers' Liability
 - Property in Your Custody or Control
 - Pollution or Contamination
 - Products Defects and Recall
 - Advice, design or specification provided for a fee
 - Fines or penalties
 - Contractual Liability
 - Disposed Premise
 - Fear of Asbestos
 - Asbestos Removal Costs
 - Asbestos in the United States of America
 - Aircraft Products
 - Products to Offshore Industries

Optional Insurances	
FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
Legal Defence Costs:	
<p>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"> Some specific causes of loss are excluded – please see the Policy Wording for details.
Machinery Breakdown Insurance	
Provides insurance in respect of damage to Machinery and Plant.	
<p>Standard Covers:</p> <p>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 our 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> <ul style="list-style-type: none"> i) mechanical or electrical defects in the Property ii) failure or fluctuation of the electrical supply iii) error or omission of the operator <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"> Please see the exclusions to cover in the Policy Wording/Schedule. Cover is excluded for Terrorism unless selected. Excludes Cyber & Data risks. Limits £10,000. Cover is limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
Fidelity Insurance	
If Fidelity Insurance is shown as included on the Policy Schedule, the following covers will apply:	
<p>Standard Cover:</p> <ul style="list-style-type: none"> Loss of money or goods caused by fraud or dishonesty of your employees. Third Party Computer Fraud. Third Party Fund Transfers. Forgery of Cheques and other Financial Instruments. Counterfeit Paper Currency. Corporate Card Fraud. Telecommunications Fraud. Public Utilities Fraud <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"> Cover excludes Terrorism You must comply with the minimum standards of control which are detailed in the Policy Wording.
Personal Accident Insurance	
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 You or Your 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"> Bodily injury as a result of specified activities as confirmed in the Policy Wording. Sickness or disease. Committing to attempting to commit suicide, or as a result of self-inflicted injury. Post traumatic stress disorder Any physical or mental defect of any sort which was known prior to inception of the Policy. Cover excludes Terrorism.

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:

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

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

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| <p>This is a claims made basis of cover.</p> <p>Costs incurred in pursuing or defending the legal rights of Your Business as a result of legal proceedings relating to:</p> <ul style="list-style-type: none"> Employment Disputes
defence of disputes with staff over contracts of employment and alleged breaches of employment legislation. Prosecution Defence
defence of specified criminal or civil actions. Occupied Property
pursuit or defence of property disputes which may cause financial loss to your business. Damage to Goods
pursuit of legal proceedings against a third party in respect of goods owned by you. Taxation Enquiries
accountancy and legal costs involved in representing your business in HM Revenue and Customs investigations. Appeals to Statutory Bodies
Appeal against an improvement, prohibition or suspension notice served on you. Bodily Injury Recovery
pursuit of compensation for death or bodily injury to You or Your directors or employees from a negligent person. Contract Disputes
pursuit or defence of disputes with customers or suppliers for sale or supply of goods or services. <p>Extensions in cover are also included for Jury Service Allowance and Witness / Defendant 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"> RSA's written consent must be obtained to pursue these actions and You must comply with all the requirements in the Policy Wording. 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. A number of Conditions apply to the Insurance - please see the Policy Wording for details. |
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Optional Insurances	
FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
Transit Insurance If Transit Insurance is shown as Included on the Policy schedule, the following covers will apply if specifically shown on the Schedule:	
Covers Property incidental to your business while: <ul style="list-style-type: none"> • Despatched by Post, Rail or Road Carrier. • In the custody of Your Travellers or Agents. • In any vehicle owned by, or operated by the You. Extensions to cover apply as shown in the Policy Wording.	<ul style="list-style-type: none"> • Cover is limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. • Some specific causes of damage are excluded – please see the Policy Wording/ Schedule for details. • Some specific types of property are excluded – please see the Policy Wording/ Schedule for details. • Unattended Vehicle security requirements apply – please see the Policy Wording/Schedule for details. • If the value of the Property exceeds the Limit of Liability, a claim may be reduced. • Cover excludes Terrorism, Disease and Cyber & Data risks.
Deterioration of Stock Insurance If Deterioration of Stock Insurance is shown as Insured on the Policy Schedule the following covers will apply:	
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.	<ul style="list-style-type: none"> • Cover is excluded in respect of refrigeration units exceeding 15 years of age. • Some specific causes of damage are excluded – please see the Policy Wording/ Schedule for details. • If the Sum Insured on Stock is lower than the value of the Property, a claim may be reduced. • Cover excludes Deliberate Acts and Loss of goodwill, and Communicable Disease.

Table 2 General Conditions and Exclusions

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

OTHER CONDITIONS & EXCLUSIONS
<ul style="list-style-type: none">• If there are any changes to your Business, the Premises, the Property therein You should inform Us immediately.• War is excluded in respect of all cover except for Employers' Liability.• Radioactive Contamination, and War & Allied risks are excluded.• Further conditions and exclusions may be applied under each individual Insurance section within the Policy Wording and/or shown on the Schedule.• You must at Your own expense take all reasonable steps to prevent or minimise any Damage or any Injury to Employees or the public. If You discover any defect or danger, You must make it good as soon as practicable and in the meantime take such additional precautions as circumstances require.
RETENTIONS & LIMITS
<ul style="list-style-type: none">• Your 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.• Limits may apply to the Policy, please refer to the Policy Wording and Policy Schedule for details.

OTHER IMPORTANT INFORMATION

Law applicable to the Policy

Both you and RSA may choose the law which applies to this contract. However, unless you and RSA 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 the policy documentation.

Sanctions

Royal & Sun Alliance Insurance Ltd is unable to provide insurance in circumstances where to do so would be in breach of any trade or economic sanctions imposed by the United Nations, the United Kingdom, the European Union or the United States of America. Full details will be provided in your Policy wording general conditions.

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
Wymondham
NR18 8DP

If they cannot resolve the matter to your satisfaction, they will provide you with our final response, upon which you may be eligible to refer your case 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 Ltd 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.

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 via your broker or 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, and the amount to be refunded is greater than £25.

We may cancel this policy by giving you at least 30 days notice to your last known address.

In the event of cancellation, we will refund the premium you paid for the rest of the insurance period. We will only do this if you have not made a claim during the period of insurance or if the amount to be refunded is greater than £25.

