
NOTICE TO POLICYHOLDERS

IMPORTANT INFORMATION AFFECTING YOUR PROPERTIES POLICY WORDING

RSA have made various amendments and improvements to Your Policy wording.

As well as upgrading the wording We are also improving the look and feel, and the layout of important sections.

We have made some changes to Your Properties policy document. The details of the amendments are provided in the following pages.

Your Insurer

Our new Company name is now Royal & Sun Alliance Insurance Ltd

The following clauses have been changed

Policy Exclusions

- We have added a new Policy Exclusions section.
- Radioactive Contamination Exclusion now excludes use of weaponry.
- Disease Exclusion with details of subsequent damage cover.
- Sonic Bangs are no longer excluded.

Policy Definitions

- The definitions for Microchip, Failure of a System, System, and Virus have been deleted.
- The definitions for Advertising Injury, Damage, Data, Sudden Pollution or Contamination Incident have been changed.
- Definitions of Computer System, Cyber Act, Cyber Event, Cyber Incident, and Sum Insured have been added.
- Definitions relating to Terrorism Insurance for Covered Loss, Non-Damage, Private Individual, and Property have been changed or added.

Property Damage Insurance

- The automatic cover restrictions applicable to Unoccupied Premises (following a specified grace period) now applies to commercial and residential properties.
- The Electronic Risk Exclusion has been replaced by a Cyber and Data Exclusion.
- The Unoccupied Buildings condition has changed.
- Roof Inspection requirements apply for any Building that has a felt roof or bituminous surface.
- A new Illegal Cultivation of Drugs Extension applies, and the previous Illegal Activities Exclusion has changed.
- A specific Malicious Damage / Theft by tenants Extension has been added.
- The Automatic Reinstatement after a Loss Extension has been changed.

Loss of Rent Cover

- A note regarding the stacking of Loss of Rent Extensions has been added.
- New Extensions apply for:
 - Specified Diseases
 - Prevention of Access and Loss of Attraction
 - Vermin, Pests and Defective Sanitation
 - Murder and Suicide
- The Prevention of Access (Non-Damage) extension has been added if Terrorism Insurance is selected.

Employers' Liability Insurance

- The Road Traffic Legislation exclusion has been changed.

Property Owners Liability Insurance

- The operative clause has been changed.
- The Pollution or Contamination Exclusion has been changed.
- Cyber Exclusion has been added.
- The Data Protection Act Extension has changed.
- The Advertising Injury Extension has changed.
- The Clean Up Costs Extension has changed.

Terrorism Insurance

- Terrorism Insurance remains an optional section and now includes wider cover for non-damage Terrorism incidents, and updated definitions apply.

For more information please refer to Your Policy Summary. For full details please refer to Your Policy Wording.