
**NOTICE TO POLICYHOLDERS
IMPORTANT INFORMATION AFFECTING YOUR POLICY WORDING**

RSA have made various amendments and improvements to your policy wording.

Policy Wording Changes

Legal Expenses Insurance

We have updated the Legal Expenses Insurance section within your policy.

THIS INSURANCE DOES NOT APPLY IF SHOWN AS NOT INCLUDED IN THE SCHEDULE.

The following changes have been made to your cover:

The Insurance Provided

This has changed to "Covered Legal Proceedings" and includes:

- 1 Employment Disputes
- 2 Prosecution Defence
- 3 Occupied Property
- 4 Damage to Goods
- 5 Taxation Enquiries
- 6 Appeals to Statutory Bodies
- 7 Bodily Injury Recovery
- 8 Contract Disputes
- Jury Service Allowance
- Witness / Defendant Attendance Allowance

Conditions / Claims Settlement Conditions

These have changed to "Claims Conditions" and have been updated and includes:

- Notification
- Observance
- Consent
- Representation
- Arbitration
- Withdrawal
- Payment and Recovery
- Minimising Claims or Legal Proceedings
- Intentional Wrongdoing, Fraud and Dishonesty
- Insolvency of Policyholder

Additional Insurance Provided Basic and Compensatory Awards

This has been added as a separate item and updated.

Extensions

These have changed and have been updated.

They are now included under “The Insurance Provided - “What is Covered”.

Exclusions / Additional Exclusions Specific to Covered Legal Proceedings 1 to 8

These have changed and have been updated

They are now included under “The Insurance Provided - “What is not Covered”.

Definitions

These have changed and have been updated.

We have also made the following changes which affect your policy.

Property Damage Insurance – Extensions to Cover

We have made an amendment to the following extensions:

- Trace and Access and Repair or Replacement – We have increased the cover limit from £10,000 to £25,000.
- Theft Cover Extension – We have increased the cover limit for replacing locks from £1,000 to £5,000.

Business Interruption Insurance – Extensions to Cover

We have made an amendment to the following extensions:

- Failure of Public Supply – We have maintained the existing cover limit of £250,000 for losses occurring after 24 hours, subject to a maximum three-month indemnity period.
- Telecommunications System – We have increased the existing cover limit to £100,000 for losses occurring after 24 hours, subject to a maximum three-month indemnity period.

Other changes which do not impact your cover

- We have updated the Sanctions condition within the General Conditions section.
- We have updated the Cancellation condition and added a new Premium Adjustment Condition within the General Conditions section. These confirm our minimum £25 charge/refund approach.
- We have updated the “Making a Complaint” and “Your Personal Information” sections.