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## NOTICE TO POLICYHOLDERS

### IMPORTANT INFORMATION AFFECTING YOUR TRADESPEOPLE / HOMEWORKERS POLICY WORDING

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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 Tradespeople / Homeworkers 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.

### Policy Definitions

- The definitions for Microchip, Failure of a System, North America, System, and Virus have been deleted.
- The definitions for Aircraft Products, Damage, Data, Sudden Pollution or Contamination Incident have been changed.
- Definitions of Computer System, Cyber Act, Cyber Event, Cyber Incident, Sum Insured, and United States of America have been added.

### Employers' Liability Insurance

- The Road Traffic Legislation exclusion has been changed.

### Public/Products 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.

### Tools & Equipment Insurance, and Business Equipment and Business Stock Insurance

- The Electronic Risk Exclusion has been replaced by a Cyber and Data Exclusion.

## Contractor's All Risks Insurance

- The Electronic Risk Exclusion has been replaced by a Cyber and Data Exclusion.
- The Automatic Reinstatement after a Loss Extension has been changed.

Finally, We have merged the previously separate Tradespeople and Homeworkers wordings, so Your new Policy Wording is now titled Tradespeople & Homeworkers.

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