



Offices (Professional Indemnity Combined Insurance)

Policy Summary

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Your RSA Offices (Professional Indemnity Combined Insurance) Policy is an annual contract which may be renewed each year subject to your needs and our terms and conditions.

You can select the cover you want from the following options:

- Property Damage Insurance
- All Risks Insurance
- Business Interruption Insurance

Full details of what you have chosen will be shown on your Statement of Fact and Policy Schedule.

The tables in this summary provide a summary of the main Policy features and benefits and any significant exclusions or limits that you should check on 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.

For full Policy details, terms and conditions, please read your Policy Wording in conjunction with your Statement of Fact and Policy Schedule.

Table 1 Standard Features and Benefits

The following covers will be included if you have selected them for your Policy. Check your Policy Schedule to identify whether cover is Included.

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.

Your Contribution in the event of a claim will be shown in your Schedule

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p>PROPERTY DAMAGE INSURANCE</p> <p>Your General Contents are covered against the following standard risks. You may also choose to cover your Computer Equipment, and Buildings, for the same risks</p>		
<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> • Fire, smoke, lightning, explosion, earthquake • Riot, civil commotion, malicious damage • Storm, flood, escape of water or oil • Impact • Theft or attempted theft • Falling trees • Accidental damage to fixed glass, neon signs and sanitary ware. • Subsidence, ground heave or landslip will apply if Buildings covered • Any other accidental damage not specifically excluded. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover excludes: <ul style="list-style-type: none"> - Disease - Cyber & Data Risks - Marine Policies - Pollution and Contamination - Radioactive Contamination - Terrorism - War and Allied Risks • A limit of £10,000 applies in respect of accidental damage to fixed glass, neon signs and sanitary ware. 	<p>Property Damage Insurance</p>
<p>The following extensions are also included within Property</p> <ul style="list-style-type: none"> • Extinguishment Expenses • Damage to landscaped gardens and grounds caused by emergency services. • Cost of locating and repairing damage resulting from escape of water or oil. • Costs arising from unauthorised use of metered electricity, gas or water. • Additional cost of metered water resulting from insured damage. • Cover for the cost of replacing locks following theft of keys 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Limit £10,000 any one loss. • Limit £10,000 any one loss. • Limit £10,000 any one loss. • Limit £2,500 any one period of insurance. • Limit £10,000 any one loss. • Limit £1,000. 	<p>Property Damage Insurance</p>

Table 1 Standard Features and Benefits (continued)

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
GENERAL CONTENTS If General Contents are shown as Included on your Policy Schedule, the following cover will apply:		
<ul style="list-style-type: none"> Equipment (other than Computer Equipment) and contents at the specified premises. Directors', partners' and employees' personal effects. CCTV and alarm equipment, aerials and satellite dishes. Glass, sanitary ware, neon and illuminated signs and electric light fittings. Property at other locations and in transit whilst temporarily removed from the Premises. 	<ul style="list-style-type: none"> Please see 'What is not covered' in your Policy Wording. Cover is limited to a maximum of £1,500 per person. Equipment must be securely fixed to the building. Limit £10,000 any one loss. Cover applies within the Territorial Limits shown in the Schedule subject to various limits 	Property Damage Insurance
Inflation Protection Provides an automatic increase in the General Contents value you declare for insurance during the policy period, as shown in your Schedule	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 General Contents 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.	Property Damage Insurance
COMPUTER EQUIPMENT If Computer Equipment is shown as Included on your Policy Schedule, the following covers will apply:		
<ul style="list-style-type: none"> Equipment and Ancillary Equipment anywhere in the world Reinstatement of Computer Systems Records. Additional Rental Cost of Computer Equipment and Ancillary Equipment. Incompatibility of Computer Records following loss or damage. Accidental Discharge of Gas Systems. 	<ul style="list-style-type: none"> Please see 'What is not covered' in your Policy Wording Limit £10,000 or as otherwise shown in your Schedule. Limit £7,500 any one loss. Limit £10,000. Limit £5,000. 	Property Damage Insurance
Inflation Protection Provides an automatic increase in the Computer Equipment value you declare for insurance during the policy period, as shown in your Schedule.	Underinsurance It is important to ensure that the value you declare for the Computer Equipment represents the total cost to replace your property. This should represent the total cost to replace your Computer Equipment including debris removal and legal fees you would be required to pay. If the value you declare is less than the full amount your Computer Equipment should be insured for, your claim may be reduced.	Property Damage Insurance

Table 1 Standard Features and Benefits (continued)

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
BUILDINGS		
If Buildings are shown as Included on your Policy Schedule, the following cover will apply:		
<ul style="list-style-type: none"> Buildings. Shop Front Landlord's Fixtures & Fittings. Outside buildings. Walls, gates, fences and services. 	<ul style="list-style-type: none"> Please see 'What is not covered' in your Policy Wording. Theft of lead to the exterior of the building is excluded. 	Property Damage Insurance
<p>Inflation Protection Provides an automatic increase in the Buildings value you declare for insurance during the policy period, as shown in your Schedule</p>	<p>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.</p>	Property Damage Insurance
ALL RISKS INSURANCE		
If All Risks Insurance is shown as Included on your Policy Schedule, the following covers will apply if specifically shown on the Schedule:		
<ul style="list-style-type: none"> Loss or damage to Unspecified Equipment within the Territorial Limits shown on the Schedule. 	<ul style="list-style-type: none"> The Limits of Liability shown in the Schedule. Security restrictions apply. Please see 'What is not covered' in your Policy Wording. Cover excludes terrorism, disease and cyber & data risks. 	All Risks Insurance
BUSINESS INTERRUPTION INSURANCE		
If Business Interruption Insurance is shown as Included on your Policy Schedule, one of the following covers will apply		
<ul style="list-style-type: none"> Loss of Gross Revenue - covers loss of gross revenue by a cause which is also insured under the Property Damage Insurance section for the Indemnity Period shown in your Schedule. <p>Or</p> <ul style="list-style-type: none"> Increased Cost of Working – covers additional costs you incur to minimise the interruption to your business by a cause which is also insured under the Property Damage Insurance Section. The additional costs will be paid during the Indemnity Period shown in your Schedule. <p>The Indemnity Period starts when the loss or damage occurs and ends when the business' trading position is back to the level enjoyed before the incident or when the Indemnity Period show</p>	<ul style="list-style-type: none"> Please see 'What is not covered' in your Policy Wording. Cover excludes: <ul style="list-style-type: none"> Disease Cyber & Data Risk Pollution and Contamination Radioactive Contamination Terrorism War and Allied Risks. The sum insured or Limit of Liability shown in the Schedule. 	Business Interruption Insurance

Table 1 Standard Features and Benefits (continued)

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
BUSINESS INTERRUPTION INSURANCE (CONTINUED)		
	<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>	
<p>The following extensions are also included within Business Interruption Insurance:</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 and Telecommunications. • Damage by any cause insured under Property Damage Insurance at a suppliers' premises or premises you use for storage within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • 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 -- in respect of Telecommunications any loss caused by the failure to access Intranets, Extranets or the Internet or any loss of e-mail. • Limit 10% of the Gross Revenue Sum Insured or £250,000 whichever is lower. 	Business Interruption Insurance

Table 1 Standard Features and Benefits (continued)

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
BUSINESS INTERRUPTION INSURANCE (CONTINUED)		
<ul style="list-style-type: none"> • Damage by any cause insured under Property Damage Insurance to property temporarily removed from the premises or in transit anywhere in Europe. <p>You may also choose to insure</p> <ul style="list-style-type: none"> • Outstanding Debit Balances (Book Debts) <ul style="list-style-type: none"> - any outstanding debts that you are unable to trace following an incident by any cause insured under Property Damage Insurance. 	<ul style="list-style-type: none"> • Limit £25,000 any one loss. • The Limit of Liability shown in the Schedule 	<p>Business Interruption Insurance</p>

Table 2 General Conditions, Exclusions and Limits

If there are any changes to your business, the premises or property or any other circumstances that will increase the risk of loss or damage, you must inform us immediately as failure to do so could invalidate your Policy or result in a claim not being paid.

GENERAL CONDITIONS, EXCLUSIONS AND LIMITS
<ul style="list-style-type: none"> • Nuclear risks, cyber & data risks, and war & allied risks are excluded. • Your Contribution to any claim will be detailed on your Policy Schedule. • Any limits that apply to your Policy will be detailed in your Policy Schedule and Policy Wording. • Your insurance is subject to the Minimum Standards of Security, which are detailed in the Policy Wording.

OTHER IMPORTANT INFORMATION

Making a claim

Should you wish to make a claim under your Policy please call our Claims Helpline on 0345 300 4006 as soon as possible. You must give us any information or help that we may reasonably ask for.

You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your Policy document.

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
Wyndham
NR18 8DP

If they cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter 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.

Law applicable to the Policy

Both you and we may choose the law which applies to this contract. However, unless you and we 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 your Policy documentation.

Financial or Trade Sanctions

Royal & Sun Alliance Insurance Ltd is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your Policy documentation.

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 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.

We may cancel this policy by giving you at least 30 days notice to your last known address; provided no claim has been made in the current policy year we will refund any premiums already paid for the remaining period of insurance.