
NOTICE TO POLICYHOLDERS – OCTOBER 2021

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

Changes to your Liability Insurance policy:

Please note that with effect from renewal a limitation will apply in respect of Cyber and additional cover has been applied as summarised below:

- Access to 24-hour claims helpline
- Legal Assistance and Health and Safety advice line access
- The right to cancel after 30 days (existing policy does not have a cancellation clause)
- Higher Court Attendance benefits of £750 for directors and £500 employees (was £500 and £250)

The following Extensions have been added:

- Automatic Acquisitions
- Advertising Injury (Section 2 – Public/Products Liability)
- Clean Up Costs (Section 2 – Public/Products Liability)
- Defective Premises Act (Section 2 – Public/Products Liability)
- Excess Motor Liability (Section 2 – Public/Products Liability)
- Legionellosis (Section 2 – Public/Products Liability)
- Legionellosis Run Off (Section 2 – Public/Products Liability)
- Unauthorised Movement of Vehicles (Section 2 – Public/Products Liability)

The Definition of North America has been removed and replaced with United States of America.

The following Definitions have been added:

- Advertising Injury
- Aircraft Products
- Computer System
- Data (new definition replacing previous version)
- Sudden Pollution or Contamination Incident
- Virus

The Road Traffic Legislation Exclusion in Section 1 – Employers Liability has been amended.

The Operative Clause in Section 2 – Public/Products Liability has been amended.

The following amendments to Exclusions in Section 2 – Public/Products Liability have been made:

- Property Worked Upon Exclusion has been deleted
- Asbestos in North America Exclusion has been replaced by Asbestos in the United States of America
- Cyber Exclusion has been added

Please also be aware Royal & Sun Alliance Insurance plc has changed name to Royal & Sun Alliance Insurance Ltd.

Full details of all changes can be found in the Policy Wording.