



# Notice to Policyholder

Important Information Affecting  
Your Policy Document

RSA have made various amendments to your Management Protection Insurance policy wording. You should read this notice carefully. This notice highlights the key changes made. For full details of your cover, please read your new Management Protection for Incorporated Entities, Charities and Not for Profit policy wording.

## Changes to your Management Protection Insurance policy:

We have merged our Management Protections for Private Companies wording and our Management Protection for Charities and Not for Profit combined into one wording. This is titled, Management Protection for Incorporated Entities, Charities and Not for Profit. There is no change to the level of cover you will benefit from under this policy other than as set out in this notice. Action by the Policyholder has been amended

## To help you understand your rights and responsibilities and make it easier to read, we have updated the following sections in the policy

- Welcome to RSA
- About Your Policy
- Navigating Your Policy
- Your Duty of Fair Presentation
- Your Personal Information
- Making a Complaint

## We have improved our Employee Crime cover

We have replaced our Fidelity cover with a broader Employee Crime section that dovetails with our full Crime proposition. This covers

- Own losses
- Client funds
- Expenses
- Identity Fraud
- Impersonation Fraud

## The following extensions have been updated

Section	Extension	Change	Detail (where applicable)
Directors, Officers and Trustees Liability	Compensation for Court Attendance	Updated	We have increased the limit from £250 a day to £500 a day
	Cyber liability Public Relations Costs	Updated	Following the deletion of the Cyber Liability extension, these costs are now incorporated within the Crisis Management & Regulatory Events Public Relations Costs
	Loss of or Damage to Documents (Charities and Not for Profit only)	Deleted	
	Mental Anguish or Emotional Distress	Deleted	This is already covered under our definition of Employment Wrongful Acts

Corporate Liability	Pollution	Updated	This extension has been updated to provide clarity that cover is for defence costs
	Takeover and Mergers	Added	Provides rights for automatic run off for up to 6 years subject to defined criteria
	Cyber Liability	Deleted	
	Social Media and Public Relations Fees	Updated	This extension has been updated to allow for loss mitigation prior to a claim or loss being triggered under the policy
	Loss of or Damage to Documents	Deleted	

#### The following parts of the wording have also been updated

##### Definitions

1. **Loss** has been updated to include Fees for Intervention (FFI) by the HSE
2. **Claim** has been extended to incorporate Employment Practices Liability Claim. This includes receipt of an ET1 or pre-conciliation notification from ACAS for specified Employment Wrongful Acts. This will provide you with access to legal advice at an earlier point
3. **Data**, this definition has been updated to include modern forms of data storage for better clarity

##### Directors and Officers limit of indemnity

This text has been updated to clarify that the limit of indemnity does not apply separately to each insured person

##### Exclusions

We have added the following exclusions

- Cyber Act, Cyber Breach and Data Incident
- Infrastructure (Professional Indemnity Section)
- Nuclear
- War and Terrorism