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

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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.**

### **Hazardous Work**

We have made an amendment to clause THW001 – Hazardous Work clause which appears on Your Policy Schedule.

In addition to the items listed under 1 to 6 the Business shall not include any work which involves:

- the construction of or any work in or on any military bases
- retrofit basements

### **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.