

[Offices]

Policy Summary

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ROYAL &  SUNALLIANCE



[Offices Policy Summary]

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Your Royal & SunAlliance Offices policy is an annual contract which may be renewed each year subject to your needs and our terms & conditions.

This policy includes the following covers as standard:

- [] *Property Damage*
- [] *Employers' Liability*
- [] *Public/Products Liability and*
- [] *Money*

You may also add further covers, as shown overleaf, to suit your needs. Full details of what you have chosen are shown in your Policy Schedule and Statement of Fact.

The following tables provide a summary of the main policy benefits and any significant exclusions or limitations. For full policy details and our full terms & conditions please read your Policy Wording, which will be provided on completion of your contract, or at any time on request.

Important Information

The Customer Service section of this Policy Summary gives you important information on the following:

- [] *Your 'Right to Cancel'*
- [] *Making a claim*
- [] *Our complaints procedure*
- [] *The Financial Services Compensation Scheme*

Table 1 Standard Features & Benefits

The following will automatically be included in your policy, according to the cover you have selected:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Property Damage Insurance</p> <p>You may choose to cover your business premises (Buildings), your business equipment (Contents) and rent received or payable (Rent) in addition to other property or interests against the following standard covers:</p>		
<p>Standard Covers: Loss or damage caused by:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Fire, Lightning, Explosion, Aircraft, Earthquake. <input type="checkbox"/> Riot, Civil Commotion, Malicious Damage. <input type="checkbox"/> Storm, Flood, Escape of Water (including sprinklers). <input type="checkbox"/> Impact. <input type="checkbox"/> Theft, not limited to theft involving forcible & violent entry or exit. <input type="checkbox"/> Accidental Damage. <input type="checkbox"/> Subsidence. 	<ul style="list-style-type: none"> <input type="checkbox"/> Some specific causes of damage may be excluded - please see your Policy Wording. <input type="checkbox"/> Some specific property may be excluded - please see your Policy Wording. <input type="checkbox"/> Damage to data is excluded. <input type="checkbox"/> The amount you must pay in the event of a claim is: £1,000 for Subsidence and £250 for all other events. 	<p>Property Damage</p>
<p>Inflation Protection (Day One Basis of Cover) Provides an automatic 15% increase in the value you declare for insurance during the policy period (other than Rent).</p>	<p>If the value you declare is less than the full amount that the property should be insured for, your claim may be reduced.</p>	<p>Property Damage</p>
<p>Reinstatement Cover is on an 'as new' basis (other than Rent).</p>	<p>Excludes betterment.</p>	<p>Property Damage</p>
<p>Buildings</p> <p>If you have selected Buildings cover, the following will automatically be included:</p>		
<p>Standard Covers:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Buildings. <input type="checkbox"/> Landlord's Fixtures & Fittings. <input type="checkbox"/> Small Outside Buildings. <input type="checkbox"/> Walls, Gates, Fences and Services. 	<p>Please see exclusions to the Standard Covers in your Policy Wording.</p>	<p>Property Damage</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<h2>Contents</h2> <p>If you have selected General Contents, the following will automatically be included:</p>		
<p>Standard Covers: You are covered for office machinery equipment and contents at the specified premises, excluding computer equipment.</p>	<ul style="list-style-type: none"> [] Please see exclusions to Standard Covers in your Policy Wording. [] The limit for Deeds & Documents, Transparencies and Specified Equipment (if appropriate) will be the Sum Insured shown in your Policy Schedule. 	Property Damage
<p>Cover may be extended for Specified Equipment (excluding laptops or other computers) to anywhere in the world.</p>	<ul style="list-style-type: none"> [] Security restrictions apply to theft from unattended vehicles. [] The Sum Insured is specified in your Policy Schedule. 	Property Damage
<h2>Liability Insurance</h2> <p>The following will automatically be included:</p>		
<p>Standard Cover:</p> <ul style="list-style-type: none"> [] Employers' Liability. [] Public Liability. [] Products Liability. [] Legal Defence costs-in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage. 	<ul style="list-style-type: none"> [] Limits of Indemnity for Employers' Liability (Limit of £10,000,000 with a £5,000,000 limit for terrorism). Limits for Public Liability, Products Liability and Legal Defence Costs are shown in your Policy Schedule. [] Cover excludes any Public or Products Liability arising out of any breach of professional duty. [] Damage to property means material property, but does not include electronic data. [] Some other specific events may be excluded, or cover may be qualified, please see your Policy Wording. 	Liability
<h2>Money Insurance</h2> <p>The following will automatically be included:</p>		
<p>Standard Cover:</p> <ul style="list-style-type: none"> [] Money in transit, on premises during business hours or in a bank night safe. [] Money kept in a locked safe or strongroom, in the office, outside business hours. [] Money in your home which is not kept in a locked safe, when occupied by an adult. [] Crossed cheques, crossed money orders and crossed postal orders. [] Any other money at your premises, which is not kept in a locked safe, outside business hours. 	<ul style="list-style-type: none"> [] £4,000 any one loss, but may be increased to £10,000. [] £2,000 any one loss but may be increased for specified safes. [] £500 [] £250,000 [] £250 [] Some specific causes of loss may be excluded - please see your Policy Wording. [] The amount you must pay in the event of a claim is £50. [] Damage to data is excluded. 	Money

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Personal Injury (Robbery)		
<p>Covers you or any director, partners or employees sustaining bodily injury during a robbery for:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Death Benefit £10,000. <input type="checkbox"/> Loss of one or more limbs or eyes £10,000. <input type="checkbox"/> Permanent Total Disablement from gainful employment of any and every kind £10,000. <input type="checkbox"/> Temporary Total Disablement from usual occupation £100 per week. <input type="checkbox"/> Clothing and Personal Effects. <input type="checkbox"/> Medical Expenses necessarily incurred. 	<ul style="list-style-type: none"> <input type="checkbox"/> Please see your Policy Wording for specific interpretations of these benefits. <input type="checkbox"/> Payable up to 104 weeks. <input type="checkbox"/> Up to £250 per person. <input type="checkbox"/> Limited to a maximum of 15% of the Temporary Total Disablement benefit. 	<p>Money</p>

Table 1a Additional Features & Benefits

The following will automatically be included in your policy, according to the cover you have selected:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Property Damage Insurance Property removed from the premises - cover will automatically be included		
<p>Cover applies to property (excluding certain items specified in your Policy Schedule) while temporarily away from the premises, anywhere in Europe.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Security restrictions apply to theft from unattended vehicles. <input type="checkbox"/> Limit of Liability for Deeds, Documents and Transparencies is £10,000, for any one package. <input type="checkbox"/> Limits for other property is 15% of the relative Sum Insured, subject to a maximum of £250,000. 	<p>Property Damage</p>
Property Damage Insurance Rent		
<p>Cover applies to loss of rent received or continuing rent payable following damage caused by the Standard Covers.</p>	<p>The insurable amount must correspond to the period of rent insured shown in your Policy Schedule.</p>	<p>Property Damage</p>

Table 2 Optional Covers

You may choose to add the following covers to your Office Policy:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<h3>Business Interruption Insurance</h3> <p>You may choose to protect your business from the effect of damage to the property insured caused by the Standard Covers listed in the Property Damage Section, including:</p>		
<p>Covers you for:</p> <p>Loss of Revenue occurring during the Indemnity Period as a consequence of interruption to the business caused by a Standard Cover.</p> <p>OR</p> <p>Additional Cost of Working occurring during the Indemnity Period as a consequence of interruption to the business caused by a Standard Cover.</p> <p>The Indemnity Period is chosen by you. This starts when the loss or damage occurs and ends when the business' trading position ceases to be affected by the interruption.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Some specific causes of damage may be excluded - please see your Policy Wording. <input type="checkbox"/> Some specific events are excluded - please see your Policy Wording. <input type="checkbox"/> Excludes losses arising from damage to computer equipment (cover would be provided under the Computer Insurance Section). <input type="checkbox"/> If the Sum Insured does not represent the full insurable amount, your claim may be reduced. <input type="checkbox"/> Cover does not include loss or damage to computer data, or information arising from viruses, hacking, denial of service attacks, malicious damage, accidental damage or omission. <input type="checkbox"/> The maximum Indemnity period is 24 months. 	<p>Business Interruption</p>
<p>Cover extends to include loss resulting from:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Notifiable diseases, food or drink poisoning, defective sanitation, murder, suicide, vermin & pests. <input type="checkbox"/> Prevention/Denial of Access to the business premises due to damage to adjacent buildings, as covered by the Standard Covers. <input type="checkbox"/> Failure of Public Utilities. <input type="checkbox"/> Damage caused by the Standard Covers at storage premises, or while property is temporarily removed from your own premises within Great Britain, Northern Ireland, The Isle of Man or The Channel Islands. 	<p>Cover for these extensions is limited to a maximum of 10% of the total Sum Insured, or £250,000, whichever is the lesser amount.</p>	<p>Business Interruption</p>
<p>Outstanding Debit Balances (also known as Book Debts). We will pay any outstanding debts that you are unable to trace following damage caused by a Standard Cover.</p>	<p>The standard limit is £50,000 with an option to increase up to a maximum of £250,000.</p>	<p>Business Interruption</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
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Computer Equipment Insurance

You may choose to protect your computer and ancillary equipment (including laptops) in addition to related losses of revenue or additional costs of working.

<ul style="list-style-type: none"> ❑ Cover includes the Standard Covers (detailed in the Property Damage Section) plus mechanical or electrical breakdown. ❑ Cover applies anywhere in the world. ❑ Inflation Protection (Day One Basis of Cover) Provides an automatic 15% increase in the material value you declare for insurance during the policy period. ❑ Reinstatement Cover for loss or damage to material property is on an 'as new' basis. 	<ul style="list-style-type: none"> ❑ Mechanical or electrical breakdown cover is limited to cover for items that could not be provided by any guarantee or maintenance agreement. ❑ Cover does not include loss or damage to computer data, or information arising from viruses, hacking, denial of service attacks, malicious damage, accidental damage or omission. ❑ Some other specific causes of damage may be excluded - please see your Policy Wording. ❑ Some specific property may be excluded - please see your Policy Wording. ❑ Security restrictions apply to theft from unattended vehicles. ❑ The amounts you must pay in the event of a claim are: £1,000 for subsidence and £250 for all other covers. 	Computer Equipment
<p>If the Business Interruption Section has been selected, we automatically provide the same Sum Insured for Loss of Revenue or Additional Costs of Working.</p>	<p>There is no option to vary the Sum Insured from that selected under the Business Interruption Section.</p>	Computer Equipment

Terrorism Cover

Terrorism is excluded from the Property Damage, Money, Business Interruption and Computer & Fidelity Insurance Sections. You may choose to add All Risks Terrorism Insurance to the Property Damage, Business Interruption and Computer covers.

<p>Cover is provided for events arising from acts of terrorism in Great Britain.</p>	<ul style="list-style-type: none"> ❑ Terrorism cover can not be purchased selectively. If you require Terrorism cover it must apply to all your insured property. ❑ Cover will be limited to the Sums Insured that you have selected. ❑ The same exclusions as under the Property Damage, Business Interruption and Computer Sections will apply. 	Terrorism Extension
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Features & Benefits	Significant Exclusions or Limitations	Policy Section
<h2 data-bbox="90 256 437 288">Personal Accident Insurance</h2> <p data-bbox="90 293 829 317">Covers you, partners and directors or all other employees, subject to an age limit of 16 to 70</p>		
<p data-bbox="94 341 199 363">Cover is for:</p> <p data-bbox="94 368 493 446">Occupational Accidents Only, or Occupational Accidents and Commuting Cover, or Any personal accident (24-hours-a-day).</p> <p data-bbox="94 475 443 525">The following benefits are for 1 unit of cover (available per person).</p> <ul data-bbox="94 528 502 766" style="list-style-type: none"> <li data-bbox="94 528 250 550">[] Death £10,000. <li data-bbox="94 555 469 577">[] Loss of one or more limbs or eyes £10,000. <li data-bbox="94 582 479 632">[] Permanent Total Disablement from gainful employment of any and every kind £10,000. <li data-bbox="94 636 443 686">[] Temporary Total Disablement from usual occupation £50 per week. <li data-bbox="94 691 502 740">[] Temporary Partial Disablement from a substantial part of usual occupation £20 per week. <li data-bbox="94 745 331 767">[] Medical Expenses £2,500. 	<ul data-bbox="527 475 904 793" style="list-style-type: none"> <li data-bbox="527 475 904 525">[] Cover is limited to a maximum of 5 units of cover (per person). <li data-bbox="527 529 893 579">[] Please see your Policy Wording for specific interpretations of these benefits. <li data-bbox="527 584 893 633">[] Some specific events and activities are excluded - please see your Policy Wording. <li data-bbox="527 638 759 660">[] Payable up to 104 weeks. <li data-bbox="527 691 759 713">[] Payable up to 104 weeks. <li data-bbox="527 743 897 793">[] £2,500 is the maximum payable regardless of number of units (per person). 	<p data-bbox="950 341 1025 391">Personal Accident</p>
<h2 data-bbox="90 831 402 863">Legal Expenses Insurance</h2>		
<p data-bbox="94 887 465 1043">Cover is provided for the costs incurred in pursuing or defending the legal rights of the business in relation to statutory employment and taxation legislation, contract disputes and in pursuit of common law actions against third parties for nuisance or property damage.</p>	<ul data-bbox="527 887 919 1125" style="list-style-type: none"> <li data-bbox="527 887 908 991">[] £100,000 any one event. Any restrictions to this amount are detailed in your Policy Wording (for example taxation proceedings limit £25,000). <li data-bbox="527 995 904 1018">[] £1,000,000 in any one period of insurance. <li data-bbox="527 1023 919 1072">[] The minimum amount in dispute for contract disputes is £1,000. <li data-bbox="527 1077 893 1126">[] Some specific events are excluded - please see your Policy Wording. 	<p data-bbox="950 887 1025 936">Legal Expenses</p>
<h2 data-bbox="90 1165 308 1197">Fidelity Insurance</h2>		
<ul data-bbox="94 1220 493 1323" style="list-style-type: none"> <li data-bbox="94 1220 493 1270">[] Cover is provided for loss of money or goods caused by fraud or dishonesty of an employee. <li data-bbox="94 1275 477 1323">[] Minimum Standards of Control form part of your policy wording. 	<ul data-bbox="527 1220 863 1295" style="list-style-type: none"> <li data-bbox="527 1220 863 1270">[] Limit of Indemnity is either £50,000 or £100,000. <li data-bbox="527 1275 781 1297">[] Damage to data is excluded. 	<p data-bbox="950 1220 1009 1243">Fidelity</p>

Table 3 General Conditions & Exclusions and Excesses & Limits

The following apply to the policy as a whole, regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read your Policy Wording.

General Conditions and Exclusions	Policy Section
<ul style="list-style-type: none"> [] If there are any changes to your business, the premises, the property therein, or any other circumstances whereby the risk is increased, you must inform us immediately. Failure to do so could invalidate the policy or result in a claim being rejected. 	All
<ul style="list-style-type: none"> [] Nuclear Risks, War and Sonic Bangs are excluded. 	Various
<ul style="list-style-type: none"> [] Terrorism (part of which can be bought back), Northern Ireland terrorism and Civil Commotion are excluded. 	Various
Excesses & Limits	Policy Section
<ul style="list-style-type: none"> [] Any excesses applicable to your policy are detailed in your Policy Wording. These amounts must be paid in the event of each and every claim. 	All
<ul style="list-style-type: none"> [] Limits may apply to your policy, please refer to your Policy Schedule. 	
<ul style="list-style-type: none"> [] Your policy is subject to The Minimum Standard of Security, which will be shown in your Policy Schedule and Policy Wording. 	

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Your 'Right to Cancel'

If once you have checked your policy you decide not to proceed with our insurance you may, under the terms of your policy, cancel it within the first 30 days. You also have a statutory right to cancel the policy within 14 days, starting on the day you receive your policy documentation.

To cancel, please write to the address or call the number shown on your Policy Schedule. On receipt of your notice and, where applicable, the return of your Motor Insurance Certificate(s), we will refund any premiums already paid, except where you have already made a claim under your policy.

Making a claim

Should you wish to make a claim under your policy please call our Claims Helpline on **0845 300 400 6** as soon as possible. You must give us any information or help we 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.

Our complaints procedure

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially please raise your concerns with your usual business contact.

If your complaint is not resolved or you are not happy with our response and the course of action proposed, you can progress your complaint to our Customer Relations Office.



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A separate investigation will then be carried out in an attempt to resolve your complaint and a final decision issued. However, if resolution is not possible they will issue a response within 8 weeks of your original complaint.

Customer Relations Contact Details:

Customer Relations Office,
Dean Clough Industrial Park,
Bowling Mill,
Halifax HX3 5WA

☎ 01422 325060

📠 01422 325146

✉ customerrelationsoffice@uk.royalsun.com

What to do if you are still not satisfied

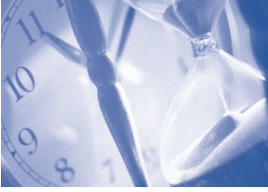
If you are still not satisfied Royal & SunAlliance is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service, and you may be able to refer your complaint to them.

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London E14 9SR

☎ 0845 0801800

✉ enquiries@financial-ombudsman.org.uk

🌐 www.financial-ombudsman.org.uk



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Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Compensation

Royal and Sun Alliance Insurance plc. is a member of the Financial Services Compensation Scheme (FSCS). This scheme provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claim under its policies. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. For compulsory classes of insurance, 100% of the claim will be met without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

For your protection, telephone calls are monitored and may be recorded.

