

[Shops]

Policy Summary

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[Shops Policy Summary]

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Your Royal & SunAlliance Shops 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*
- [] *Business Interruption*
- [] *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 features & benefits and any significant limits or exclusions. For full policy details and our full terms & conditions, please read your Policy Wording, a copy of 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 your business stock (Stock) against the following standard risks:</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. <input type="checkbox"/> Impact. <input type="checkbox"/> Theft. <input type="checkbox"/> Accidental Damage. | <ul style="list-style-type: none"> <input type="checkbox"/> Some specific causes of damage may be excluded. <input type="checkbox"/> Some specific property may be excluded. <input type="checkbox"/> Excludes theft not involving forcible and violent entry or exit. <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 amount you must pay in the event of a claim is: <ul style="list-style-type: none"> - £1,000 for subsidence - £100 for stock in transit - £50 for deterioration of stock and - £250 for all other events. <p>Please note that these exclusions apply to cover for Buildings, Contents and Stock.</p> | <p>Property Damage</p> |
| <p>Buildings</p> <p>If you have selected Buildings and/or Tenants Improvements 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>Reinstatement Cover is on an 'as new' basis.</p> | <p>Please see exclusions to the Standard Covers in your Policy Wording.</p> <p>Excludes betterment.</p> | <p>Property Damage</p> <p>Property Damage</p> |

| Features & Benefits | Significant Exclusions or Limitations | Policy Section |
|---------------------|---------------------------------------|----------------|
|---------------------|---------------------------------------|----------------|

Contents

If you have selected General Contents the following will automatically be included:

| | | |
|--|--|-----------------|
| <p>Standard Covers:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Equipment and contents at the specified premises. <input type="checkbox"/> Directors', partners' and employees' personal effects. <input type="checkbox"/> Satellite dishes. <input type="checkbox"/> Neon and illuminated signs and electric light fittings. | <ul style="list-style-type: none"> <input type="checkbox"/> Please see exclusions to Standard Covers in your Policy Wording. <input type="checkbox"/> Cover is limited to a maximum of £500 per person. | Property Damage |
| <p>Inflation Protection (Day One Basis of Cover) Provides an automatic 15% increase in the Contents value you declare for insurance during the policy period.</p> | If the value you declare is less than the full amount that your Contents should be insured for, your claim may be reduced. | Property Damage |
| <p>Reinstatement Cover is on an 'as new' basis.</p> | Excludes betterment. | Property Damage |
| <p>Computer records, documents, manuscripts and business books Cover applies at any location and while in transit.</p> | <ul style="list-style-type: none"> <input type="checkbox"/> Excludes the value of the information. <input type="checkbox"/> Cover is only for loss, destruction or damage caused by the Standard Covers. | Property Damage |

Property Damage Insurance

If you have selected General Contents or Stock, the following will automatically be included:

| | | |
|--|---|-----------------|
| <p>Property at other locations Covers</p> <ul style="list-style-type: none"> <input type="checkbox"/> 1 Computer records, documents manuscripts and business books. <input type="checkbox"/> 2 Other property while temporarily removed from the premises for cleaning, renovation, repair or other similar processes. <input type="checkbox"/> 3 General Contents at any location and while in transit. | <ul style="list-style-type: none"> <input type="checkbox"/> Loss or damage by theft is excluded for covers 1 & 2 <input type="checkbox"/> Security restrictions apply to 3 <input type="checkbox"/> Cover is limited to within the United Kingdom. <input type="checkbox"/> Limits apply to the amounts payable, please see your Policy Schedule. | Property Damage |
|--|---|-----------------|

| Features & Benefits | Significant Exclusions or Limitations | Policy Section |
|--|---|------------------------|
| <p>Stock</p> <p>If you have selected Stock, the following will automatically be included:</p> | | |
| <p>Standard Covers:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Stock and materials in trade. <input type="checkbox"/> Work in progress. <input type="checkbox"/> Finished goods at the business premises you have specified. <p>A 50% seasonal increase in the Sums Insured is provided for November, December and 30 days prior to Easter.</p> | <p>Please see exclusions to Standard Covers in your Policy Wording.</p> | <p>Property Damage</p> |
| <p>Indemnity</p> <p>Cover is based on:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The value of the property at the time of its destruction, or <input type="checkbox"/> The amount of any damage caused to it. | <p>If the Sums Insured selected is less than the full Insurable Amount, your claim may be reduced.</p> | <p>Property Damage</p> |
| <p>Stock in Transit</p> <p>Covers stock while in transit, in any vehicle owned or operated by you and at exhibitions.</p> | <ul style="list-style-type: none"> <input type="checkbox"/> Cover is limited to: <ul style="list-style-type: none"> - Great Britain - Northern Ireland - The Republic of Ireland - The Channel Islands, and - The Isle of Man. <input type="checkbox"/> Exhibitions may not exceed 7 days. <input type="checkbox"/> Cover is limited to £2,500, or £100 for any one person for personal effects. | <p>Property Damage</p> |
| <p>Deterioration of Stock</p> <p>Covers loss or damage to chilled or frozen stock caused by a rise or fall in temperature, or by 'refrigerant' fumes.</p> | <ul style="list-style-type: none"> <input type="checkbox"/> Excludes Wear & Tear. <input type="checkbox"/> Some specific causes of damage may be excluded, please see your Policy Wording. | <p>Property Damage</p> |

| Features & Benefits | Significant Exclusions or Limitations | Policy Section |
|---|---|-----------------------|
| <h2>Business Interruption Insurance</h2> <p>This cover protects you against the financial consequences of damage to your insured property, caused by any event covered by our Standard Covers listed in the Property Damage section. The following will automatically be included:</p> | | |
| <p>Loss of Gross Profit: The Indemnity Period starts when the loss or damage occurs and ends when the business' trading position it is at the level it was before the accident.</p> | <ul style="list-style-type: none"> [] Some specific causes of damage may be excluded, please see your Policy Wording. [] The Indemnity Period is 24 months. [] The standard limit of cover is £500,000, which can be increased to up to £1,000,000 on request. [] 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. | Business Interruption |
| <p>Cover can be extended to include losses resulting from:</p> <ul style="list-style-type: none"> [] Notifiable diseases, food or drink poisoning, defective sanitation, murder, suicide, vermin & pests. [] Prevention/Denial of Access to the business premises due to damage to adjacent buildings, as covered by the Standard Covers. [] Failure of Public Utilities. [] Damage caused by the Standard Covers at a supplier's 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> | Business Interruption |
| <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 the Standard Covers.</p> | <p>Automatic cover is limited to £5,000 with an option to increase to up to £100,000.</p> | Business Interruption |
| <p>Loss of Liquor Licence Covers loss of gross profit, or a reduction in the value of the premises.</p> | <ul style="list-style-type: none"> [] Standard limit is £100,000 with an option to increase to £200,000 on request. [] Some specific causes of loss may be excluded, please see your Policy Wording. | Business Interruption |

| Features & Benefits | Significant Exclusions or Limitations | Policy Section |
|--|---|---|
| <h2 data-bbox="87 256 311 288">Liability Insurance</h2> <p data-bbox="87 293 443 316">The following will automatically be included:</p> | | |
| <p data-bbox="87 336 239 359">Standard Covers:</p> <ul style="list-style-type: none"> <li data-bbox="87 363 275 386">[] Employers' Liability. <li data-bbox="87 391 309 413">[] Public/Products Liability. <li data-bbox="87 418 488 600">[] 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"> <li data-bbox="521 363 902 491">[] Limit of Indemnity for Employers' Liability (Limit £10,000,000 with a £5,000,000 limit for terrorism), Public Liability, Products Liability and Legal Defence Costs are shown in your Policy Schedule. <li data-bbox="521 496 908 572">[] Cover excludes any Public or Products Liability in connection with advice, design or specification provided for a fee. <li data-bbox="521 577 917 624">[] Damage to property means material property, but does not include electronic data. <li data-bbox="521 628 913 705">[] Some other specific events may be excluded, or cover may need to be qualified, please see your Policy Wording. | <p data-bbox="947 336 1011 359">Liability</p> |

| Features & Benefits | Significant Exclusions or Limitations | Policy Section |
|---|--|---|
| <h2 data-bbox="87 256 300 288">Money Insurance</h2> <p data-bbox="87 293 443 316">The following will automatically be included:</p> | | |
| <p data-bbox="87 336 239 359">Standard Covers:</p> <ul style="list-style-type: none"> <li data-bbox="87 363 486 413">[] Money in transit, on premises during business hours or in a bank night safe. <li data-bbox="87 418 486 467">[] Money kept in a locked safe or strongroom in the shop outside of business hours. <li data-bbox="87 472 460 521">[] Money in your home, not in a locked safe, when occupied by an adult. <li data-bbox="87 526 474 576">[] Crossed cheques, crossed money orders and crossed postal orders. <li data-bbox="87 580 468 630">[] Any other money at your premises, not in a locked safe, outside of business hours. | <ul style="list-style-type: none"> <li data-bbox="521 363 894 413">[] £4,000 any one loss, but may be increased to £10,000. <li data-bbox="521 418 894 467">[] £2,000 any one loss, but may be increased for specified safes. <li data-bbox="521 472 594 494">[] £500 <li data-bbox="521 525 631 547">[] £250,000 <li data-bbox="521 577 594 600">[] £250 <li data-bbox="521 604 919 654">[] Some specific causes of loss may be excluded, please see your Policy Wording. <li data-bbox="521 659 779 681">[] Damage to data is excluded. <li data-bbox="521 686 899 735">[] The amount you must pay in the event of a claim is £50. | <p data-bbox="947 336 1005 359">Money</p> |
| <p data-bbox="87 762 311 785">Personal Injury (Robbery)</p> <p data-bbox="87 790 434 839">employees sustaining bodily injury during a robbery for:</p> <ul style="list-style-type: none"> <li data-bbox="87 869 320 892">[] Death Benefit - £10,000. <li data-bbox="87 896 482 919">[] Loss of one or more Limbs or Eyes - £10,000. <li data-bbox="87 924 486 973">[] Permanent Total Disablement from gainful employment of any and every kind - £10,000. <li data-bbox="87 978 441 1027">[] Temporary Total Disablement from usual occupation - £100 per week. <li data-bbox="87 1032 359 1054">[] Clothing and personal effects. <li data-bbox="87 1059 424 1082">[] Medical Expenses necessarily incurred. | <ul style="list-style-type: none"> <li data-bbox="521 842 891 892">[] Please see your Policy Wording for specific interpretations of these benefits. <li data-bbox="521 954 785 976">[] Payable for up to 104 weeks. <li data-bbox="521 1007 740 1029">[] Up to £250 per person. <li data-bbox="521 1034 852 1083">[] Limited to a maximum of 15% of the Temporary Total Disablement benefit. | |

Table 2 Optional Covers

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

| Features & Benefits | Significant Exclusions or Limitations | Policy Section |
|---|--|----------------------------|
| <h3>Terrorism Cover</h3> <p>Terrorism is excluded from the Property Damage, Money, Business Interruption and Fidelity Insurance Sections. You may choose to add 'All Risks' Terrorism Insurance to the Property Damage, Business Interruption and Computer covers.</p> | | |
| <p>Cover is provided arising from acts of terrorism in Great Britain.</p> | <ul style="list-style-type: none"> <input type="checkbox"/> Terrorism cover cannot be purchased selectively. If you require terrorism cover, it must apply to all your insured property. <input type="checkbox"/> Cover will be limited to the Sums Insured that you have selected. <input type="checkbox"/> The same exclusions as under the Property Damage and Business Interruption Sections will apply. | <p>Terrorism Extension</p> |
| <h3>Legal Expenses Insurance</h3> | | |
| <p>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 style="list-style-type: none"> <input type="checkbox"/> £100,000 any one event. Any restrictions to this amount are detailed in your Policy Wording (for example: taxation £25,000). <input type="checkbox"/> £1,000,000 in any one period of insurance. <input type="checkbox"/> The minimum amount in dispute for contract disputes is £1,000. <input type="checkbox"/> Some specific events are excluded, please see your Policy Wording. | <p>Legal Expenses</p> |

| Features & Benefits | Significant Exclusions or Limitations | Policy Section |
|---|--|--------------------------|
| <h2>Fidelity Insurance</h2> | | |
| <p>Cover is provided for loss of money or goods caused by fraud or dishonesty of an employee.</p> <p>The minimum Standards of Control form part of your Policy Wording.</p> | <ul style="list-style-type: none"> [] Limit of Indemnity £100,000. [] Damage to data is excluded. | <p>Fidelity</p> |
| <h2>Personal Accident Insurance</h2> <p>Covers you, Partners and Directors OR All other Employees, subject to an age limit of 16 to 70</p> | | |
| <p>Cover is for:</p> <p>Occupational Accidents Only</p> <p>Or</p> <p>Occupational Accidents and Commuting Cover</p> <p>Or</p> <p>Any personal accidents (24 hours-a-day).</p> <p>The following benefits are for 1 unit of cover (per person):</p> <ul style="list-style-type: none"> [] Death - £10,000. [] Loss of one or more limbs or eyes - £10,000. [] Permanent Total Disablement from gainful employment of any and every kind - £10,000. [] Temporary Total Disablement from usual occupation - £50 per week. [] Temporary Partial Disablement from a substantial part of usual occupation - £20 per week. [] Medical Expenses - £2,500. | <ul style="list-style-type: none"> [] Cover is limited to a maximum of 5 units of cover (per person). [] Please see your Policy Wording for specific interpretations of these benefits. [] Please see your Policy Wording for specific events and activities that are excluded. [] Payable - up to 104 weeks. [] Payable - up to 104 weeks. [] £2,500 is the maximum payable, regardless of number of units. | <p>Personal Accident</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 & 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 your 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 see your Policy Schedule. | |
| <ul style="list-style-type: none"> [] Your policy is subject to The Minimum Standard of Security, this will be shown in your Policy Schedule and Policy Wording. | |

[Customer Service]

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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.



Royal & Sun Alliance Insurance plc (No. 93792)
Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.
Authorised & Regulated by the Financial Services Authority.