

[Business]

Policy Summary

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[Business Policy Summary]

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

You can select the cover that suits your needs from a number of options. You need only select one option but this must be either:

[] *Property Damage (including Money Insurance).*

[] *Business Interruption.*

or

[] *Liability (Public/Employee/Products Liability).*

In addition to selecting one, or a combination, of the above covers you can add any of the following optional covers:

[] *Legal Expenses Insurance.*

[] *Personal Accident Insurance.*

[] *Fidelity Insurance.*

Full details of the covers 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 exclusions & 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
<h3>Property Damage Insurance</h3> <p>Our Property Damage Insurance allows you to choose which parts of your business you would like to cover, for example: Your business premises (Buildings), your business equipment (Contents), 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 (including sprinklers). <input type="checkbox"/> Subsidence. <input type="checkbox"/> Impact. <input type="checkbox"/> Theft. <input type="checkbox"/> Accidental Damage. <input type="checkbox"/> Glass Damage. <input type="checkbox"/> Damage to Office Machines. <input type="checkbox"/> Mechanical /Electrical breakdown (of own office computers only). 	<p>Please note that these exclusions apply to cover for Buildings, Contents and Stock.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Excludes theft not involving forcible and violent entry or exit. <input type="checkbox"/> Cover does not include loss or damage to data, or information arising from viruses, hacking, denial of service attacks, malicious damage, accidental damage or omission. <p>Please note –</p> <ul style="list-style-type: none"> <input type="checkbox"/> Some specific causes of damage may be excluded see your Policy Wording/Schedule for details. <input type="checkbox"/> Some specific property may be excluded see your Policy Wording/Schedule for details. <input type="checkbox"/> The amount you must pay in the event of a claim is: Subsidence - £1000. Stock in transit - £100. Deterioration of stock - £100. For all other events - £250. 	<p>Property Damage</p>
<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>	<p>If the value you declare is less than the full amount that your contents should be insured for, your claim may be reduced.</p>	<p>Property Damage</p>
<p>Reinstatement Cover is on an 'as new' basis.</p>	<p>Excludes betterment.</p>	<p>Property Damage</p>
<h3>Buildings</h3> <p>If you have selected Buildings and/or Tenants improvements the following will automatically be included in your policy:</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. 	<ul style="list-style-type: none"> <input type="checkbox"/> Please see exclusions to Standard Covers in your Policy Wording/Schedule for details. <input type="checkbox"/> If the value you declare is less than the full amount the building should be insured for, your claim may be reduced. 	<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 in your policy:</p>		
<p>Cover for:</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"/> Closed circuit television and alarm system equipment. <input type="checkbox"/> Neon, illuminated signs and electric light fitments. 	<ul style="list-style-type: none"> <input type="checkbox"/> Please see exclusions to Standard Covers in your Policy Wording/Schedule for details. <input type="checkbox"/> Cover is limited to a maximum of £500 per person. 	Property Damage
<p>Cover for:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Computer records, documents, manuscripts and business books. <input type="checkbox"/> Cover applies at any location and while in transit. 	<ul style="list-style-type: none"> <input type="checkbox"/> Excludes the value to you of the information contained. <input type="checkbox"/> Cover is only for loss, destruction or damage caused by Standard Covers. 	Property Damage
<h2>Stock</h2> <p>If you have selected Stock the following will automatically be included in your policy:</p>		
<p>Cover for:</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. <p>At the business premises you have specified.</p> <p>A 25% seasonal increase in the Sum Insured is provided for November, December and the 31 days prior to Easter.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Please see exclusions to Standard Covers in your Policy Wording/Schedule. 	Property Damage
<p>Indemnity</p> <p>Cover is on the basis of the value of the property at the time of its destruction or the amount of the damage caused by the event.</p>	<p>If the sum insured is less than the full Insurable amount your claim may be reduced.</p>	Property Damage
<p>Stock in Transit</p> <p>Covers stock while in transit in any vehicle owned or operated by you and/or at exhibitions.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Cover is limited to Great Britain, Northern Ireland, the Republic of Ireland, the Channel Islands and the Isle of Man. <input type="checkbox"/> Standard Cover is limited to £10,000 (but can be increased to £75,000) plus £2,500 for reloading, redelivery and removal of debris. £2,500 for damage to sheets, ropes etc. £2,500 for personal effects of any one person. <input type="checkbox"/> Exhibitions may not exceed 7 days duration, cover is limited to £5,000. 	Property Damage

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Deterioration of Stock 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"> [] Standard Cover is limited to £2,500 (but can be increased to £10,000). [] Some specific causes of damage may also be excluded – please see your Policy wording/Schedule for details. 	<p>Property Damage</p>

Money Insurance

The following will automatically be included if Property Damage Insurance is chosen:

<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 strong room in the shop outside business hours. [] Money in your home not in safe when occupied by an adult. [] Crossed cheques, crossed money orders and crossed postal orders. [] Any other Money at your premises not in a locked safe outside business hours. 	<ul style="list-style-type: none"> [] £5,000 for any one loss but may be increased to £10,000. [] £2,000 for any one loss but may be increased for specified safes. [] £500 [] £250,000 [] £250 <p>Please note -</p> <ul style="list-style-type: none"> [] Some specific causes of loss may be excluded - please see your Policy Wording/Schedule for details. [] Damage to data is excluded. [] The amount you must pay in the event of each claim is £50. 	<p>Money</p>
<p>Personal Injury (Robbery) Covers you or any directors, partners or employees sustaining bodily injury during a robbery for:</p> <ul style="list-style-type: none"> [] Death Benefit – £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 – £100 per week. [] Medical Expenses necessarily incurred. [] Clothing and personal effects. 	<ul style="list-style-type: none"> [] Please see your Policy Wording/Schedule for specific Interpretations of these benefits. [] Payable up to 104 weeks. [] Limited to a maximum of 15% of the Temporary Total Disablement benefit. [] Up to £250 per person. 	<p>Money</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Business Interruption Insurance</p> <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:</p>		
<p>Cover:</p> <p>[] Loss of Gross Profit 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>Please note - The Indemnity Period starts when the loss or damage occurs and ends when the business trading position ceases to be affected by it.</p>	<p>[] Some specific causes of damage may be excluded – please see your Policy Wording/Schedule for details.</p> <p>[] Cover does not include loss or damage to data, or information arising from viruses, hacking, denial of service attacks, malicious damage, accidental damage or omission.</p> <p>[] Sum Insured is limited to a maximum of £1,500,000.</p> <p>[] Varying Indemnity periods are available from 12 months to 36 months.</p>	<p>Business Interruption</p>
<p>Cover extends to include loss resulting from :</p> <p>[] Notifiable disease, food or drink poisoning, defective sanitation, murder, suicide, vermin & pests.</p> <p>[] Prevention/Denial of Access to the business premises because of damage to adjacent premises covered by the Standard Covers.</p> <p>[] Failure of Public Utilities.</p> <p>[] Damage caused by the Standard Covers at a Supplier's or Customer's premises within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.</p>	<p>[] Cover for these extensions is limited to the Sum Insured or £1,000,000 whichever is less.</p> <p>[] Cover is limited to the Sum Insured.</p> <p>[] Cover is limited to 10% of Sum Insured or £1,000,000 whichever is less.</p>	<p>Business Interruption</p>
<p>Outstanding Debit Balances (also known as book debts) - this means 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 up to £100,000.</p>	<p>Business Interruption</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Liability Insurance You may choose the following covers:</p>		
<p>Standard Cover</p> <ul style="list-style-type: none"> [] Employers Liability – liability for injury to employees. [] Public Liability – liability for injury / damage to third parties or their property arising out of the business. [] Products Liability – liability for injury / damage to third parties arising out of products/services provided by the business. [] 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"> [] Limit 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. [] Excludes any Public or Products liability arising in connection with advice, design or specification provided for a fee. [] 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/Schedule for details. 	<p>Liability</p>

Table 1a Additional Features & Benefits

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Property Damage Insurance The following are also included:</p>		
<p>Property at other locations Covers</p> <ul style="list-style-type: none"> [] Computer records documents manuscripts and business books. [] Other property while temporarily removed from the premises for cleaning, renovation, repair or other similar process. <p>In addition you may choose cover for Specified Equipment at any location and while in transit</p>	<ul style="list-style-type: none"> [] Limit shown in your Policy Schedule. [] Cover is limited to 15% of buildings contents or stock Sum Insured. [] Single items of equipment - Cover is limited to £10,000 (£50,000 in total). [] Security restrictions apply to the covers –please see your Policy Wording/Schedule for details. [] Cover is limited to within the United Kingdom. 	<p>Property Damage</p>

Table 2 Optional Benefits

You may also choose to add the following Covers to your Business Policy :

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<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"> [] £100,000 any one event. Any restrictions to this amount are detailed in your Policy Wording/Schedule (for example taxation proceedings limit £25,000). [] £1,000,000 in any one period of insurance. [] The minimum amount in dispute for contract disputes is £1,000. [] Some specific events are excluded – please see your Policy Wording/Schedule for details. 	<p>Legal Expenses</p>
<h3>Personal Accident Insurance</h3> <p>Covers you, partners, directors and/or all other employees, subject to an age limit of 16 to 70</p>		
<p>There are two options for cover – Units or Multiple of Salary</p> <p>Cover is for: Occupational Accidents Only, or Occupational Accidents and Commuting Cover, Or Any personal accident (24 hours-a-day)</p> <p>The following benefits are for the Units option:</p> <p>The following benefits are for 1unit of cover (available 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 	<p>Units option.</p> <ul style="list-style-type: none"> [] Cover is limited to a maximum of 5 units of cover (per person). [] Payable for up to 104 weeks. [] Payable for up to 104 weeks. [] £2500 is the maximum amount payable (per person) regardless of number of units. 	<p>Personal Accident</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Fidelity Insurance		
<ul style="list-style-type: none"> [] Cover is provided for loss of money or goods caused by fraud or dishonesty of an employee. [] Minimum Standards of Control form part of your Policy Wording. 	<ul style="list-style-type: none"> [] Limit of Indemnity - £50,000 or up to a maximum of £100,000. [] Damage to data is excluded. 	Fidelity
Terrorism Cover		
<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 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 and Business Interruption. 	Terrorism Extension

Table 3 General Conditions & Exclusions

The following apply to your 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 & 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. [] Nuclear Risks, War and Sonic Bangs are excluded. [] Terrorism (part of which can be bought back), Northern Ireland terrorism and Civil Commotion are excluded. 	<p>All</p> <p>Various</p> <p>Various</p>
Excesses & Limits	Policy Section
<ul style="list-style-type: none"> [] Any excesses applicable your policy are detailed in your Policy Wording. These amounts must be paid in the event of each and every claim. [] Limits may apply to your policy, please refer to your Policy Schedule for details. [] Your policy is subject to The Minimum Standard of Security, as shown in your Policy Schedule and Policy Wording. 	All



[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 have a statutory right to cancel the policy within 14 days, starting on the date 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.

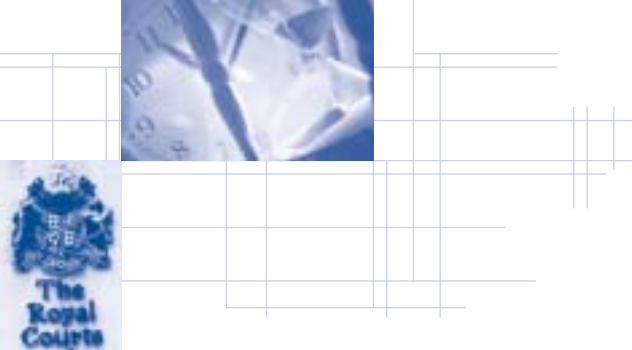
Our complaints procedure

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.

