



**Council  
Guard**  
Take the risk out of insurance



## Policy Summary



# Council Guard

## Policy Summary

**Your policy is an annually renewable Combined Insurance, underwritten by Royal & Sun Alliance Insurance plc. The information below provides a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document a copy of which is available on request.**

You can select the cover that suits your needs from a number of optional covers. Your Package should consist of Property Insurance plus a minimum of 2 from the list of Optional Insurances.

### Property Insurance

- Property Damage
- with options for:
- Business Interruption
  - Terrorism

### Optional Insurances

- Employers' Liability
- Legal Expenses
- Officials Liability
- Money
- Personal Accident
- Public & Products Liability
- Travel

### Advice Lines

Our advice lines will put you in touch with highly qualified experts who can offer information and assistance on a wide range of issues:

- Legal assistance
- Health and Safety issues
- Tax advice

Please call the 24 hour Helpline 0345 078 7543 quoting code 70201.

Full details of what you have chosen, including the Sums Insured and Limits of Liability, will be shown in your Quotation letter, Policy Schedule.

Cover is based on the insurable value of the property and if the values you declare are less than the full amount your claim may be reduced.

The following tables provide a summary of the main policy features and benefits and any significant exclusions and limitations.

For full policy details and our full terms and conditions please read your Policy Wording, which will be provided on completion of your contract, or at any time on request.

An electronic copy is available to download, along with other RSA products, by visiting our broker website at [www.rsabroker.com](http://www.rsabroker.com)

### Other Important Information

The Other Important Information section of this Policy Summary explains the following:

- Law and language applicable to the policy
- Financial or Trade Sanctions
- Our complaints procedure
- Financial Service Compensation Scheme

### Making a Claim

Call our 24 hour Claims Helpline on 0345 300 4006.

**Table 1 Standard Features and Benefits**

The following will be included in your policy according to the cover you have selected detailed in the Policy Schedule.

This summary is not exhaustive. Some specific causes of damage will be excluded, specific property may be excluded and some cover will be subject to specific limits. These will be detailed in your Policy Schedule and Policy Wording. Your Contribution in the event of a claim will be shown in your Schedule.

<b>Property Insurance</b>	
Features & Benefits	Significant Exclusions or limitations
<p><b>Property Damage Insurance</b> Provides cover for your business premises (Buildings), your business equipment (Contents) and your business stock (Stock) against the following Standard Covers:</p>	
<p><b>Standard Covers:</b></p> <p>Loss or Damage caused by:</p> <ul style="list-style-type: none"> <li>• Fire, Explosion, Lightning, Aircraft, Earthquake</li> <li>• Riot, Civil Commotion, Malicious Damage</li> <li>• Storm, Flood, Escape of Water, Impact</li> <li>• Sprinkler Leakage</li> <li>• Theft</li> <li>• Subsidence, Ground Heave, Landslip</li> <li>• Accidental Damage</li> <li>• Accidental Breakage of Fixed Glass</li> <li>• Specified Items "All Risks"</li> </ul> <p><b>Warranty Free</b></p> <ul style="list-style-type: none"> <li>• Conditions that are bespoke to your business will be clearly shown in your schedule</li> </ul>	<p>Please note that these exclusions apply to cover for Buildings, Contents and Stock:</p> <ul style="list-style-type: none"> <li>• Standard Covers applicable will be shown in your Policy Schedule.</li> <li>• Specific causes of loss may be excluded including but not limited to: <ul style="list-style-type: none"> <li>– Explosion where internal pressure is due to internal steam only (but not domestic boilers)</li> <li>– Malicious Damage, Escape of Water and Theft in respect of Buildings empty or not in use.</li> </ul> </li> <li>• Theft not involving forcible and violent entry or exit is excluded (other than for Specified Items "All Risks"), <ul style="list-style-type: none"> <li>– If an alarm system is shown as a requirement of your cover in your Policy Schedule, you may not be covered for loss if you fail to set your alarm system in its entirety and maintain it in full working order and that contributes to the loss.</li> <li>– If your premises are unattended you may not be covered if all locks, bolts and other protective devices are not operative and/or all keys are not removed from the premises.</li> </ul> </li> <li>• Excludes loss of data.</li> <li>• Terrorism is excluded.</li> <li>• Civil Commotion in Northern Ireland is excluded.</li> </ul>
<p><b>Property Insured</b> If you have selected Buildings and/or tenants improvements the following will be automatically included in your Policy:</p>	
<p><b>Buildings</b></p> <ul style="list-style-type: none"> <li>• Buildings</li> <li>• Landlords fixtures and fittings</li> <li>• Small outside buildings</li> <li>• Walls, gates and fences and services</li> <li>• Yards, car parks, roads and foundations</li> <li>• Pavements, forecourts and paved areas</li> <li>• Solar panels and wind turbines attached to the building</li> <li>• Fixed signage, canopies, street furniture, security systems</li> <li>• Landscaping and recreational features</li> <li>• Glass</li> <li>• Service mains, meters piping and cabling.</li> </ul> <p><b>Inflation Protection (Day One Basis of Cover)</b></p> <p>Provides an automatic 20% increase in the Building value you declare for insurance during the policy period, which can be increased if required.</p> <p><b>Reinstatement</b></p> <p>Cover is on an 'as new' basis. Cover extends to include involuntary betterment.</p>	<p>Please see exclusions to Standard Covers in your Policy Wording/Schedule.</p> <p>The building value you declare must be sufficient to reinstate the building as at the start of the policy period. If the value you declare is less than the full amount which the Building should be insured for, your claim may be reduced.</p>

<b>Property Insurance</b>	
Features & Benefits	Significant Exclusions or limitations
<p><b>Contents</b> If you have selected General Contents the following will be automatically included in your Policy:</p>	
<p><b>Standard covers:</b></p> <ul style="list-style-type: none"> <li>• Equipment and contents at the specified premises.</li> <li>• Directors', partners' and employees' personal effects.</li> <li>• Wines, spirits, cigarettes and tobacco held for entertainment purposes.</li> <li>• Documents, manuscripts and business books.</li> </ul> <p><b>Inflation Protection (Day One Basis of Cover)</b> Provides an automatic 20% increase in the Contents value you declare for insurance during the policy period, which can be increased if required.</p> <p><b>Basis of Settlement</b> General Contents – Reinstatement Cover is on a reinstatement 'as new' basis.</p> <p><b>Documents, manuscripts and business books</b> Cover is on the basis of the value of the documents etc as stationery and clerical time in reproducing such documents etc.</p> <p><b>Other Items – Indemnity</b> Cover is on the basis of the value of the property at the time of the destruction or the amount of the damage.</p>	<p>Please see exclusions to Standard Covers in your Policy Wording/ Schedule.</p> <ul style="list-style-type: none"> <li>• Cover is limited to a maximum of £2,500 per person.</li> <li>• Cover is limited to a maximum of £500 for any one loss.</li> <li>• Cover is limited to a maximum of £25,000 for any one loss.</li> </ul> <p>The Contents value you declare must be sufficient to reinstate the Contents as at the start of the policy period. If the value you declare is less than the full amount which your Contents should be insured for, your claim may be reduced.</p> <p>Excludes the value to you of the information.</p>
<p><b>Stock</b> If you have selected Stock the following will automatically be included in your Policy:</p>	
<p><b>Cover for:</b></p> <ul style="list-style-type: none"> <li>• Stock and materials in trade.</li> <li>• Work in progress.</li> <li>• Finished goods at the business premises you have specified.</li> </ul> <p><b>Basis of Settlement</b> Cover is on the basis of the value of the property at the time of destruction or the amount of the damage, including the cost of removing debris.</p>	<p>Please see exclusions to Standard Covers in your Policy Wording/ Schedule.</p> <p>If the Sum Insured selected is less than the full insurable amount, your claim may be reduced.</p>
<p>If you have selected General Contents or Stock the following will be automatically included in your Policy:</p>	
<p><b>Property at other locations: Covers:</b></p> <ul style="list-style-type: none"> <li>• Documents, manuscripts and business books whilst in transit.</li> <li>• Stock at any location used by you for storage.</li> <li>• Other property whilst temporarily removed from the premises for cleaning, renovation, repair or other similar purposes and whilst in transit.</li> <li>• Loss or Damage by theft, as insured, is included.</li> </ul>	<p>Cover is limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.</p> <ul style="list-style-type: none"> <li>• Limits apply to amounts payable – please see your Policy Wording/Schedule for details.</li> </ul>

**Property Insurance**

Features &amp; Benefits

Significant Exclusions or limitations

**Rent**

If you have selected Rent the following will automatically be included in your Policy:

**Cover for:**

- Loss of rent receivable
  - or
  - Rent payable
- by you resulting from damage to the Buildings covered by the Standard Covers during the Indemnity Period.

The indemnity period chosen by you starts when the loss or damage occurs and ends when you cease to be affected by it.

Please see exclusions to Standard Covers in your Policy Wording/Schedule.

If the Sum Insured selected is less than the full insurable amount your claim may be reduced.  
Varying indemnity periods are available normally from 12 months to 36 months

You should take care when selecting your Indemnity Period as cover ceases on its expiry and no further payments will be made irrespective of the extent of your business recovery.

**Additional Extensions**

The following extensions are automatically included as standard:

**Cover for:**

- Alterations and Additions
- Inadvertent Failure to Insure
- Claims Preparation Costs
- Additional Metered Water Charges
- Clearance of Drains
- Extinguishment and Alarm Resetting Expenses
- Landscaped Grounds
- Mitigation of Environmental Impact
- Sprinkler Upgrading Costs
- Trace and Access
- Unauthorised use of Utilities
- Undamaged Stock

The extensions shown are subject to a limit of £25,000 per extension with the exception of:

- Alterations and Additions - 10% of the Buildings/Contents Sums Insured max. £1,000,000
- Claims Preparation - various percentage inner limits apply according to the claim value.
- Mitigation of Environmental Impact - £50,000 or 5% of the total loss, whichever is the lesser amount
- Sprinkler Upgrade Costs £100,000.

Full details of all Extensions are shown in the Policy Wording on pages 16 to 20.

<b>Additional Property Insurance</b>	
Features & Benefits	Significant Exclusions or limitations
<p><b>Business Interruption Insurance</b> This cover protects you against the financial consequences of damage to your insured property, caused by the Standard Covers.</p>	
<p><b>Standard Covers:</b></p> <ul style="list-style-type: none"> <li>• The standard covers are the same as those shown under Property Damage unless otherwise stated in the schedule.</li> </ul> <p><b>The Insurance Provided</b> <b>Loss of Gross Profit or Gross Revenue (based on the selected cover basis).</b></p> <ul style="list-style-type: none"> <li>• Occurring during the Indemnity Period as a consequence of interruption to the business caused by a Standard Cover.</li> <li>• plus increased costs of the business to mitigate the reduction in turnover (subject to the increased costs amount not exceeding the amount the amount of turnover earned)</li> <li>• Loss of Gross Profit or Revenue automatically extends to include 5% Additional Costs which need not be less than the turnover earned.</li> </ul> <p><b>Additional Cost of Working</b></p> <ul style="list-style-type: none"> <li>• Occurring during the Indemnity Period as a consequence of interruption to the business caused by a Standard Cover.</li> </ul> <p><b>The Indemnity Period chosen by you</b></p> <ul style="list-style-type: none"> <li>• The Indemnity Period starts when the loss or damage occurs and ends when the business trading position ceases to be affected by it.</li> </ul> <p><b>Cover extends to include:</b></p> <ul style="list-style-type: none"> <li>• Additional costs reasonably incurred to reduce the amount of the loss of Gross Profit or Gross Revenue.</li> <li>• Damage at third party storage premises.</li> <li>• Records.</li> <li>• Machinery or plant temporarily removed for cleaning, renovation, repair or other similar purposes.</li> </ul> <p><b>Additional Benefits</b></p> <ul style="list-style-type: none"> <li>• No underinsurance provision</li> <li>• No declaration requirements</li> <li>• Automatic 33.3% uplift to the Estimated Gross Profit/Revenue figure.</li> </ul> <p><b>Additional Covers</b></p> <ul style="list-style-type: none"> <li>• Outstanding Book Debts cover is available.</li> </ul>	<p>For a claim to be paid under Business Interruption policy there must be a Property Damage claim although it need not be under this policy.</p> <ul style="list-style-type: none"> <li>• Excludes theft not following forcible and violent entry or exit.</li> <li>• Some specific causes of damage may be excluded – please see your Policy Wording/ Schedule for details.</li> <li>• Some Standards Covers do not apply to empty/disused premises - please see your Policy Wording for details.</li> <li>• Excludes loss of data.</li> <li>• Terrorism is excluded.</li> <li>• Civil Commotion in Northern Ireland is excluded.</li> </ul> <p>• Varying indemnity periods are available normally from 12 months to 36 months.</p> <ul style="list-style-type: none"> <li>• Limits apply to the amounts payable - please refer to the Policy Wording.</li> <li>• Cover is limited to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.</li> </ul>
<p><b>Terrorism Insurance</b> Only available where Property Damage and/or Computer Equipment and/or Business Interruption and/or Money Insurances are chosen.</p>	
<p>Cover is provided arising from acts of Terrorism in Great Britain only excluding Northern Ireland.</p>	<p>Terrorism cover can not be purchased selectively. If you require Terrorism cover it must apply to all your insured property whether insured by this policy or not.</p> <ul style="list-style-type: none"> <li>• Cover will be limited to the sums insured you have selected as detailed in the Policy Schedule.</li> <li>• Some specific causes of loss are excluded – please see your Policy Wording for details.</li> </ul>

**Optional Insurance**

Features & Benefits

Significant Exclusions or Limitations

**Money Insurance**

Provides cover for your business money for loss from any cause in the following circumstances:

**Standard Covers:**

- Money in transit, on premises during business hours or in a bank night safe.
- Money kept in a locked safe or strongroom in the business premises outside business hours.
- Money in your home or that of your directors, partners or employees in a locked safe or when an adult is in residence.
- Crossed cheques, crossed money orders and crossed postal orders.
- Any other Money at your premises not in a locked safe outside business hours or in your home or that of your directors, partners or employees not in a locked safe or when an adult is not in residence.

- Limits are as shown in your Policy Schedule.
- Limits are as shown in your Policy Schedule.
- £500.
- £250,000
- £250

Please note:

- Some specific causes of loss may be excluded – please see your Policy Wording/Schedule.
- Riot and Civil Commotion in Northern Ireland is excluded.
- Damage to data is excluded.
- Terrorism is excluded.
- If your premises are unattended you may not be covered if all locks, bolts and other protective devices are not operative and/or
- all keys are not removed from the premises
- Loss not discovered within seven working days of the occurrence is excluded.
- If an alarm system is shown as a requirement of your cover in your Policy Schedule you may not be covered for loss of money if you fail to set your alarm system in its entirety and maintain it in full working order and that contributes to the loss.

**Personal Injury (Robbery)**

Covers you or any director, partner or employee sustaining bodily injury during a robbery.

- Death Benefit.
- Loss of one or more Limbs or Eyes.
- Permanent Total Disablement from any gainful employment for which suited by training, education or experience.
- Temporary Total Disablement from usual occupation.
- Medical Expenses necessarily incurred.

Please see your Policy Wording/Schedule for specific interpretations of these benefits.

- £25,000
- £25,000 or as shown in your Policy Schedule
- £25,000
- Payable up to 104 weeks.
- £50 per week or as shown in your Policy Schedule and no more than 1/52nd of annual salary.
- Limited to a maximum of 15% of the £25,000 Benefit paid.

The benefits are not payable to persons below the age of 16 or when they attain the age of 80.

**Optional Insurance**

Features & Benefits

Significant Exclusions or Limitations

**Employers' Liability Insurance**

Provides protection against your legal liability for damages and legal costs arising from injury to any person employed by you in the course of their employment in your business.

Standard Covers:

- Injury to any employee caused during the period of insurance.
- Injury is defined as: 'bodily injury, death, disease or illness'.
- Employees temporarily working overseas.

- Legal Defence costs in defending proceedings arising from a breach of the Health and Safety at Work Act 1974, the Health and Safety at Work (Northern Ireland) Order 1978 where there has been no actual injury is covered under a separate section of your Policy.

- Limit of Indemnity: £10,000,000 for any one event (restricted to £5,000,000 in respect of Terrorism). Higher indemnity limits may be available in some circumstances on request.
- The policy includes the claimant's costs and expenses within the Limit of Indemnity.
  - Indemnity does not apply for:
    - nuclear risks, where liability is that of any principal or accepted under contract.
    - injury for which you are required to arrange motor insurance in accordance with road traffic legislation within the European Union.
  - Offshore risks are excluded.

- Limit of Indemnity £250,000 any one period of insurance.



## Optional Insurance

### Features & Benefits

### Significant Exclusions or Limitations

#### Public and Products Liability Insurance

Provides cover for your legal liability for damages arising out of accidental injury to any person or accidental loss or damage to third party property.

#### Standard Covers:

- Public Liability: Accidental injury to members of the public, or accidental damage to their property.
- Products Liability: Accidental injury or accidental damage to property resulting from products supplied.
- Wrongful arrest or false imprisonment of a member of the public.
- Contingent motor liability.

- Legal Defence costs in defending proceedings arising from a breach of the Health and Safety at Work Act 1974, the Health and 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 is covered under a separate section of the Policy.

- The minimum Limit of Indemnity provided for Public Liability will usually be £1,000,000 for any one event.
- Higher limits can often be provided on request.
  - The minimum Limit of Indemnity provided for Products Liability will usually be £1,000,000 for any one Period of Insurance. Higher limits can often be provided on request.
  - The Limit of Indemnity will be shown in your Policy Schedule.
  - Excludes legal liability:
    - arising from risks that require more specific insurance e.g. Motor, Marine etc.
    - arising in connection with advice, design or specification provided for a fee.
    - for injury to employees.
    - arising from loss of, or damage to, property in your custody or control.
    - caused by pollution, unless sudden and unintended pollution. Sudden and unintended pollution will be subject to a total Limit of Indemnity for any one period of insurance in respect of all incidents.
    - arising from contractual liability for products.
    - fines and penalties.
    - defective products and work and the repair, replacement or recall of such products or work.
    - nuclear risks.
    - war risks.
    - electronic risks.
    - fear of contracting asbestos related diseases.
    - pre-claim asbestos clean up costs.
    - Asbestos Removal Costs
    - Asbestos in North America
    - Aircraft Products
  - Other specific events may be excluded by endorsement, or cover may need to be individually assessed.
  - Limit of Indemnity £250,000 any one period of insurance.

<b>Optional Insurance</b>	
Features & Benefits	Significant Exclusions or Limitations
<p><b>Fidelity Insurance</b> Provides insurance in respect of loss of Money, Securities or tangible Property as a result of Fraudulent Acts committed by an Employee and certain Third Party fraud exposures as detailed below.</p>	
<p><b>Standard Cover:</b></p> <ul style="list-style-type: none"> <li>• Cover for loss of Money, Securities or Property owned or leased by you directly resulting from Fraudulent Acts by Employees. Cover is also provided for Money, Securities or Property in your care custody and control or for which you are legally liable</li> <li>• 'Loss Discovered' basis of cover</li> <li>• Cover extends to include pension or benefit plans declared by you</li> <li>• Cover automatically includes the following Third Party fraud exposures: <ul style="list-style-type: none"> <li>- Computer &amp; Funds Transfer Fraud</li> <li>- Forgery of cheques &amp; other Financial Instruments</li> <li>- Counterfeit Paper Currency</li> <li>- Corporate Card Fraud</li> <li>- Telecommunications Fraud</li> <li>- Public Utilities Fraud</li> </ul> </li> <li>• Cover is automatically provided for the following costs and expenses (up to 10% of the Any One Claim Limit of Indemnity or £250,000, whichever is the lesser) <ul style="list-style-type: none"> <li>- Auditors Fees</li> <li>- Computer Clean up Costs</li> <li>- Defence Costs</li> <li>- Public Relation Consultancy Fees</li> </ul> </li> <li>• The Expenses cover provided is in addition to the Limit of Indemnity</li> <li>• Automatic cover for acquisitions at no additional premium subject to size, loss experience and business. Temporary cover for 30 days provided for acquisitions falling outside automatic acquisition threshold pending receipt of underwriting information</li> <li>• 'Discovery Period' of up to 24 months as detailed in the Schedule following cancellation or earlier termination of cover</li> <li>• Cover for loss of Interest that would have been receivable but for a loss insured by the Policy</li> <li>• Cover for Computer Violation (including but not limited to the malicious introduction of viruses) committed by an Employee</li> <li>• Cover for contractual penalties that you are required to pay (excluding damages for breach of contract) as a result of a loss covered by this Policy</li> <li>• Definition of Money extends to include: <ul style="list-style-type: none"> <li>- travellers cheques, current postage stamps, luncheon vouchers, consumer redemption vouchers, gift tokens, trading stamps and unused credits in franking machines</li> <li>- monetary balances held at a financial institution to the credit of the Insured</li> </ul> </li> <li>• Wide definition of Employee including: <ul style="list-style-type: none"> <li>- persons under a contract of service or apprenticeship</li> <li>- students, secondees or on a work experience placement</li> <li>- ex-employees working as consultants</li> <li>- agency staff</li> <li>- persons engaged to develop computer systems or programs</li> <li>- employees working on behalf of organisations to whom administrative functions are outsourced</li> <li>- members of the board of directors or equivalent management board</li> <li>- employee definition extended to include Fraudulent Acts committed by Employees up to 60 days following termination of employment</li> <li>- unidentifiable employees</li> </ul> </li> </ul>	<p><b>The Policy does not cover:</b></p> <ul style="list-style-type: none"> <li>• Taxes, penalties, fines, confidential information (e.g. intellectual property) indirect or consequential loss</li> <li>• Profits, dividends or other income</li> <li>• Any Fraudulent Acts committed by an Employee normally resident outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands</li> <li>• Any Fraudulent Act committed by Employees holding more than 5% of your issued share capital, or Fraudulent Act committed by any equity partner</li> <li>• Terrorism</li> <li>• Cover for Acquisitions applies from the date of acquisition unless specifically agreed by us</li> <li>• Loss due to Fraudulent Acts by Employees with known history of dishonesty</li> <li>• You must comply with the minimum standards of control which are detailed in the Policy Wording.</li> </ul> <p>• A number of Conditions apply to the insurance detailed on pages 41 to 43 of the Policy Wording.</p>

**Optional Insurance**

Features &amp; Benefits

Significant Exclusions or Limitations

**Legal Expenses Insurance**

Provides cover for the cost of legal expenses involved in the pursuit of legal rights in or out of court.

This is a claims made basis of cover.

Costs incurred in pursuing or defending the legal rights of your business as a result of legal proceedings relating to:

- Employment  
defence of disputes with staff over contracts of employment and alleged breaches of employment legislation.
- Prosecution  
defence of specified criminal or civil actions.
- Property  
pursuit or defence of property disputes which may cause financial loss to your business.
- Taxation  
accountancy and legal costs involved in representing your business in HM Revenue and Customs investigations.
- Data Protection  
pursuit or defence of actions under the Data Protection Act.
- Bodily injury  
pursuit of compensation for death or bodily injury to you or your directors or employees from a negligent person.
- Contract  
pursuit or defence of disputes with customers or suppliers for sale or supply of goods or services.

Extensions in cover are also included for Jury Service Allowance and Witness Attendance Allowance for up to £150 per person per day.

Some specific causes of loss may be excluded - please see your Policy Wording/Schedule for details.

- Our written consent must be obtained to pursue these actions and you must comply with all the requirements in the Policy Wording.
- If you select your own legal representative (as detailed in the Policy Wording) we will not pay fees in excess of what we would have paid our own choice of representative.
- Limits of Liability as otherwise shown in the Schedule for Any One Claim and in total for all claims in any one Period of Insurance.
- A number of Conditions apply to the insurance detailed on pages 67 to 69 of the Policy Wording.

Please note that Insured Incident 1 - Employment requires you to have sought and followed advice from our Legal Consultants using the 24 hour Helpline 0845 078 7543 quoting code 70201, before materially changing or attempting to change the particulars of an Employee's contract of employment or dismissing an Employee (whether or not be reason of redundancy). See page 66 of your Policy Wording for more information.

**Optional Insurance****Features & Benefits****Significant Exclusions or Limitations****Personal Accident Insurance**

Provides financial protection following accidental bodily injury to Insured Persons.

The following Benefits may be selected:

- Death.
- Loss of two or more limbs or both eyes, or one of each.
- Loss of one limb or eye.
- Permanent total loss of speech
- Permanent total loss of hearing in both ears or in one ear.
- Permanent total disablement from usual occupation in the Business.
- Temporary partial disablement from usual occupation in the Business.
- Medical Expenses.

Cover is provided on a fixed benefit basis

The Policyholder can select the period during which cover is operative - 24 hours a day or occupational accidents only or occupational accidents plus commuting.

The following Benefits will be provided at no extra cost when Personal Accident cover is provided:

- Coma Benefit
- Commuting Expenses
- Dependents Benefit
- Disability Assistance
- Funeral Expenses
- Hospitalisation Benefit
- Paralysis
- Relocation Expenses
- Retraining Benefit

Insured Person Limits and Maximum Incident Limits apply – see your Policy Wording/ Schedule for details.

- Age limits – 16 to 80.
- See your Policy Wording/Schedule for details of your selected level of benefits.
- See your Policy Schedule for details of your selected operative time.
- Accumulation limits apply for
  - passengers travelling in the same aircraft.
  - terrorism.
  - war.
  - any other incident.
- Non employee benefits are restricted, please refer to the Policy Wording for details.

**The Policy does not cover:**

- Committing or attempting to commit suicide or as a result of a self inflicted injury.
- Illness or disease (not resulting from bodily injury) following an accident.
- Any naturally occurring condition or degenerative process, or any gradually operative cause.
- Post traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an accident).
- Radioactive contamination whether arising directly or indirectly.
- Terrorism occasioned by any Nuclear Chemical or Biological Cause or War.
- Engaging in flying of any kind other than as a passenger.

Optional Insurance	
Features & Benefits	Significant Exclusions or Limitations
<b>Annual Business Travel Insurance Sections</b>	
<p><b>Travel</b> provides financial protection against travel risks. Cover is available for directors, business partners and employees.</p> <p>The policy may cover the spouse of any of the above and any 'spouse' or 'child', while accompanying them on a business trip. (Please refer to the Policy Wording for our definition of a 'child' and a 'spouse' which includes partners). Cover may be purchased for other non-employees in particular circumstances.</p>	<ul style="list-style-type: none"> <li>• Travel Accumulations limits apply for:</li> <li>• Cancellation Curtailment Replacement Rearrangement and Change of Itinerary</li> <li>• Evacuation</li> <li>• Hijack Kidnap and Detention</li> <li>• Personal Security Specialist Expenses</li> <li>• Travel Delay</li> </ul>
<p><b>Baggage Insurance</b> including up to £2,000 towards the purchase of emergency clothing and toiletries if baggage is delayed for 4 hours or more, up to £500 in respect of replacement keys and lock mechanisms where home or car keys are lost damaged stolen or destroyed, and up to an additional £3,000 in respect of business equipment</p> <p><b>Cancellation, Curtailment Replacement, Rearrangement and Change of Itinerary</b> where the cause is outside of the control of the insured person up to a maximum of the Sum Insured purchased per Insured Person.</p>	<p>A limit will apply per item of up to £3,000 or the Sum Insured whichever is the lesser.</p> <ul style="list-style-type: none"> <li>• Change of mind to travel.</li> <li>• Redundancy.</li> <li>• Financial failure or omission, or neglect of any provider of transport or accommodation, or their agent.</li> <li>• Strike or industrial action which existed or of which advance notice had been given on or before the date on which the journey was booked.</li> <li>• An accumulation limit of £250,000 applies for all losses arising from the same Incident or in any one Period of Insurance.</li> </ul>
<p><b>Hijack, Kidnap and Detention</b> including situation advisors fees at a rate of £300 per day plus the additional cost of necessary travel and accommodation up to a maximum of £100,000 per Insured Person.</p>	<ul style="list-style-type: none"> <li>• Fraudulent dishonest or criminal acts.</li> <li>• An accumulation limit of £250,000 applies for all losses arising from the same Incident or in any one Period of Insurance.</li> </ul>
<p><b>Evacuation Insurance</b> up to a maximum of the Sum Insured purchased per Insured Person.</p>	<p>Evacuation without the knowledge or consent of Drum Cussac.</p> <ul style="list-style-type: none"> <li>• An accumulation limit of £100,000 applies for all losses arising from the same Incident or in any one Period of Insurance.</li> </ul>
<p><b>Legal expenses</b></p> <p>Legal Expenses incurred by the Insured Person or their Legal Personal Representative in pursuit of compensation against a third party who has caused injury to the Insured Person while they were on an External Journey.</p>	<ul style="list-style-type: none"> <li>• Any claim reported more than 90 days after an event.</li> <li>• Any claim where the prospect of success in achieving a reasonable settlement is insufficient, or the estimate of irrecoverable legal expenses is greater than the compensation being sought.</li> </ul>
<p><b>Medical Repatriation and Emergency Travel Expenses</b> including dental and optical expenses necessitated by bodily injury following an Accident or incurred for emergency treatment.</p> <p>Pregnancy or childbirth expenses but only if necessitated by bodily injury following an Accident or incurred for pregnancy related illness or complications requiring emergency treatment.</p> <p>Cover also includes:</p> <ul style="list-style-type: none"> <li>• Funeral Expenses up to £10,000 (does not aggregate with Personal Accident cover).</li> <li>• Hospitalisation up to £50 per day for 52 weeks.</li> <li>• Repatriation of Household Goods up to £2,000.</li> <li>• Search and Rescue Costs up to £25,000.</li> </ul>	<ul style="list-style-type: none"> <li>• Medical expenses in Britain, or the insured person's usual country of residence (unless below £25,000 for inpatient or outpatient treatment, and then only if incurred within 3 months of returning to Britain, or usual country of residence, at the end of a journey on which expenses are initially incurred).</li> <li>• Routine Pregnancy or childbirth expenses.</li> <li>• Travelling against medical advice</li> </ul>
<p><b>Money and Credit Cards</b></p>	<ul style="list-style-type: none"> <li>• Losses more than 120 hours preceding or following an Insured Journey.</li> <li>• Losses exceeding £3,000 or the Sum Insured whichever is the lesser in respect of coin bank and currency notes.</li> </ul>

<b>Optional Insurance</b>	
Features & Benefits	Significant Exclusions or Limitations
<b>Annual Business Travel Insurance Sections</b>	
<p><b>Personal Liability</b> up to £5,000,000</p>	<ul style="list-style-type: none"> <li>• No indemnity is provided where legal liability arises out of the Insured Person's trade, profession or business.</li> <li>• Ownership, possession or use by, or on behalf of the Insured Person of any mechanically propelled vehicle, aircraft, other aerial device, hovercraft or water borne craft.</li> </ul>
<p><b>Personal Security Specialist Expenses</b> to employ the Company's security specialists Drum Cussac to extricate the Insured Person following their involvement in a life-threatening situation.</p>	<ul style="list-style-type: none"> <li>• Fraudulent, dishonest or criminal acts.</li> </ul>

<b>Optional Insurance</b>	
Features & Benefits	Significant Exclusions or Limitations
<b>Officials Liability</b>	
<p><b>Standard Cover:</b>  <b>Insuring Clause A – Officials Liability</b></p> <ul style="list-style-type: none"> <li>• Any One Claim cover</li> <li>• Claims made wording meaning that the Policy covers Claims first made and Circumstances first notified to us during the Period of Insurance or any applicable Discovery Period</li> <li>• Past, present and future Officials are covered as Insured Persons</li> <li>• Cover for Employment Wrongful Acts</li> <li>• Protection for Insured Persons against Loss for which they are personally liable for actual or alleged error, misstatement, misleading statement, act, omission, neglect or breach of duty, breach of trust, libel, slander, breach of contract, breach of warranty of authority, or other act actually or allegedly committed or attempted in their capacity as Insured Persons of the Insured</li> </ul> <p><b>*Extensions</b></p> <ul style="list-style-type: none"> <li>• Civil Fines and Penalties Imposed by a UK regulator so long as the penalty or fine is insurable by law.</li> <li>• Compensation for Court Attendance £250 a day for each person required to attend a court tribunal, arbitration, adjudication, mediation or hearing as a witness</li> <li>• Corporate Manslaughter Defences costs incurred by the Insured in respect of any criminal proceedings relating to corporate killing or manslaughter resulting from a wrongful act or investigation</li> <li>• Crisis and Regulatory Event Reasonable costs to minimise Public Relations Costs adverse publicity, which is anticipated which may otherwise develop into a Claim or Investigation</li> <li>• Cyber Liability Cover for any Loss incurred by an Insured Person for a Cyber Liability Event. Including any fees, costs and Expenses employing the services of an external public relations consultant, crisis management or law firm to minimise or limit adverse publicity</li> <li>• Discovery Period In the event that the Policy is not renewed and similar cover is not purchased, there is an option to elect a Discovery Period. The terms of the Discovery Period shall be cover for 12 months for 50% of the full annual premium. There is also an option to purchase up to 72 months.</li> </ul>	<p>* Sub Limits may apply. The limits are part of and not in addition to the Limit of Indemnity. Some Extensions may be subject to an Aggregate Limit</p>

## **OTHER IMPORTANT INFORMATION**

### **Law applicable to the Policy**

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both parties may choose the law which applies to this contract, to the extent permitted by those laws. Unless the parties agree otherwise in writing, the Insurer has agreed with the Insured that the law which applies to this contract is the law which applies to the part of the United Kingdom in which the Insured is based, or, if based in the Channel Islands or the Isle of Man, the law of whichever of those two places in which the Insured is based.

The parties have agreed that any legal proceedings between them in connection with this contract will only take place in the courts of the part of the United Kingdom in which the Insured is based, or, if the Insured is based in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which the Insured is based.

### **Financial or Trade Sanctions**

Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

### **Complaints**

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you or the manager of RSA at the address shown on your quotation or schedule, as appropriate. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

RSA  
Customer Relations Team  
PO Box 255  
Wyndham  
NR18 8DP

### **Compensation**

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.



