

Underwritten by



PHOTOGRAPHIC ALLIANCE OF GREAT BRITAIN

Policy Summary

Arranged by



Business

Policy Summary

Your RSA Business Policy is an annual contract which may be renewed each year subject to your needs and our terms and conditions.

You can select the cover you want from the following options:

- Property Damage Insurance
- All Risks Insurance
- Liabilities Insurance

Full details of what you have chosen will be shown on your Policy Schedule.

The tables in this summary provide a summary of the main Policy features and benefits and any significant exclusions or limits that you should check on your 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.

For full policy details, terms and conditions, please read your Policy Wording in conjunction with your Policy Schedule.

Table 1 Standard Features and Benefits

The following covers will be included if you have selected them for your Policy. Check your Policy Schedule to identify whether cover is included.

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.

Your Contribution in the event of a claim will be shown in your Schedule.

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
Property Damage Insurance Your Contents and Stock are covered against the following standard risks. You may also choose to cover your Computer Equipment, Buildings or any Tenant's Improvements against the following standard risks.		
Loss or damage caused by: <ul style="list-style-type: none"> • Fire, Smoke, Lightning, Explosion, Earthquake • Riot, Civil Commotion, Malicious Damage • Storm, Flood, Escape of Water or Oil • Impact • Theft or Attempted Theft • Subsidence, Ground Heave or Landslip • Falling trees • Accidental damage to fixed glass, neon signs and sanitary ware • Any other accidental damage not specifically excluded. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover excludes Terrorism. • Excludes theft not involving forcible and violent entry or exit. <p>Please note that these exclusions apply to cover for General Contents, Computer Equipment, Stock, Buildings and Tenant's Improvements.</p>	Property Damage Insurance
The following extensions are also included within Property Damage Insurance: <ul style="list-style-type: none"> • Damage to landscaped gardens and grounds caused by emergency services. • Cost of locating and repairing damage resulting from escape of water or oil. • Costs arising from unauthorised use of metered electricity, gas or water. • Additional cost of metered water resulting from insured damage. • Cover for the cost of replacing locks following theft of keys. • Liability for omission or neglect to send deeds and documents by recorded delivery/registered post. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Limit £10,000 any one loss. • Limit £10,000 any one loss. • Limit £2,500 any one period of insurance. • Limit £10,000 any one loss. • Limit £1,000. • Limit £10,000 any one claim. 	Property Damage Insurance

Table 1 Standard Features and Benefits (continued)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
General Contents If General Contents are shown as Included on your Policy Schedule, the following cover will apply:		
<ul style="list-style-type: none"> • Equipment (other than Computer Equipment) and contents at the specified premises. • Directors', partners' and employees' personal effects. • CCTV and alarm equipment, aerials and satellite dishes. • Glass, sanitary ware, neon and illuminated signs and electric light fittings. • Deeds, Documents and Transparencies at the premises and at other locations whilst temporarily removed. • Property temporarily removed from the premises for cleaning, renovation, repair or other similar processes. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover is limited to a maximum of £1,500 per person. • Equipment must be securely fixed to the building. • Limit £10,000 any one loss. • Whilst removed from the premises cover is limited to within Europe, £1,000 any one transparency and a total of £25,000 any one loss. • Cover is limited to within Europe and £250,000 any one loss. 	Property Damage Insurance
Inflation Protection Provides an automatic increase in the General Contents value you declare for insurance during the policy period, as shown in your Schedule.	If the value you declare is less than the full amount that your General Contents should be insured for, your claim may be reduced.	Property Damage Insurance
Computer Equipment If Computer Equipment is shown as Included on your Policy Schedule, the following covers will apply:		
<ul style="list-style-type: none"> • Computer Equipment and Ancillary Equipment anywhere in the world. • Additional Rental cost of Computer Equipment and Ancillary Equipment. • Incompatibility of Computer Records following loss or damage. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Limit £7,500 any one loss. • Limit £10,000 any one loss. 	Property Damage Insurance
Inflation Protection Provides an automatic increase in the Computer Equipment value you declare for insurance during the policy period., as shown in your Schedule.	If the value you declare is less than the full amount that your Computer Equipment should be insured for, your claim may be reduced.	Property Damage Insurance

Table 1 Standard Features and Benefits (continued)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
Stock If Stock is shown as Included on your Policy Schedule, the following covers will apply:		
<ul style="list-style-type: none"> • Stock and materials in trade. • Work in progress. • Finished goods at the specified premises. <p>A seasonal increase in the sums insured is provided for specified periods of the year as detailed in your Policy Schedule.</p>	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. 	Property Damage Insurance
Buildings If Buildings and/or Tenant's Improvements are shown as Included on your Policy Schedule, the following cover will apply:		
<ul style="list-style-type: none"> • Buildings. • Landlord's Fixtures and Fittings. • Small outside buildings. • Walls, gates, fences and services. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Theft of lead to the exterior of the building is excluded. 	Property Damage Insurance
Inflation Protection Provides an automatic increase in the Buildings value you declare for insurance during the policy period, as shown in your Schedule.	If the value you declare is less than the full amount that your Buildings should be insured for, your claim may be reduced.	Property Damage Insurance

Table 1 Standard Features and Benefits (continued)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p>All Risks Insurance If All Risks Insurance is shown as Included on your Policy Schedule, the following covers will apply if specifically shown on the Schedule:</p>		
<ul style="list-style-type: none"> Loss or damage to Unspecified Equipment within the Territorial Limits shown on the Schedule. 	<ul style="list-style-type: none"> The Limits of Liability shown in the Schedule. The sum insured shown in the Schedule. Security restrictions apply. Please see 'What is not covered' in your Policy Wording. Cover excludes Terrorism. 	All Risks Insurance
<p>Money Insurance Provides cover for your business money for loss from any cause in the following circumstances:</p>		
<p>Standard Covers:</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 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. 	<ul style="list-style-type: none"> Limits are as shown in your Policy Schedule. Limits are as shown in your Policy Schedule. £500. £250,000 £250 	

Table 1 Standard Features and Benefits (continued)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
	<p>Please note:</p> <ul style="list-style-type: none"> • 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 condition 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. 	

Table 1 Standard Features and Benefits (continued)

FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
Liabilities Insurance The Limits of Indemnity applicable are shown in your Policy Schedule.		
Public/Products Liability: If Public/Products Liability is shown as Included on your Policy Schedule, the following covers will apply: <ul style="list-style-type: none"> • Legal liability for damages to any person, accidental loss or damage to property. • Including costs of legal representation at any coroners' inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Cover excludes any Public or Products Liability in connection with advice, design or specification provided for a fee. • Cover excludes any Public or Products Liability arising from any breach of professional duty. • Damage to property means material property, but does not include electronic data. 	Liabilities Insurance – Section 1
Legal Defence Costs: Costs incurred 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 the Consumer Protection Act 1987 where there has been no actual injury or damage.	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. 	Liabilities Insurance – Section 2

Table 2 General Conditions and Exclusions

If there are any changes to your business, the premises or property or any other circumstances that will increase the risk of loss or damage, you must inform us immediately as failure to do so could invalidate your Policy or result in a claim not being paid.

GENERAL CONDITIONS, EXCLUSIONS AND LIMITS
<ul style="list-style-type: none"> • Nuclear Risks, War and Sonic Bangs are excluded. • Your Contribution to any claim will be detailed on your Policy Schedule. • Any limits that apply to your Policy will be detailed in your Policy Schedule and Policy Wording. • Your insurance is subject to the Minimum Standards of Security which are detailed in the Policy Wording.

Other Important Information

Making a claim

Should you wish to make a claim under your Policy please call our Claims Helpline on **0845 300 4006** 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.

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
Wymondham
NR18 8DP

If they cannot resolve the matter to your satisfaction, they will provide you with our final response, upon which you may be eligible to refer your case to the Financial Ombudsman Service. This does not affect your right to take legal action.

Post: Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

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.

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.

Renewal and cancellation

Shortly before each policy anniversary we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover you must tell us before the renewal date.

You may cancel your policy at any time by informing us in writing; you will be entitled to a refund of any premiums already paid for the remaining period of insurance if you have not made a claim during the current policy year.

We may cancel this policy by giving you at least 30 days notice to your last known address; provided no claim has been made in the current policy year we will refund any premiums already paid for the remaining period of insurance.

RSA

This product is underwritten by Royal & Sun Alliance Insurance plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323. You can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.

Arranged by
Darwin Clayton (UK) Limited.
Darwin House, 20 Mount Ephraim Road, Tunbridge Wells, Kent, TN1 1ED.
Authorised and regulated by the Financial Conduct Authority.

Underwritten by
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 by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority.