



PROPERTIES (FIRE & PERILS)

Policy Summary

[Properties (Fire & Perils) Policy Summary]

Your Royal & SunAlliance Properties 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.*
- [] *Public (Property Owners) Liability.*
- [] *Legal Defence Costs.*

You may also add further covers to suit your needs. Full details of the covers you have chosen are shown in your Policy Schedule.

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

Important Information

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

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

Table 1 Standard Features & Benefits

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

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<h2>Property Damage Insurance</h2> <p>You can cover your Buildings and Rent Received against the following standard risks:</p>		
<p>Standard Covers:</p> <p>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"/> Subsidence. <input type="checkbox"/> Impact. <input type="checkbox"/> Theft. <input type="checkbox"/> Accidental Damage. <input type="checkbox"/> Sprinkler Leakage. 	<p>Please note -</p> <ul style="list-style-type: none"> <input type="checkbox"/> Standard Covers applicable will be shown in your Policy Schedule. <input type="checkbox"/> Some specific causes of damage may be excluded - please see your Policy Wording/Schedule for details. <input type="checkbox"/> Terrorism is excluded from the Standard Covers. <input type="checkbox"/> Civil commotion is excluded in Northern Ireland. <input type="checkbox"/> Security and inspection conditions apply to any buildings that are unoccupied. 	<p>Property Damage</p>
<p>Inflation Protection (Day One Basis of Cover)</p> <p>Provides an automatic 15% increase in the building value you declare for insurance during the policy period. You have an option to increase this to either 30% or 50%.</p>	<p>Please note - The building value you declare must be sufficient to reinstate the building as at the start of the policy period.</p>	<p>Property Damage</p>
<p>Reinstatement</p> <p>Cover is on an 'as new' basis.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Excludes betterment. <input type="checkbox"/> If the value you declare is less than the full amount that your building should be insured for, your claim may be reduced. 	<p>Property Damage</p>
<h2>Buildings</h2> <p>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 and Fittings. <input type="checkbox"/> Tenants improvements (for which you are responsible). 	<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
<h3>Legal Liabilities to Public Insurance</h3> <p>The following will automatically be added to your policy:</p>		
<p>Standard Covers:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Accidental injury to any person other than an employee. <input type="checkbox"/> Accidental damage to property. <input type="checkbox"/> Nuisance, trespass to land or goods or interference with any easement, right of air, light, water or way. <input type="checkbox"/> 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"> <input type="checkbox"/> Standard limit £1,000,000. Higher limits can be provided – please see your Policy Wording/Schedule for details. <input type="checkbox"/> Limit of indemnity for Pollution £1,000,000 in any one Period of Insurance. <input type="checkbox"/> Damage to your own property or property in your custody or control is excluded. <input type="checkbox"/> Some other specific events may be excluded or cover may be qualified – please see your Policy Wording/Schedule for details. <input type="checkbox"/> Limit of indemnity £250,000 in any one Period of Insurance. 	<p>Liability</p>

Table 2 Optional Covers

You may choose to add the following to your Properties policy:

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<h3>Rent</h3>		
<ul style="list-style-type: none"> <input type="checkbox"/> Rent Cover provides you for loss of income resulting from damage to the Buildings covered by the standard covers during the indemnity period chosen by you. <input type="checkbox"/> The indemnity period starts when the loss or damage occurs and ends when you cease to be affected by it. 	<ul style="list-style-type: none"> <input type="checkbox"/> If the rent value you declare is less than the full amount the rent should be insured for, your claim may be reduced. 	<p>Property Damage</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
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Public Liability - Legionellosis

<ul style="list-style-type: none"> [] Legal liability arising out of accidental injury caused by Legionellosis. 	<ul style="list-style-type: none"> [] Standard limit £1,000,000. Higher limits can be provided – please see your Policy Wording/Schedule for details. 	<p>Liability</p>
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Legal Liabilities to Employee Insurance.

<p>Standard cover:</p> <ul style="list-style-type: none"> [] Employers Liability. [] Legal Defence costs in defending proceedings arising from a breach of Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 where there has been no actual injury or damage. 	<ul style="list-style-type: none"> [] Limit of indemnity £10,000,000 in any one event with at £5,000,000 limit for Terrorism. [] Injury in circumstances where motor insurance should have been arranged by you in accordance with any Road Traffic Legislation. [] Damage to your own property or property in your custody or control is excluded. [] Limit of indemnity £250,000 in any one Period of Insurance. 	<p>Legal Liability to Employees</p>
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Terrorism Cover

Terrorism is excluded. You may choose to add All Risks Terrorism Insurance to your Policy Covers.

<p>Cover is provided 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 Section will apply. 	<p>Terrorism Extension</p>
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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"><li data-bbox="90 292 885 339">[] If there are any changes to your circumstances you must inform us immediately. Failure to do so could invalidate the policy or result in a claim being rejected.<li data-bbox="90 344 473 368">[] Nuclear, War and Sonic Bangs are excluded.<li data-bbox="90 373 866 421">[] Terrorism (part of which can be bought back), Northern Ireland terrorism and civil commotion are excluded.	All Various Various
Excesses & Limits	Policy Section
<ul style="list-style-type: none"><li data-bbox="90 536 878 584">[] Any excesses applicable your policy are detailed in your Policy Wording/Schedule. These are the amounts you must pay in the event of each and every claim.<li data-bbox="90 588 822 612">[] Limits may apply to your policy, please refer to your Policy Wording/Schedule for details.	All

[Customer Service]

Your 'Right to Cancel'

If having examined your policy documentation you decide not to proceed with the insurance you will have 14 days to cancel it starting on the date you receive your policy documentation. To cancel please write to the address or call the number shown on your policy documentation.

On receipt of your notice and return of your Employers' Liability Certificate(s), we will refund any premiums 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 **0345 077 0123** 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.

Complaints Procedure

Our Commitment to Customer Service

At RSA we are committed to going the extra mile for our customers. 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. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

Step 1

If your complaint relates to your policy then please contact the sales and service team in the office which issued the Policy or your Broker. If your complaint relates to a claim then please call the claims helpline number shown in your policy booklet.

We aim to resolve your concerns by close of the next business day. Experience tells us that most difficulties can be sorted out within this time.

Step 2

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:

Post:

RSA Customer Relations Team

P O Box 255

Wymondham

NR18 8DP

Email: crt.halifax@uk.rsagroup.com

Our promise to you

We will:

Acknowledge all complaints promptly Investigate quickly and thoroughly Keep you informed of progress Do everything possible to resolve your complaint Use the information from your complaint to proactively improve our service in the future.

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

If you are still not happy

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

Post:

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

Telephone: 0800 0234567 (free from standard landline, mobiles
may be charged)
0300 1239123 (same rate as 01 or 02 numbers, on mobile
phone tariffs)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You have six months from the date of our final response to refer your complaints to the FOS. This does not affect your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

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.

Other Important Information

Premiums and payments

Premiums are inclusive of Insurance Premium Tax. You may pay for your policy annually or, for some policy contracts, by monthly instalments. You may be able to pay annual premiums by direct debit, credit / debit card or by cheque. Monthly instalments can only be paid by direct debit.

Renewing your policy

At least 21 days before each policy renewal date 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 need to tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply for payments by credit / debit card, if you have previously given us permission. For other payments by cheque or credit / debit card, you must submit a further payment if you wish to renew the policy. You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in Your right to cancel the policy above.

Termination of the contract

You may cancel the contract by giving us 30 days notice in writing. If you cancel the policy you may be entitled to a refund of premium provided that no claim has been made during the current period of insurance.

We may cancel this policy by giving you at least 30 days notice at your last known address. This will not affect your right to make a claim for any event that happened before the cancellation date. If we cancel the policy, we will refund any premiums already paid for the remainder of the current period of insurance provided that no claim has been made since inception or renewal.

Law and language 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.

The language used in this policy and any communications relating to it will be English.

Financial Sanctions

Please note that Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial 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.

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.

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.