

[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.

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) 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 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. | <p>If the rent value you declare is less than the full amount the rent should be insured for, your claim may be reduced.</p> | <p>Property Damage</p> |
| <h3>Public Liability - Legionellosis</h3> | | |
| <p>Legal liability arising out of accidental injury caused by Legionellosis.</p> | <p>Standard limit £1,000,000. Higher limits can be provided – please see your Policy Wording/Schedule for details.</p> | <p>Liability</p> |

| Features & Benefits | Significant Exclusions or Limitations | Policy Section |
|---------------------|---------------------------------------|----------------|
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Legal Liabilities to Employee Insurance.

| | | |
|--|--|-------------------------------------|
| <p>Standard cover:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Employers Liability. <input type="checkbox"/> 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"> <input type="checkbox"/> Limit of indemnity £10,000,000 in any one event with at £5,000,000 limit for Terrorism. <input type="checkbox"/> Injury in circumstances where motor insurance should have been arranged by you in accordance with any Road Traffic Legislation. <input type="checkbox"/> 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"> <input type="checkbox"/> Terrorism cover can not be purchased selectively. If you require Terrorism cover it must apply to all your insured property. <input type="checkbox"/> Cover will be limited to the Sums Insured that you have selected. <input type="checkbox"/> The same exclusions as under the Property Damage Section will apply. | <p>Terrorism Extension</p> |
|---|--|----------------------------|

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"> <input type="checkbox"/> 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. <input type="checkbox"/> Nuclear, War and Sonic Bangs are excluded. <input type="checkbox"/> Terrorism (part of which can be bought back), Northern Ireland terrorism and civil commotion are excluded. | <p>All All Various</p> |
| Excesses & Limits | Policy Section |
| <ul style="list-style-type: none"> <input type="checkbox"/> 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. <input type="checkbox"/> Limits may apply to your policy, please refer to your Policy Wording/Schedule for details. | <p>All</p> |

