



OFFICES

Policy Summary

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Your RSA Offices 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
- Employers' Liability
- Public/Products Liability and
- Money

You may also add further covers, as shown overleaf, to suit your needs. Full details of what you have chosen are shown in your Policy Schedule and Statement of Fact.

The following tables provide a summary of the main policy 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.

Other Important Information

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

- Law applicable to the Policy
- Complaints Procedure
- Our complaints process
- Customer Relations Contact Details
- What to do if you are still not satisfied

Table 1 Standard Features and Benefits

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

Features and Benefits	Significant Exclusions or Limitations	Policy Section
Property Damage Insurance		
You may choose to cover your business premises (Buildings), your business equipment (Contents) and rent received or payable (Rent) in addition to other property or interests against the following standard covers:		
Standard Covers: Loss or damage caused by: <ul style="list-style-type: none"> • Fire, Lightning, Explosion, Aircraft, Earthquake. • Riot, Civil Commotion, Malicious Damage. • Storm, Flood, Escape of Water (including sprinklers). • Impact. • Theft, not limited to theft involving forcible & violent entry or exit. • Accidental Damage. • Subsidence. 	<ul style="list-style-type: none"> • Some specific causes of damage may be excluded - please see your Policy Wording. • Some specific property may be excluded - please see your Policy Wording. • Cover does not include loss or damage to computer data, or information arising from viruses, hacking, denial of service attacks, malicious damage, accidental damage or omission. • The amount you must pay in the event of a claim is: £1,000 for Subsidence and £250 for all other events. 	Property Damage
Inflation Protection (Day One Basis of Cover) Provides an automatic 15% increase in the value you declare for insurance during the Policy period (other than Rent).	If the value you declare is less than the full amount that the property should be insured for, your claim may be reduced.	Property Damage
Reinstatement Cover is on an 'as new' basis (other than Rent).	Excludes betterment.	Property Damage
Buildings		
If you have selected Buildings cover, the following will automatically be included:		
Standard Covers: <ul style="list-style-type: none"> • Buildings. • Landlord's Fixtures & Fittings. • Small Outside Buildings. • Walls, Gates, Fences and Services. 	Please see exclusions to the Standard Covers in your Policy Wording.	Property Damage

Table I Standard Features and Benefits (continued)

Features and Benefits	Significant Exclusions or Limitations	Policy Section
Contents		
If you have selected General Contents, the following will automatically be included:		
<p>Standard Covers:</p> <p>You are covered for office machinery equipment and contents at the specified premises, excluding computer equipment.</p>	<ul style="list-style-type: none"> • Please see exclusions to Standard Covers in your Policy Wording. • The limit for Deeds & Documents, Transparencies and Specified Equipment (if appropriate) will be the Sum Insured shown in your Policy Schedule. 	Property Damage
<p>Cover may be extended for Specified Equipment (excluding laptops or other computers) to anywhere in the world.</p>	<ul style="list-style-type: none"> • Security restrictions apply to theft from unattended vehicles. • The Sum Insured is specified in your Policy Schedule. 	Property Damage
Liability Insurance		
The following will automatically be included:		
<p>Standard Cover:</p> <ul style="list-style-type: none"> • Employers' Liability. • Public Liability. • Products Liability. • 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"> • Limits 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. • Cover excludes any Public or Products Liability arising out of any breach of professional duty. • 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. 	Liability

Table 1 Standard Features and Benefits (continued)

Features and Benefits	Significant Exclusions or Limitations	Policy Section
Money Insurance The following will automatically be included:		
Standard Cover: <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 office, outside business hours. • Money in your home which is not kept in a locked safe, when occupied by an adult. • Crossed cheques, crossed money orders and crossed postal orders. • Any other money at your premises, which is not kept in a locked safe, outside business hours. 	<ul style="list-style-type: none"> • £4,000 any one loss, but may be increased to £10,000. • £2,000 any one loss but may be increased for specified safes. • £500 • £250,000 • £250 • Some specific causes of loss may be excluded - please see your Policy Wording. • The amount you must pay in the event of a claim is £50. • Damage to data is excluded. 	Money
Personal Injury (Robbery)		
Covers you or any director, partners or employees sustaining bodily injury during a robbery for: <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. • Clothing and Personal Effects. • Medical Expenses necessarily incurred. 	<ul style="list-style-type: none"> • Please see your Policy Wording for specific interpretations of these benefits. • Payable up to 104 weeks. • Up to £250 per person. • Limited to a maximum of 15% of the Temporary Total Disablement benefit. 	Money

Table 1a Additional Features & Benefits

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

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Property Damage Insurance Property removed from the premises - cover will automatically be included</p>		
<p>Cover applies to property (excluding certain items specified in your Policy Schedule) while temporarily away from the premises, anywhere in Europe.</p>	<ul style="list-style-type: none"> • Security restrictions apply to theft from unattended vehicles. • The standard limit is £2,000 per freezer, which can be increased up to £10,000 on request. • Limit of Liability for Deeds, Documents and Transparencies is £10,000, for any one package. • Limits for other property is 15% of the relative Sum Insured, subject to a maximum of £250,000. 	<p>Property Damage</p>
<p>Property Damage Insurance Rent</p>		
<p>Cover applies to loss of rent received or continuing rent payable following damage caused by the Standard Covers.</p>	<p>The insurable amount must correspond to the period of rent insured shown in your Policy Schedule.</p>	<p>Property Damage</p>

Table 2 Optional Covers

You may choose to add the following covers to your Office Policy:

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Business Interruption Insurance You may choose to protect your business from the effect of damage to the property insured caused by the Standard Covers listed in the Property Damage Section, including:</p>		
<p>Covers you for:</p> <p>Loss of Revenue 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>The Indemnity Period is chosen by you. This starts when the loss or damage occurs and ends when the business trading position ceases to be affected by the interruption.</p>	<ul style="list-style-type: none"> • Some specific causes of damage may be excluded - please see your Policy Wording. • Some specific events are excluded - please see your Policy Wording. • Excludes losses arising from damage to computer equipment (cover would be provided under the Computer Insurance Section). • If the Sum Insured does not represent the full insurable amount, your claim may be reduced. • Cover does not include loss or damage to computer data, or information arising from viruses, hacking, denial of service attacks, malicious damage, accidental damage or omission. • The maximum Indemnity period is 24 months. 	Business Interruption
<p>Cover extends to include loss resulting from:</p> <ul style="list-style-type: none"> • Notifiable diseases, food or drink poisoning, defective sanitation, murder, suicide, vermin & pests. • Prevention/Denial of Access to the business premises due to damage to adjacent buildings, as covered by the Standard Covers. • Failure of Public Utilities. • Damage caused by the Standard Covers at storage premises, or while property is temporarily removed from your own premises within Great Britain, Northern Ireland, The Isle of Man or The Channel Islands. 	<p>Cover for these extensions is limited to a maximum of 10% of the total Sum Insured, or £250,000, whichever is the lesser amount.</p>	Business Interruption

Table 2 Optional Covers (continued)

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Outstanding Debit Balances (also known as Book Debts).</p> <p>We will pay any outstanding debts that you are unable to trace following damage caused by a Standard Cover.</p>	<p>The standard limit is £50,000 with an option to increase up to a maximum of £250,000..</p>	<p>Business Interruption</p>
<p>Computer Equipment Insurance You may choose to protect your computer and ancillary equipment (including laptops) in addition to related losses of revenue or additional costs of working.</p>		
<ul style="list-style-type: none"> • Cover includes the Standard Covers (detailed in the Property Damage Section) plus mechanical or electrical breakdown. • Cover applies anywhere in the world. • Inflation Protection (Day One Basis of Cover) Provides an automatic 15% increase in the material value you declare for insurance during the policy period. • Reinstatement Cover for loss or damage to material property is on an 'as new' basis. 	<ul style="list-style-type: none"> • Mechanical or electrical breakdown cover is limited to cover for items that could not be provided by any guarantee or maintenance agreement. • Cover does not include loss or damage to computer data, or information arising from viruses, hacking, denial of service attacks, malicious damage, accidental damage or omission. • Some other specific causes of damage may be excluded - please see your Policy Wording. • Some specific property may be excluded - please see your Policy Wording. • Security restrictions apply to theft from unattended vehicles. • The amounts you must pay in the event of a claim are: £1,000 for subsidence and £250 for all other covers. 	<p>Computer Equipment</p>
<p>If the Business Interruption Section has been selected, we automatically provide the same Sum Insured for Loss of Revenue or Additional Costs of Working.</p>	<p>There is no option to vary the Sum Insured from that selected under the Business Interruption Section.</p>	<p>Computer Equipment</p>

Table 2 Optional Covers (continued)

Features and Benefits	Significant Exclusions or Limitations	Policy Section
<p>Terrorism Cover</p>		
<p>Terrorism is excluded from the Property Damage, Money, Business Interruption and Computer & Fidelity Insurance Sections. You may choose to add All Risks Terrorism Insurance to the Property Damage, Business Interruption and Computer covers.</p>		
<ul style="list-style-type: none"> • Cover is provided for events arising from acts of terrorism in Great Britain. 	<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, Business Interruption and Computer Sections will apply. 	<p>Terrorism Extension</p>
<p>Personal Accident Insurance</p>		
<p>Covers you, partners and directors or all other employees, subject to an age limit of 16 to 70</p>		
<p>Cover is for:</p> <p>Occupational Accidents Only, or Occupational Accidents and Commuting Cover, or Any personal accident (24-hours-a-day).</p> <p>The following benefits are for 1 unit 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. 	<ul style="list-style-type: none"> • Cover is limited to a maximum of 5 units of cover (per person). • Please see your Policy Wording for specific interpretations of these benefits. • Some specific events and activities are excluded - please see your Policy Wording. • Temporary Total Disablement benefit payable up to 104 weeks. • Temporary Partial Disablement benefit payable up to 104 weeks. • Medical Expenses are limited to a maximum of £2,500, regardless of the number of units (per person). 	<p>Personal Accident</p>

Table 2 Optional Covers (continued)

Features and Benefits	Significant Exclusions or Limitations	Policy Section
Legal Expenses Insurance		
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.	<ul style="list-style-type: none"> • £100,000 any one event. Any restrictions to this amount are detailed in your Policy Wording (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. 	Legal Expenses
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. 	<ul style="list-style-type: none"> • Limit of Indemnity is either £50,000 or £100,000. • Damage to data is excluded. • Minimum Standards of Control form part of your Policy Wording. 	Fidelity

Table 3 General Conditions & Exclusions and Excesses & Limits

The following apply to the 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 and 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 as soon as reasonably practical. Failure to do so could invalidate your 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. 	All Various Various
Excesses and Limits	Policy Section
<ul style="list-style-type: none"> • Any excesses applicable to 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 see your Policy Schedule. • Your Policy is subject to The Minimum Standard of Security, this will be shown in your Policy Schedule and Policy Wording. 	All

OTHER IMPORTANT INFORMATION

Our complaints procedure

We aim to give customers a high standard of service at all times. If you are unhappy with the service provided for any reason or 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. They will tell you what they will do to resolve your concerns and how long it will take. In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact our Customer Relations Office at the address below.

Customer Relations Contact Address:

The Head of Compliance
RSA Northern Ireland Insurance Ltd
Law Society House
Victoria Street
Belfast
BT1 3GN

What to do if you are still not satisfied

If they cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. If you make a complaint, your right to legal action against us is not affected.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London E14 9SR
Tel 0300 123 9 123 or
www.financial-ombudsman.org.uk

Compensation



Insurance Ireland DAC 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

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your Policy documentation.

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.

If you pay by direct debit, we will renew the policy and continue to collect payments unless you tell us, before the renewal date, that you wish to cancel the policy. If you pay by any other method, you must submit a further payment if you wish to renew the policy.

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 14 days notice to your last known address (30 days notice will be given if you pay your premium annually); provided you have not made a claim during the current policy year we will refund any premiums already paid for the remaining period of insurance.

Who regulates us?

RSA Insurance Ireland DAC is registered in Ireland under number I48094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16 and regulated by the Central Bank of Ireland.