



PROPERTIES

Policy Summary

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

Your policy includes the following covers as standard:

- Property Damage Insurance:
 - Buildings
 - Rent
- Liabilities Insurance:
 - Employers' Liability
 - Public Liability
 - Legal Defence Costs
 - Legionellosis Liability

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

- Legal Liabilities to Employees Insurance
- Terrorism

Full details of what you have chosen will be shown in your Summary of Insurance.

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 Summary of Insurance.

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 Statement of Fact and Summary of Insurance.

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 I Standard Features and Benefits

The following covers will automatically be included in your Policy.

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 Summary of Insurance.

Features and Benefits	Significant Exclusions or Limitations	Policy Section
Property Damage Insurance Your Buildings and Rent received are covered against the following standard risks.		
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 or Oil.• Impact.• Theft or attempted Theft and, unless specifically excluded in your Schedule.• Subsidence, Ground Heave or Landslip.• Accidental Damage.	<ul style="list-style-type: none">• Please see 'What is not covered' in your Policy Wording.• Cover excludes Terrorism.• Security and Inspection conditions apply to any Buildings that are unoccupied.	Property Damage Insurance
Buildings The following will automatically be included in your Policy:		
Cover in respect of Buildings includes: <ul style="list-style-type: none">• Fixtures and fittings, fixed glass, fitted carpets.• Furnishings and other contents in common parts of the Building.• Car parks, roads, pavements, footpaths, walls, gates, fences, and landscaping.• Service pipes and cables. Extensions in cover include: <ul style="list-style-type: none">• Extinguishment and alarm setting costs.• Glazing repairs.• Cost of replacing locks following theft of keys.• Cost incurred in repairing landscaping as a result of damage.	<ul style="list-style-type: none">• Please refer to 'What is not covered' in your Policy Wording.• Limit £1,000 any one loss.*• Limit £25,000 any one loss.*	Definitions – Words with special meanings Property Damage Insurance

Table I Standard Features and Benefits (continued)

Features and Benefits	Significant Exclusions or Limitations	Policy Section
Buildings (continued) The following will automatically be included in your Policy:		
<ul style="list-style-type: none">• Trace and access costs in locating source of escape of water or oil and repairing damage.• Unauthorised use of electricity, gas or water by squatters.• Loss of gas or metered water.• Costs of removing debris following damage.• Non-invalidating of cover if alterations to the premises or any increased risk of damage occurs without your knowledge or consent, provided you advise us immediately you become aware of such changes.• Interests of freeholders, lessees and mortgagees are automatically included, provided we are advised of their interest in the event of a claim.• Payment of VAT that you are unable to recover which you have incurred in rebuilding or restoring Buildings following damage. Inflation Protection Provides an automatic increase in the Buildings value you declare for insurance during the policy period, as shown in your Summary of Insurance.	<ul style="list-style-type: none">• Limit £25,000 any one event. *• Limit £25,000 in any one period of insurance. *• Limit £25,000 in any one period of insurance. *• Limit 10% of Buildings Sum Insured or £250,000, whichever is the lower amount * * (or as otherwise shown in your Summary of Insurance)	Property Damage Insurance
Rent The following will automatically be included in your Policy:		
Loss of Rent receivable during the Indemnity Period selected as a result of damage to the Buildings. Including additional costs you incur: <ul style="list-style-type: none">• in re-letting the Buildings.• in order to reduce the loss of Rent. The Indemnity Period starts when the damage occurs and ends when you cease to be affected by it, or when the Indemnity Period expires if sooner.	<ul style="list-style-type: none">• Please see "What is not covered" in your Policy Wording.• If the sum insured is less than the full amount that your Rent should be insured for, your claim may be reduced.	Property Damage Insurance

Table I Standard Features and Benefits (continued)

Features and Benefits	Significant Exclusions or Limitations	Policy Section
Rent (continued) The following will automatically be included in your Policy:		
The following extensions of cover are included <ul style="list-style-type: none"> • Loss of Rent resulting from <ul style="list-style-type: none"> – Prevention of access to the Buildings as a result of damage to property in the immediate area of your premises. – Damage at your Managing Agents' premises. • Automatic increase in sum insured if Rent is anticipated to increase as a result of alterations and additions to existing Buildings. 	<ul style="list-style-type: none"> • Please see "What is not covered" in your Policy Wording. • Limit 10% of the Rent sum insured for the premises or £250,000, whichever is the lower amount. • Limit 10% of the Rent sum insured for the premises of £250,000, whichever is the lower amount. • Limit 10% of the Rent sum insured for the premises or £50,000, whichever is the lower amount. 	Property Damage Insurance
Legal Liabilities to the Public Insurance The following will automatically apply to your Policy:		
<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"> • Limits of Indemnity apply as shown in your Summary of Insurance. • Please see "What is not covered" in your Policy Wording. • Cover excludes any Public Liability in connection with advice, design or specification provided for a fee. • Damage to property means material property, but does not include electronic data. 	Legal Liabilities to the Public Insurance
Legal Defence Costs Insurance The following will automatically apply to your policy:		
<ul style="list-style-type: none"> • Legal costs and expenses 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"> • Limits of Indemnity apply as shown in your Summary of Insurance. • Please see "What is not covered" in your Policy Wording. 	Legal Defence Costs Insurance

Table I Standard Features and Benefits (continued)

Features and Benefits	Significant Exclusions or Limitations	Policy Section
Legionellosis Liability Insurance The following will automatically apply to your policy:		
<ul style="list-style-type: none">• Legal liability for damages to others as a result of accidental injury to any person caused by Legionellosis.• 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">• Limit of Indemnity applies as shown in your Summary of Insurance.• Please see "What is not covered" in your Policy Wording.• Excludes any claim not first made to you in writing within the Period of Insurance and not notified to us within 30 days of expiry of the Period of Insurance.	Legionellosis Liability Insurance
Legal Liabilities to Employees Insurance You may chose to add Legal Liabilities to Employees Liability. If Legal Liabilities to Employees Insurance is shown as included on your Summary of Insurance, the following covers will apply:		
<ul style="list-style-type: none">• Legal liability for damages to any Person Employed during the period of insurance.• Including costs of legal representation at 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">• Limits of Indemnity apply as shown in your Summary of Insurance.	Legal Liabilities to Employees Insurance
Terrorism Insurance You may choose to add Terrorism to the Property Damage Insurance. If Terrorism is shown as included on your Summary of Insurance, the following covers will apply:		
<ul style="list-style-type: none">• Acts of terrorism in Great Britain	<ul style="list-style-type: none">• Terrorism cover can only be purchased for all your insured property.• Cover will be limited to the sums insured you have selected• Anything that is not covered under the above mentioned Insurances will not be covered by the equivalent Terrorism cover:	Terrorism Insurance

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 and Exclusions
<ul style="list-style-type: none">• Nuclear Risks, War and Sonic Bangs are excluded.• Your Contribution to any claim will be detailed on your Summary of Insurance.• Any limits that apply to your Policy will be detailed in your Summary of Insurance and Policy Wording.• Security and Inspection Conditions apply to Unoccupied Buildings.

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
South Quay Plaza
183 Marsh Wall
London E14 9SR
Tel 0300 123 9 123 or
www.financial-ombudsman.org.uk

Compensation

RSA Insurance Northern Ireland Ltd 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 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16 and regulated by the Central Bank of Ireland.

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