



# SHOPS

Policy Summary

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## Policy Summary

**Your RSA Shops 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
- Deterioration of Stock Insurance
- All Risks Insurance
- Business Interruption Insurance
- Loss of Liquor Licence Insurance
- Money Insurance
- Transit Insurance
- Liabilities Insurance
- Terrorism Insurance
- Fidelity Insurance
- Personal Accident Insurance
- Legal Expenses Insurance

Full details of what you have chosen will be shown on your Statement of Fact and 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 Statement of Fact and 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 & Benefits	Significant Exclusions or Limitations	Policy Section
<p><b>Property Damage Insurance</b> Your Contents and Stock are covered against the following standard risks. You may also choose to cover your Buildings, Shop Front, Tenant's Improvements or Rent Payable for the same risks.</p>		
<p>Loss or damage caused by:</p> <ul style="list-style-type: none"> <li>• Fire, smoke, lightning, explosion, earthquake</li> <li>• Riot, civil commotion, malicious damage</li> <li>• Storm, flood, escape of water or oil</li> <li>• Impact</li> <li>• Theft or attempted theft</li> <li>• Falling trees</li> <li>• Leakage of drinks from storage containers</li> <li>• Accidental damage to fixed glass, neon signs and sanitary ware</li> </ul> <p>In addition you may choose to insure the following additional risks:</p> <ul style="list-style-type: none"> <li>• Subsidence, ground heave or landslip</li> <li>• Any other accidental damage not specifically excluded.</li> </ul>	<ul style="list-style-type: none"> <li>• Please see 'What is not covered' in your Policy Wording.</li> <li>• Cover excludes terrorism.</li> <li>• Excludes theft not involving forcible and violent entry or exit.</li> <li>• A limit of £10,000 applies in respect of accidental damage to fixed glass, neon signs and sanitary ware</li> </ul>	Property Damage Insurance
<p>The following extensions are also included within Property Damage Insurance:</p> <ul style="list-style-type: none"> <li>• Extinguishment Expenses</li> <li>• Damage to landscaped gardens and grounds caused by emergency services.</li> <li>• Cost of locating and repairing damage resulting from escape of water or oil.</li> <li>• Costs arising from unauthorised use of metered electricity, gas or water.</li> <li>• Additional cost of metered water resulting from insured damage.</li> <li>• Cover for the cost of replacing locks following theft of keys.</li> </ul>	<ul style="list-style-type: none"> <li>• Please see 'What is not covered' in your Policy Wording.</li> <li>• Limit £10,000 any one loss.</li> <li>• Limit £10,000 any one loss.</li> <li>• Limit £10,000 any one loss.</li> <li>• Limit £2,500 any one period of insurance.</li> <li>• Limit £10,000 any one loss.</li> <li>• Limit £1,000.</li> </ul>	Property Damage Insurance

Table 1 Standard Features and Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<b>General Contents</b> If General Contents are shown as Included on your Policy Schedule, the following cover will apply:		
<ul style="list-style-type: none"> <li>• Equipment and contents at the specified premises.</li> <li>• Directors', partners' and employees' personal effects.</li> <li>• CCTV and alarm equipment, aerials and satellite dishes.</li> <li>• Glass, sanitary ware, neon and illuminated signs and electric light fittings.</li> <li>• Property temporarily removed from the premises for cleaning, renovation, repair or other similar processes.</li> </ul>	<ul style="list-style-type: none"> <li>• Please see 'What is not covered' in your Policy Wording.</li> <li>• Cover is limited to a maximum of £1,500 per person.</li> <li>• Equipment must be securely fixed to the building.</li> <li>• Limit £10,000 any one loss.</li> <li>• Cover is limited to within the Territorial Limits shown in the Schedule.</li> </ul>	Property Damage Insurance
<b>Inflation Protection</b> 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
<b>Stock</b> If Stock is shown as Included on your Policy Schedule, the following covers will apply:		
<ul style="list-style-type: none"> <li>• Stock and materials in trade.</li> <li>• Work in progress.</li> <li>• Finished goods at the specified premises.</li> </ul> A seasonal increase in the sums insured is provided for specified periods of the year as detailed in your Policy Schedule.	<ul style="list-style-type: none"> <li>• Please see 'What is not covered' in your Policy Wording.</li> </ul>	Property Damage Insurance
<b>Buildings</b> If Buildings are shown as Included on your Policy Schedule, the following cover will apply:		
<ul style="list-style-type: none"> <li>• Buildings.</li> <li>• Shop Front (this item may also be separately insured)</li> <li>• Landlord's Fixtures &amp; Fittings.</li> <li>• Small outside buildings.</li> <li>• Walls, gates, fences and services.</li> </ul>	<ul style="list-style-type: none"> <li>• Please see 'What is not covered' in your Policy Wording.</li> <li>• Theft of lead to the exterior of the building is excluded.</li> </ul>	Property Damage Insurance
<b>Inflation Protection</b> 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 & Benefits	Significant Exclusions or Limitations	Policy Section
<b>Deterioration of Stock Insurance</b> If Deterioration of Stock Insurance is shown as Included on your Policy Schedule, the following covers will apply:		
<ul style="list-style-type: none"> <li>Loss or damage to chilled or frozen stock caused by a rise or fall in temperature or by "refrigerant" fumes.</li> </ul>	<ul style="list-style-type: none"> <li>Cover excludes wear and tear.</li> <li>Please see "What is not covered" in your Policy Wording.</li> </ul>	Deterioration of Stock Insurance
<b>All Risks Insurance</b> If All Risks Insurance is shown as Included on your Policy Schedule, the following covers will apply if specifically shown on the Schedule:		
<ul style="list-style-type: none"> <li>Loss or damage to Unspecified Equipment within the Territorial Limits shown on the Schedule.</li> <li>Loss or damage to Specified Equipment within the Territorial Limits shown on the Schedule</li> </ul>	<ul style="list-style-type: none"> <li>The Limits of Liability shown in the Schedule.</li> <li>The sum insured shown in the Schedule.</li> <li>Security restrictions apply.</li> <li>Please see "What is not covered" in your Policy Wording.</li> <li>Cover excludes terrorism.</li> </ul>	All Risks Insurance
<b>Business Interruption Insurance</b> If Business Interruption Insurance is shown as Included on your Policy Schedule, the following covers will apply:		
<ul style="list-style-type: none"> <li>Loss of Gross Profit - covers loss of gross profit by a cause which is also insured under the Property Damage Insurance section for the Indemnity Period shown in your Schedule. The Indemnity Period starts when the loss or damage occurs and ends when the business' trading position is back to the level enjoyed before the incident or when the Indemnity Period shown in your Schedule expires, whichever is the sooner.</li> </ul>	<ul style="list-style-type: none"> <li>Please see "What is not covered" in your Policy Wording.</li> <li>Cover excludes terrorism.</li> <li>The sum insured or Limit of Liability shown in the Schedule.</li> </ul>	Business Interruption Insurance
The following extensions are also included within Business Interruption Insurance: <ul style="list-style-type: none"> <li>Notifiable diseases, food or drink poisoning, defective sanitation, murder, suicide, vermin and pests.</li> <li>Denial of access to the business premises and any resulting fall in the number of customers attracted to the vicinity due to damage to adjacent buildings by any cause insured under Property Damage Insurance.</li> <li>Failure of Public Supply.</li> <li>Failure of Telecommunications systems lasting over 60 consecutive minutes.</li> <li>Damage by any cause insured under Property Damage Insurance at a suppliers premises within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.</li> <li>Damage by any cause insured under Property Damage Insurance to property temporarily removed for cleaning or repair to any location within the Territorial Limits or to property in transit in your vehicle within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.</li> </ul>	<ul style="list-style-type: none"> <li>Please see "What is not covered" in your Policy Wording.</li> <li>Limit £250,000.</li> <li>Limit £250,000.</li> <li>Limit £250,000.</li> <li>Limit £5,000.</li> <li>Limit 10% of the Gross Profit Sum Insured or £250,000 whichever is the lower.</li> <li>Limit £25,000 any one loss</li> </ul>	Business Interruption Insurance

Table I Standard Features and Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<b>Business Interruption Insurance</b> (continued)		
<p>You may also choose to insure</p> <ul style="list-style-type: none"> <li>Outstanding Debit Balances (Book Debts) - any outstanding debts that you are unable to trace following an incident by any cause insured under Property Damage Insurance.</li> </ul>	<ul style="list-style-type: none"> <li>The Limit of Liability shown in the Schedule.</li> </ul>	Business Interruption Insurance
<b>Loss of Liquor Licence Insurance</b> If Loss of Liquor Licence Insurance is shown as Included on your Policy Schedule, the following covers will apply:		
<ul style="list-style-type: none"> <li>Loss of gross profit or a reduction in the value of the premises as a result of the loss of liquor licence.</li> </ul>	<ul style="list-style-type: none"> <li>The Limit of Indemnity as shown in the Schedule.</li> <li>Please see 'What is not covered' in your Policy Wording.</li> <li>Cover excludes terrorism.</li> </ul>	Loss of Liquor Licence Insurance
<b>Money Insurance</b> If Money Insurance is shown as Included on your Policy Schedule, the following covers will apply: All limits insured are shown in your Policy Schedule or Policy Wording.		
<ul style="list-style-type: none"> <li>Money in transit, on your premises during business hours or in a bank night safe.</li> <li>Money kept in a locked safe or strongroom in the shop outside of business hours.</li> <li>Any other money at your premises, not in a locked safe outside of business hours.</li> <li>Money in your home.</li> <li>Crossed cheques, crossed money orders and crossed postal orders.</li> <li>Benefits to employees for bodily injury sustained during a robbery.</li> </ul>	<ul style="list-style-type: none"> <li>Please see 'What is not covered' in your Policy Wording.</li> </ul>	Money Insurance
<b>Transit Insurance</b> If Transit Insurance is shown as Included on your Policy Schedule, the following covers will apply:		
<ul style="list-style-type: none"> <li>Covers goods while in transit in any vehicle owned or operated by you within the Territorial Limits as shown in the Schedule.</li> <li>Extensions to cover apply as shown in the Policy Wording.</li> <li>Covers goods while at exhibitions within the Territorial Limits as shown in the Schedule.</li> </ul>	<ul style="list-style-type: none"> <li>The sum insured or Limit of Liability shown in the Schedule.</li> <li>Security restrictions apply.</li> <li>Please see 'What is not covered' in your Policy Wording.</li> <li>Cover excludes Terrorism.</li> </ul>	Transit Insurance

Table I Standard Features and Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<b>Liabilities Insurance</b> The Limits of Indemnity applicable are shown in your Policy Schedule.		
<b>Employers' Liability:</b> If Employers' Liability is shown as Included on your Policy Schedule, the following covers will apply: <ul style="list-style-type: none"> <li>• Legal liability for damages to any Person Employed during the period of insurance.</li> <li>• 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.</li> </ul>	<ul style="list-style-type: none"> <li>• Please see 'What is not covered' in your Policy Wording.</li> <li>• Cover excludes               <ul style="list-style-type: none"> <li>- Fines and penalties</li> <li>- Health and Safety fees for intervention.</li> </ul> </li> </ul>	Liabilities Insurance – Section 1
<b>Public/Products Liability:</b> If Public/Products Liability is shown as Included on your Policy Schedule, the following covers will apply: <ul style="list-style-type: none"> <li>• Legal liability for damages to any person, accidental loss or damage to property.</li> <li>• 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.</li> </ul>	<ul style="list-style-type: none"> <li>• Please see 'What is not covered' in your Policy Wording.</li> <li>• Cover excludes               <ul style="list-style-type: none"> <li>- any Public or Products Liability in connection with advice, design or specification provided for a fee</li> <li>- Fines and penalties</li> <li>- Health and Safety fees for intervention</li> </ul> </li> <li>• Damage to property means material property, but does not include electronic data.</li> </ul>	Liabilities Insurance – Section 2
<b>Legal Defence Costs</b> Part A (where Employers' Liability Insurance is Included): <ul style="list-style-type: none"> <li>• Legal costs and expenses in defending proceedings arising from a breach of the Health &amp; Safety at Work Act 1974 or the Health &amp; Safety at Work (Northern Ireland) Order 1978.</li> </ul> Part B (where Public Liability/Products Liability Insurance is Included): <ul style="list-style-type: none"> <li>• Legal costs and expenses in defending proceedings arising from a breach of the Health &amp; Safety at Work Act 1974, the Health &amp; Safety at Work (Northern Ireland) Order 1978, Part II of the Consumer Protection Act 1987 or Part II of the Food Safety Act 1990.</li> </ul>	<ul style="list-style-type: none"> <li>• Please see 'What is not covered' in your Policy Wording.</li> <li>• Cover excludes               <ul style="list-style-type: none"> <li>- Fines and penalties</li> <li>- Health and Safety fees for intervention.</li> </ul> </li> </ul>	Liabilities Insurance – Section 3
<b>Terrorism Insurance</b> You may choose to add Terrorism to the Property Damage, All Risks, Transit, Business Interruption and Loss of Liquor Licence Insurances. If Terrorism Insurance is shown as Included on your Policy Schedule, the following covers will apply:		
<ul style="list-style-type: none"> <li>• Acts of terrorism in Great Britain.</li> </ul>	<ul style="list-style-type: none"> <li>• If selected, Terrorism cover must be arranged for all your insured property in Great Britain whether or not this is with us.</li> <li>• Cover will be limited to the sums insured you have selected.</li> <li>• Anything that is not covered under the above mentioned Insurances will not be covered by the equivalent Terrorism cover.</li> </ul>	Terrorism Insurance

Table 1 Standard Features and Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<b>Fidelity Insurance</b> If Fidelity Insurance is shown as included on your Policy Schedule, the following covers will apply:		
<ul style="list-style-type: none"> <li>• Loss of money or goods, caused by fraud or dishonesty of your employees.</li> </ul>	<ul style="list-style-type: none"> <li>• Please see 'What is not covered' in your Policy Wording.</li> <li>• Cover excludes terrorism.</li> <li>• You must comply with the minimum standards of control which are detailed in the Policy Wording.</li> </ul>	Fidelity Insurance
<b>Personal Accident Insurance</b> If Personal Accident Insurance is shown as included on your Policy Schedule, the following covers will apply:		
<p>Benefits payable for Death or Disablement as a result of accidental bodily injury sustained by you, your partners or directors during the selected Operative Time as detailed in the Policy Wording and Schedule.</p> <p>Extensions in cover apply in respect of</p> <ul style="list-style-type: none"> <li>• Medical Expenses</li> <li>• Coma Benefit</li> <li>• Commuting Expenses</li> <li>• Dependents Benefit</li> <li>• Hospitalisation</li> <li>• Paralysis.</li> </ul>	<ul style="list-style-type: none"> <li>• Please see 'What is not covered' in your Policy Wording.</li> <li>• Bodily injury as a result of excluded activities.</li> <li>• Sickness or disease.</li> <li>• Cover excludes terrorism.</li> </ul>	Personal Accident Insurance
<b>Legal Expenses Insurance</b> If Legal Expenses Insurance is shown as included on your Policy Schedule, the following covers will apply:		
<p>Costs incurred in pursuing or defending the legal rights of your business as a result of legal proceedings relating to:</p> <ul style="list-style-type: none"> <li>• Employment               <ul style="list-style-type: none"> <li>- defence of disputes with staff over contracts of employment and alleged breaches of employment legislation.</li> </ul> </li> <li>• Prosecution               <ul style="list-style-type: none"> <li>- defence of specified criminal or civil actions.</li> </ul> </li> <li>• Property               <ul style="list-style-type: none"> <li>- pursuit or defence of property disputes which may cause financial loss to your business.</li> </ul> </li> <li>• Taxation               <ul style="list-style-type: none"> <li>- accountancy and legal costs involved in representing your business in H M Revenue and Customs investigations.</li> </ul> </li> <li>• Data Protection               <ul style="list-style-type: none"> <li>- pursuit or defence of actions under the Data Protection Act.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Please see 'What is not covered' in your Policy Wording.</li> <li>• Our written consent must be obtained to pursue these actions and you must comply with all requirements detailed in the Policy Wording.</li> <li>• If you select your own representative (as detailed in the Policy Wording) we will not pay fees in excess of what we would have paid our own choice of representative.</li> <li>• Limit of Liability of £25,000 for any one claim in respect of Taxation disputes.</li> <li>• Limit of Liability of £5,000 for any one claim in respect of Contract disputes.</li> <li>• Limits of Liability as otherwise shown in the Schedule for any one claim and in total for all claims in any one Period of Insurance.</li> </ul>	Legal Expenses Insurance



Table 1 Standard Features and Benefits (continued)

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<b>Legal Expenses Insurance (continued)</b>		
<ul style="list-style-type: none"> <li>• Bodily injury               <ul style="list-style-type: none"> <li>- pursuit of compensation for death or bodily injury to you or your directors or employees from a negligent person.</li> </ul> </li> <li>• Contract               <ul style="list-style-type: none"> <li>- pursuit or defence of disputes with customers or suppliers for sale or supply of goods or services where the amount in dispute exceeds £1,000.</li> </ul> </li> </ul> <p>Extensions in cover are also included for Jury Service Allowance and Witness Attendance Allowance for up to £150 per person per day.</p>		Legal Expenses Insurance

Table 2 General Conditions, Exclusions and Limits

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.

<b>General Conditions, Exclusions and Limits</b>
<ul style="list-style-type: none"> <li>• Nuclear risks, war and sonic bangs are excluded.</li> <li>• Your Contribution to any claim will be detailed on your Policy Schedule.</li> <li>• Any limits that apply to your Policy will be detailed in your Policy Schedule and Policy Wording.</li> <li>• Your insurance is subject to the Minimum Standards of Security which are detailed in the Policy Wording.</li> </ul>

# OTHER IMPORTANT INFORMATION

## **Making a claim**

Should you wish to make a claim under your Policy please call our Claims Helpline on **0345 300 4006** as soon as possible. You must give us any information or help that we may reasonably 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**

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. 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  
P O 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.

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**

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 are based. Full details will be provided in your Policy documentation.

## **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.

## **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.