



NOTICE TO POLICYHOLDERS

IMPORTANT INFORMATION AFFECTING YOUR SHOPS / HAIR & BEAUTY POLICY WORDING

RSA have made various amendments and improvements to Your Policy wording.

As well as upgrading the wording We are also improving the look and feel, and the layout of important sections.

We have made some changes to Your Shops / Hair & Beauty policy document. The details of the amendments are provided in the following pages.

Your Insurer

Our new Company name is now Royal & Sun Alliance Insurance Ltd

The following clauses have been changed

Policy Exclusions

- We have added a new Policy Exclusions section.
- Radioactive Contamination Exclusion now excludes use of weaponry.
- Disease Exclusion with details of subsequent damage cover.
- Sonic Bangs are no longer excluded.

Policy Definitions

- The definitions for Microchip, Failure of a System, North America, System, and Virus have been deleted.
- The definitions for Aircraft Products, Damage, Data, Sudden Pollution or Contamination Incident have been changed.
- Definitions of Computer System, Cyber Act, Cyber Event, Cyber Incident, Data Processing Media, Sum Insured, Unoccupied and United States of America have been added.
- Definitions relating to Terrorism Insurance for Covered Loss, Non-Damage, Private Individual, and Property have been changed or added.

Property Damage Insurance

- The Automatic Reinstatement after a Loss Extension has been changed.
- Data Processing Media cover has been added to the Insurance Provided and to the definitions of Property Insured.
- The Electronic Risk Exclusion has been replaced by a Cyber and Data Exclusion.
- The cover includes an automatic 45-day grace period for Unoccupied Buildings before certain insured Events are excluded and Unoccupied Buildings conditions apply.
- Roof Inspection requirements apply for any Building that has a felt roof or bituminous surface.
- The Kitchen Equipment requirements have changed.

Deterioration of Stock Insurance

- The Electronic Risk Exclusion has been replaced by a Cyber and Data Exclusion
- Communicable Disease Exclusion with details of subsequent damage cover

All Risks Insurance, Loss of Liquor Licence Insurance, Money Insurance, Transit Insurance

- The Electronic Risk Exclusion has been replaced by a Cyber and Data Exclusion.
- Disease Exclusion with details of subsequent damage cover.
- Escort limits for Money in Transit have changed.

Business Interruption Insurance

- A note regarding the stacking of Business Interruption Extensions has been added.
- New Business Interruption Insurance Extensions for:
 - Specified Diseases
 - Prevention of Access and Loss of Attraction
 - Vermin, Pests and Defective Sanitation
 - Murder and Suicide
- The Automatic Reinstatement of Loss extension has been changed.
- The Electronic Risks Exclusion has been replaced by a Cyber and Data Exclusion.
- The Prevention of Access (Non-Damage) extension has been added if Terrorism Insurance is selected.
- The cover includes an automatic 45-day grace period for Unoccupied Buildings before certain insured Events are excluded.

Employers' Liability Insurance

- The Road Traffic Legislation exclusion has been changed.

Public/Products Liability Insurance

- The operative clause has been changed.
- The Pollution or Contamination Exclusion has been changed.
- Cyber Exclusion has been added.
- The Data Protection Act Extension has changed.

Terrorism Insurance

- Terrorism Insurance remains an optional section and now includes wider cover for non-damage Terrorism incidents, and updated definitions apply.

Finally, We have merged the previously separate Shops and Hair & Beauty wordings, so Your new Policy Wording is now titled Shops (Incorporating Hair & Beauty).

For more information please refer to Your Policy Summary. For full details please refer to Your Policy Wording.