



PROPERTIES

Policy Summary



[Properties Policy Summary]

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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.*
- [] *Legionellosis Liability.*

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

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.

Important Information

The Customer Service section of this Policy Summary gives you important information on the following:

- [] *Your 'Right to Cancel'.*
- [] *Making a claim.*
- [] *Our complaints procedure.*
- [] *The Financial Services Compensation Scheme.*

Other Important Information

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

- [] *Premiums and Payments.*
- [] *Renewing your Policy.*
- [] *Termination of the contract.*
- [] *Law and language applicable to the policy.*
- [] *Who regulates us?*

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
<h3>Property Damage Insurance</h3> <p>You can cover your Buildings and Rent Received against the following standard risks.</p>		
<p>Standard Covers: 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. 	<p>Please note –</p> <ul style="list-style-type: none"> <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. 	Property Damage
<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>	Property Damage - policy condition 4
<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. 	Property Damage
<h3>Buildings</h3> <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. <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. 	Property Damage

Features & Benefits	Significant Exclusions or Limitations	Policy Section
Rent		
<ul style="list-style-type: none"> ❑ 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. ❑ The indemnity period starts when the loss or damage occurs and ends when you cease to be affected by it. 	<ul style="list-style-type: none"> ❑ The maximum indemnity period available is 48 months. ❑ If the rent value you declare is less than the full amount the rent should be insured for, your claim may be reduced. 	Property Damage
Legal Liabilities to Public Insurance The following will automatically be added to your policy.		
<p>Standard Cover:</p> <ul style="list-style-type: none"> ❑ Accidental injury to any person other than an employee. ❑ Accidental damage to property. ❑ Nuisance, trespass to land or goods or interference with any easement, right of air, light, water or way. <ul style="list-style-type: none"> ❑ 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"> ❑ Legal liability arising out of accidental injury caused by Legionellosis. 	<ul style="list-style-type: none"> ❑ Limit of Indemnity £2,000,000 in any one Period of Insurance. ❑ Injury in circumstances where motor insurance should have been arranged by you in accordance with any Road Traffic Legislation. <p>Please note - there is an option to increase these limits to £5,000,000.</p> <ul style="list-style-type: none"> ❑ Damage to your own property or property in your custody or control is excluded. ❑ Some other specific events may be excluded or cover may be qualified – please see your Policy Wording/Schedule for details. ❑ Limit of indemnity £250,000 in any one Period of Insurance. <ul style="list-style-type: none"> ❑ Limit of indemnity £2,000,000 in any one Period of Insurance. <p>Please note – there is an option to increase this to £5,000,000 in line with the limits under the Standard Covers.</p>	Liability

Table 2 Optional Features & Benefits

You may choose to add the following to your Properties policy.

Features & Benefits	Significant Exclusions or Limitations	Policy Section
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 a £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 Liabilities to Employees Insurance.</p>
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 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 & Exclusions	Policy Section
<ul style="list-style-type: none"> <li data-bbox="92 320 882 368">[] 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. <li data-bbox="92 373 512 397">[] Nuclear Risks, War and Sonic Bangs are excluded. <li data-bbox="92 402 871 450">[] Terrorism (part of which can be bought back), Northern Ireland terrorism and Civil Commotion are excluded. 	<p data-bbox="949 320 972 344">All</p> <p data-bbox="949 373 1009 397">Various</p> <p data-bbox="949 402 1009 426">Various</p>
Excesses & Limits	Policy Section
<ul style="list-style-type: none"> <li data-bbox="92 557 876 604">[] 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. <li data-bbox="92 609 818 633">[] Limits may apply to your policy, please refer to your Policy Wording/Schedule for details. 	<p data-bbox="949 557 972 580">All</p>

[Customer Service]

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Your 'Right to Cancel'

If once you have checked your policy you decide not to proceed with our insurance you have a statutory right to cancel the policy within 14 days, starting on the date you receive your policy documentation.

To cancel, please write to the address or call the number shown on your Policy Schedule. On receipt of your notice and, where applicable, the return of your Motor Insurance Certificate(s), we will refund any premiums already paid, except where you have already made a claim under your policy.

Making a claim

Should you wish to make a claim under your policy please call our Claims Helpline on **0845 300 400 6** as soon as possible. You must give us any information or help we 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.

Our complaints procedure

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially please raise your concerns with your usual business contact.

If your complaint is not resolved or you are not happy with our response and the course of action proposed, you can progress your complaint to our Customer Relations Office.

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A separate investigation will then be carried out in an attempt to resolve your complaint and a final decision issued. However, if resolution is not possible they will issue a response within 8 weeks of your original complaint.

Customer Relations Contact Details:

Royal & Sun Alliance Insurance plc,
Customer Relations Office,
Dean Clough Industrial Park,
Bowling Mill,
Halifax HX3 5WA

 0800 1076160

 01422 325146


 crt.halifax@uk.rsagroup.com

What to do if you are still not satisfied

If you are still not satisfied Royal & Sun Alliance Insurance plc is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service, and you may be able to refer your complaint to them.

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London E14 9SR

 0845 0801800

 complaint.info@financial-ombudsman.org.uk

 www.financial-ombudsman.org.uk



Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This scheme provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claim under its policies. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. For compulsory classes of insurance, 100% of the claim will be met without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

For your protection, telephone calls may be monitored and recorded.

Other Important Information

Premiums and Payments

Premiums are inclusive of Insurance Premium Tax. You may pay for your policy annually or, for some policy contracts, by monthly instalments. You may be able to pay annual premiums by direct debit, credit/debit card or by cheque. Monthly instalments can only be paid by direct debit.

Renewing your policy

At least 21 days before each policy renewal date we will tell you the premium and terms & conditions that will apply for the following year. If you wish to change or cancel the cover you need to tell us before the renewal date.

If you pay by direct debit we will renew the policy automatically and continue collecting premiums unless you notify us that you wish to cancel the policy. This will also apply for payments by credit/debit card, if you have previously given us permission. For other payments by cheque or credit/debit card, you must submit a further payment if you wish to renew the policy. You will have 14 days to cancel the policy after the renewal date and receive a refund of any premiums paid, as described in "Your right to cancel the policy" above.

Termination of the contract

You may cancel the contract by given us 14 days notice in writing. If you cancel the Policy you may be entitled to a refund of premium provided that no claim has been made during the current Period of Insurance.

We may cancel this Policy by giving you at least 30 days notice at your last known address where you pay annually and by giving you at least 14 days notice where you pay by Direct Debit. If we cancel the Policy, we will refund any premiums already paid for the remainder of the current Period of Insurance provided that no claim has been made since inception or renewal.

Law and language applicable to the policy

English Law will be applicable to the contract of insurance between us, unless stated otherwise in your Policy's terms and conditions. The language used in this policy and any communication relating to it will be English and any dispute concerning the interpretation of this Policy shall be resolved within the non-exclusive jurisdiction of the courts of England and Wales.

Who regulates us?

Royal & Sun Alliance Insurance plc, St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL, is authorised and regulated by the Financial Services Authority. Our registration number is 202323. Our permitted business is as an insurance company and we are authorised to arrange and provide you with our own insurance contracts. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Royal & Sun Alliance Insurance plc (No. 93792).
Registered in England and Wales at St Mark's Court,
Chart Way, Horsham, West Sussex, RH12 1XL.
Authorised and regulated by the Financial Services Authority.