



SHOPS

Policy Summary



[Shops Policy Summary]

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Your Royal & SunAlliance Shops 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*
- [] *Business Interruption*
- [] *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 features & benefits and any significant limits or exclusions. For full policy details and our full terms & conditions, please read your Policy Wording, a copy of 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
<p>Property Damage Insurance</p> <p>Your business equipment (Contents) and your business stock (Stock) are covered against the following standard risks. You may also choose to cover your business premises (Buildings) 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"/> Impact. <input type="checkbox"/> Theft. <input type="checkbox"/> Accidental Damage. <input type="checkbox"/> Subsidence, Ground Heave and Landslip. 	<ul style="list-style-type: none"> <input type="checkbox"/> Some specific causes of damage may be excluded. <input type="checkbox"/> Some specific property may be excluded. <input type="checkbox"/> Excludes theft not involving forcible and violent entry or exit. <input type="checkbox"/> 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. <input type="checkbox"/> The amount you must pay in the event of a claim is: <ul style="list-style-type: none"> - £1,000 for subsidence - £100 for stock in transit - £50 for deterioration of stock and - £250 for all other events. <p>Please note that these exclusions apply to cover for Buildings, Contents and Stock.</p>	<p>Property Damage</p>
<p>Buildings</p> <p>If you have selected Buildings and/or Tenants Improvements cover, the following will automatically be included:</p>		
<p>Standard Covers:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Buildings. <input type="checkbox"/> Landlord's fixtures & fittings. <input type="checkbox"/> Small outside buildings. <input type="checkbox"/> Walls, gates, fences and services. <p>Reinstatement Cover is on an 'as new' basis.</p>	<p>Please see exclusions to the Standard Covers in your Policy Wording.</p> <p>Excludes betterment.</p>	<p>Property Damage</p> <p>Property Damage</p>
<p>Inflation Protection (Day One Basis of Cover) Provides an automatic 15% increase in the Buildings value you declare for insurance during the policy period.</p>	<p>If the value you declare is less than the full amount that your Buildings should be insured for, your claim may be reduced.</p>	<p>Property Damage</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Contents</p> <p>The following will automatically be included as part of Contents cover:</p>		
<p>Standard Covers:</p> <ul style="list-style-type: none"> [] Equipment and contents at the specified premises. [] Directors', partners' and employees' personal effects. [] Satellite dishes. [] Neon and illuminated signs and electric light fittings. [] Cover up to £1000 for the cost of replacing locks following theft of keys from the business premises or from the residence of an authorised key holder. 	<ul style="list-style-type: none"> [] Please see exclusions to Standard Covers in your Policy Wording. [] Cover is limited to a maximum of £500 per person. 	Property Damage
<p>Inflation Protection (Day One Basis of Cover) Provides an automatic 15% increase in the Contents value you declare for insurance during the policy period.</p>	If the value you declare is less than the full amount that your Contents should be insured for, your claim may be reduced.	Property Damage
<p>Reinstatement Cover is on an 'as new' basis.</p>	Excludes betterment.	Property Damage
<p>Property at other locations Covers</p> <ul style="list-style-type: none"> [] 1 Documents manuscripts and business books. [] 2 Other property while temporarily removed from the premises for cleaning, renovation, repair or other similar processes. [] 3 General Contents at any location and while in transit. 	<ul style="list-style-type: none"> [] Loss or damage by theft is excluded for covers 1 & 2 [] Security restrictions apply to 3 [] Cover is limited to within the United Kingdom. [] Limits apply to the amounts payable, please see your Policy Schedule. 	Property Damage

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<h2 data-bbox="87 256 154 284">Stock</h2> <p data-bbox="87 293 618 316">The following will automatically be included as part of Stock cover:</p>		
<p data-bbox="90 336 238 359">Standard Covers:</p> <ul style="list-style-type: none"> <li data-bbox="90 363 348 386">[] Stock and materials in trade. <li data-bbox="90 391 260 413">[] Work in progress. <li data-bbox="90 418 471 466">[] Finished goods at the business premises you have specified. <p data-bbox="90 497 473 571">A 50% seasonal increase in the Sums Insured is provided for November, December and 30 days prior to Easter - can be varied upon request.</p>	<p data-bbox="520 363 906 411">Please see exclusions to Standard Covers in your Policy Wording.</p>	<p data-bbox="945 336 1016 384">Property Damage</p>
<p data-bbox="90 603 180 625">Indemnity</p> <p data-bbox="90 630 238 652">Cover is based on:</p> <ul style="list-style-type: none"> <li data-bbox="90 684 460 732">[] The value of the property at the time of its destruction, or <li data-bbox="90 737 444 759">[] The amount of any damage caused to it. 	<p data-bbox="520 630 897 678">If the Sums Insured selected is less than the full Insurable Amount, your claim may be reduced.</p>	<p data-bbox="945 603 1016 651">Property Damage</p>
<p data-bbox="90 794 225 817">Stock in Transit</p> <p data-bbox="90 821 454 869">Covers stock while in transit, in any vehicle owned or operated by you and at exhibitions.</p>	<ul style="list-style-type: none"> <li data-bbox="520 794 703 817">[] Cover is limited to: <ul style="list-style-type: none"> <li data-bbox="549 821 665 844">- Great Britain <li data-bbox="549 849 695 871">- Northern Ireland <li data-bbox="549 876 745 898">- The Republic of Ireland <li data-bbox="549 903 762 925">- The Channel Islands, and <li data-bbox="549 930 689 952">- The Isle of Man. <li data-bbox="520 956 829 978">[] Exhibitions may not exceed 7 days. <li data-bbox="520 983 894 1031">[] Cover is limited to £2,500, or £100 for any one person for personal effects. 	<p data-bbox="945 794 1016 842">Property Damage</p>
<p data-bbox="90 1058 286 1080">Deterioration of Stock</p> <p data-bbox="90 1085 473 1165">Covers loss or damage to chilled or frozen stock caused by a rise or fall in temperature, or by 'refrigerant' fumes.</p>	<ul style="list-style-type: none"> <li data-bbox="520 1085 725 1107">[] Excludes Wear & Tear. <li data-bbox="520 1112 883 1160">[] Some specific causes of damage may be excluded, please see your Policy Wording. 	<p data-bbox="945 1058 1016 1106">Property Damage</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<h2 data-bbox="87 256 474 287">Business Interruption Insurance</h2> <p data-bbox="87 293 1009 336">This cover protects you against the financial consequences of damage to your insured property, caused by any event covered by our Standard Covers listed in the Property Damage section. The following will automatically be included:</p>		
<p data-bbox="90 363 262 384">Loss of Gross Profit:</p> <p data-bbox="90 391 482 491">The Indemnity Period starts when the loss or damage occurs and ends when the business' trading position it is at the level it was before the accident.</p>	<ul style="list-style-type: none"> <li data-bbox="521 391 882 437">[] Some specific causes of damage may be excluded, please see your Policy Wording. <li data-bbox="521 442 832 464">[] The Indemnity Period is 24 months. <li data-bbox="521 469 908 544">[] The standard limit of cover is £500,000, which can be increased to up to £1,500,000 on request. <li data-bbox="521 549 852 624">[] If the limit selected is less than the full Insurable Amount, your claim may be reduced. <li data-bbox="521 628 897 759">[] 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. 	<p data-bbox="945 363 1037 410">Business Interruption</p>
<p data-bbox="90 793 437 839">Cover can be extended to include losses resulting from:</p> <ul style="list-style-type: none"> <li data-bbox="90 845 471 920">[] Notifiable diseases, food or drink poisoning, defective sanitation, murder, suicide, vermin & pests. <li data-bbox="90 925 482 1000">[] Prevention/Denial of Access to the business premises due to damage to adjacent buildings, as covered by the Standard Covers. <li data-bbox="90 1005 314 1027">[] Failure of Public Utilities. <li data-bbox="90 1032 477 1134">[] Damage caused by the Standard Covers at a supplier's premises within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands. 	<p data-bbox="521 1032 908 1107">Cover for losses due to Damage at Suppliers premises is limited to a maximum of 10% of the cover limit.</p>	<p data-bbox="945 793 1037 839">Business Interruption</p>
<p data-bbox="90 1166 333 1189">Outstanding Debit Balances</p> <p data-bbox="90 1195 309 1217">(also known as book debts)</p> <p data-bbox="90 1224 482 1299">We will pay any outstanding debts that you are unable to trace, following damage caused by the Standard Covers.</p>	<p data-bbox="521 1192 880 1238">Automatic cover is limited to £5,000 with an option to increase to up to £100,000.</p>	<p data-bbox="945 1166 1037 1212">Business Interruption</p>
<p data-bbox="90 1326 281 1348">Loss of Liquor Licence</p> <p data-bbox="90 1355 479 1430">Covers loss of gross profit, or a reduction in the value of the premises, as a result of loss of liquor licence.</p>	<ul style="list-style-type: none"> <li data-bbox="521 1326 908 1372">[] Standard limit is £100,000 with an option to increase to £250,000 on request. <li data-bbox="521 1377 919 1430">[] Some specific causes of loss may be excluded, please see your Policy Wording. 	<p data-bbox="945 1326 1037 1372">Business Interruption</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
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Liability Insurance

The following will automatically be included:

Standard Covers:

- Employers' Liability.
- Public/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.

- Limit of Indemnity for Employers' Liability (Limit £10,000,000 with a £5,000,000 limit for terrorism), Public Liability, Products Liability and Legal Defence Costs are shown in your Policy Schedule.
- Cover excludes any Public or Products Liability in connection with advice, design or specification provided for a fee.
- Damage to property means material property, but does not include electronic data.
- Some other specific events may be excluded, or cover may need to be qualified, please see your Policy Wording.

Liability

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<h2 data-bbox="87 256 300 288">Money Insurance</h2> <p data-bbox="87 293 442 316">The following will automatically be included:</p>		
<p data-bbox="87 336 239 359">Standard Covers:</p> <ul style="list-style-type: none"> <li data-bbox="87 363 486 411">[] Money in transit, on premises during business hours or in a bank night safe. <li data-bbox="87 416 486 464">[] Money kept in a locked safe or strongroom in the shop outside of business hours. <li data-bbox="87 469 460 517">[] Money in your home, not in a locked safe, when occupied by an adult. <li data-bbox="87 521 474 569">[] Crossed cheques, crossed money orders and crossed postal orders. <li data-bbox="87 574 468 622">[] Any other money at your premises, not in a locked safe, outside of business hours. 	<ul style="list-style-type: none"> <li data-bbox="523 363 893 411">[] £4,000 any one loss, but may be increased to £10,000. <li data-bbox="523 416 893 464">[] £2,000 any one loss, but may be increased for specified safes. <li data-bbox="523 469 594 491">[] £500 <li data-bbox="523 521 631 544">[] £250,000 <li data-bbox="523 574 594 596">[] £500 <li data-bbox="523 601 919 649">[] Some specific causes of loss may be excluded, please see your Policy Wording. <li data-bbox="523 654 779 676">[] Damage to data is excluded. <li data-bbox="523 681 897 729">[] The amount you must pay in the event of a claim is £50. 	<p data-bbox="944 336 1005 359">Money</p>
<p data-bbox="87 762 311 785">Personal Injury (Robbery)</p> <p data-bbox="87 790 434 837">employees sustaining bodily injury during a robbery for:</p> <ul style="list-style-type: none"> <li data-bbox="87 871 320 893">[] Death Benefit - £10,000. <li data-bbox="87 898 480 920">[] Loss of one or more Limbs or Eyes - £10,000. <li data-bbox="87 925 486 973">[] Permanent Total Disablement from gainful employment of any and every kind - £10,000. <li data-bbox="87 978 441 1026">[] Temporary Total Disablement from usual occupation - £100 per week. <li data-bbox="87 1031 359 1053">[] Clothing and personal effects. <li data-bbox="87 1058 424 1080">[] Medical Expenses necessarily incurred. 	<ul style="list-style-type: none"> <li data-bbox="523 842 889 890">[] Please see your Policy Wording for specific interpretations of these benefits. <li data-bbox="523 978 785 1000">[] Payable for up to 104 weeks. <li data-bbox="523 1031 740 1053">[] Up to £250 per person. <li data-bbox="523 1058 852 1106">[] Limited to a maximum of 15% of the Temporary Total Disablement benefit. 	

Table 2 Optional Covers

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

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<h3>Terrorism Cover</h3> <p>Terrorism is excluded from the Property Damage, Money, Business Interruption and Fidelity Insurance Sections. You may choose to add 'All Risks' Terrorism Insurance to the Property Damage and Business Interruption covers.</p>		
<p>Cover is provided arising from acts of terrorism in Great Britain.</p>	<ul style="list-style-type: none"> ❑ Terrorism cover cannot 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 and Business Interruption Sections will apply. 	<p>Terrorism Extension</p>
<h3>Legal Expenses Insurance</h3>		
<p>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.</p>	<ul style="list-style-type: none"> ❑ Limit £100,000 any one event. Any restrictions to this amount are detailed in your Policy Wording (for example: taxation £25,000). ❑ Limit £1,000,000 in any one period of insurance. ❑ Contract dispute claims under £1000 are excluded. ❑ Our consent to pay Legal Expenses must be obtained before any expenses are incurred. Consent will be given only if there is a reasonable prospect of success and it is reasonable for Legal Expenses to be provided in the particular case. ❑ Some specific events are excluded, please see your Policy Wording. 	<p>Legal Expenses</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
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Fidelity Insurance

<p>Cover is provided for loss of money or goods caused by fraud or dishonesty of an employee.</p> <p>The minimum Standards of Control form part of your Policy Wording.</p>	<ul style="list-style-type: none"> [] Limit of Indemnity £100,000. [] Damage to data is excluded. 	<p>Fidelity</p>
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Personal Accident Insurance

Covers you, Partners and Directors OR All other Employees, subject to an age limit of 16 to 70

<p>Cover is for: Occupational Accidents Only</p> <p>Or</p> <p>Occupational Accidents and Commuting Cover</p> <p>Or</p> <p>Any accidents (24 hour-a-day cover).</p> <p>The following benefits are for 1 unit of cover (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. [] Please see your Policy Wording for specific events and activities that are excluded. [] Payable - up to 104 weeks. [] Payable - up to 104 weeks. [] £2,500 is the maximum payable, regardless of number of units. 	<p>Personal Accident</p>
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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 immediately. Failure to do so could invalidate your policy, or result in a claim being rejected. 	All
<ul style="list-style-type: none"> [] Nuclear Risks, War and Sonic Bangs are excluded. 	Various
<ul style="list-style-type: none"> [] Terrorism (part of which can be bought back), Northern Ireland terrorism and Civil Commotion are excluded. 	Various
Excesses & 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. 	All
<ul style="list-style-type: none"> [] Limits may apply to your policy, please see your Policy Schedule. 	
<ul style="list-style-type: none"> [] Your policy is subject to The Minimum Standard of Security, this will be shown in your Policy Schedule and Policy Wording. 	

[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:

Customer Relations Office,

Royal & Sun Alliance Insurance plc

Bowling Mill

Dean Clough Industrial Park

Halifax HX3 5WA

 0800 1076161

 01422 325227

 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 member goes out of business or into liquidation and is 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 recorded and monitored.

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 card/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 and 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 giving 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 14 days notice at your last known address. 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. (Need to check that 14 days applies to all classes ? the notice period may vary from class to class but should always match what is stated in the policy.)

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.