

[Small Hotels]

Policy Summary

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Your Royal & SunAlliance Small Hotels 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.*
- [] *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 may chose to cover your business premises (Buildings), your business equipment (General Contents) and your business stock (Stock) 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 by road vehicle or animal. <input type="checkbox"/> Theft. <input type="checkbox"/> Accidental Damage. <input type="checkbox"/> Subsidence 	<ul style="list-style-type: none"> <input type="checkbox"/> Some specific causes of damage may be excluded, see your Policy for details. <input type="checkbox"/> Some specific property may be excluded, see your Policy for details. <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>
<h3>Buildings</h3> <p>If you have selected Buildings 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"/> Landlords fixtures & fittings. <input type="checkbox"/> Small outside buildings. <input type="checkbox"/> Walls, gates, fences and services. 	<ul style="list-style-type: none"> <input type="checkbox"/> Please see exclusions to the standard Covers in your Policy Wording. 	<p>Property Damage</p>
<p>Inflation Protection (Day One Basis of Cover)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Provides an automatic 15% increase in the Buildings value you declare for insurance during the policy period. 	<ul style="list-style-type: none"> <input type="checkbox"/> If the value you declare is less than the full amount that your Buildings should be insured for, your claim may be reduced. 	<p>Property Damage</p>
<p>Reinstatement</p> <ul style="list-style-type: none"> <input type="checkbox"/> Cover is on an "as new" basis 	<ul style="list-style-type: none"> <input type="checkbox"/> Excludes betterment 	<p>Property Damage</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
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Contents

If you have selected General Contents cover, the following will automatically be included:

<p>Standard Covers:</p> <ul style="list-style-type: none"> [] Business equipment and contents at the specified premises. [] Directors', partners' and employees', personal effects. [] Satellite dishes. [] Neon and illuminated signs and electric light fittings. 	<ul style="list-style-type: none"> [] Please see exclusions to the standard Covers in your Policy Wording. [] Cover for directors', partners' and employees', personal effects is limited to a maximum of £500 per person. 	Property Damage
<p>Inflation Protection (Day One Basis of Cover)</p> <ul style="list-style-type: none"> [] Provides an automatic 15% increase in the General Contents value you declare for insurance during the policy period. 	<ul style="list-style-type: none"> [] 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
<p>Reinstatement</p> <ul style="list-style-type: none"> [] Cover is on an "as new" basis. 	Excludes betterment	Property Damage

Property at Other Locations

If you have selected General Contents or Stock cover, the following will automatically be included:

<p>Property at other locations:</p> <ul style="list-style-type: none"> [] 1. Business documents manuscripts and business books. [] 2. Other business property while temporarily removed from the premises for cleaning, renovation, repair or other similar processes. [] 3. Business property (other than stock) at any location and whilst in transit. 	<ul style="list-style-type: none"> [] Please see exclusions in your Policy Wording. [] Some specific property may be excluded, see your Policy for details. [] Cover is limited to within the United Kingdom & Republic of Ireland. [] Limits apply to the amounts payable. Please see your Policy Wording for details. [] Loss of or damage by theft is excluded for 1 & 2. [] Security restrictions & exclusions apply to 3 whilst in an unattended vehicle. 	Property Damage
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Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Stock</p> <p>If you have selected Stock cover, the following will automatically be included:</p>		
<p>Standard Covers:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Stock and materials in trade. <input type="checkbox"/> Work in progress. <input type="checkbox"/> Finished goods. At the specified premises. <input type="checkbox"/> A 50% seasonal increase in the Sums Insured is provided for November, December and 30 days prior to Easter. The periods that this applies to may be changed upon request. 	<ul style="list-style-type: none"> <input type="checkbox"/> Please see exclusions to the standard Covers in your Policy Wording. 	<p>Property Damage</p>
<p>Indemnity</p> <p>Cover is based on:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The value of the property at the time of loss or damage, or <input type="checkbox"/> The amount of any damage caused to it. 	<ul style="list-style-type: none"> <input type="checkbox"/> If the Sums Insured selected are less than the full Insurable Amount, your claim may be reduced. 	
<p>Stock in Transit</p> <p>Cover is provided for Stock</p> <ul style="list-style-type: none"> <input type="checkbox"/> while in transit in any vehicle owned or operated by you <input type="checkbox"/> at exhibitions 	<ul style="list-style-type: none"> <input type="checkbox"/> Please see exclusions in your Policy Wording. <input type="checkbox"/> Cover is limited to within the United Kingdom & Republic of Ireland. <input type="checkbox"/> Security restrictions apply whilst in an unattended vehicle. <input type="checkbox"/> Exhibitions may not exceed 7 days. <input type="checkbox"/> The standard limit is £2,500 per vehicle & at exhibitions, which may be increased up to £10,000 on request. 	
<p>Deterioration of Stock</p> <ul style="list-style-type: none"> <input type="checkbox"/> Cover is provided for damage to frozen or chilled Stock in any freezer or fridge caused by a rise or fall in temperature or by refrigerant fumes. 	<ul style="list-style-type: none"> <input type="checkbox"/> Power cuts are excluded if power supplies were deliberately withheld. <input type="checkbox"/> Fridges and freezers over 15 years old are excluded. <input type="checkbox"/> Please see your Policy Wording for other exclusions. <input type="checkbox"/> The standard limit is £2,000 per freezer which can be increased up to £10,000 on request 	

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Business Interruption Insurance</p> <p>This cover protects you against the financial consequences to your business of damage to your insured property, caused by any event covered by our Standard Covers listed in the Property Damage section:</p>		
<p>Gross Profit:</p> <ul style="list-style-type: none"> [] Cover is provided for loss of Gross Profit following damage at the specified premises by one of the events covered under the Property Damage section. 	<ul style="list-style-type: none"> [] Cover is limited to the Indemnity Period which starts when the loss occurs and ends when the business trading position is at the level it was before the incident, providing this does not exceed 24 months. [] The standard sum insured for Gross Profit is £500,000, which can be increased up to £1,000,000 upon request. Your Gross Profit sum insured must be sufficient to cover 24 months Gross Profit or your claim may be reduced. [] Some specific causes of damage may be excluded, see your Policy for details. [] 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>Business Interruption</p>
<p>Cover is extended to include loss of Gross Profit resulting from:</p> <ul style="list-style-type: none"> [] Notifiable human diseases, food or drink poisoning, defective drains or sanitation, murder, suicide, vermin or pests at the premises. [] Prevention of access to the premises or a fall in number of customers attracted to the premises due to damage to adjacent buildings caused by any of the standard covers listed in the Property Damage section. [] Failure of public utilities (electricity, gas & water) at the premises exceeding 24 consecutive hours. [] Failure of the telecommunications system at the premises exceeding 24 consecutive hours. [] Damage caused by the standard covers listed in the Property Damage section at any supplier's premises in the UK. 	<ul style="list-style-type: none"> [] Restrictions & exclusion apply to these extensions, see your policy for details. [] The following limits apply to these extensions: <ul style="list-style-type: none"> - Failure of public utilities - £250,000 - Failure of telecommunications system - £5,000 - Damage at supplier's premises - 10% of your Gross Profit sum insured or £250,000 whichever is the lower. - All other extensions - your Gross Profit sum insured. 	<p>Business Interruption</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Outstanding Debit Balances (also known as Book Debts) We will pay any outstanding debts you are owed but unable to trace as a result of damage at the premises caused by any of the standard covers listed in the Property Damage section.</p>	<ul style="list-style-type: none"> [] The standard limit of cover is £5,000, which can be increased to £100,000 upon request. [] We require that you keep a monthly record, off the premises, of the total amount owed to you. [] Some specific causes of loss may be excluded, please see your Policy Wording. 	<p>Business Interruption</p>
<p>Loss of Liquor Licence [] Cover is provided for - loss of Gross Profit - reduction in the value of the premises if sold as a result of forfeiture, suspension or withdrawal of your licence to sell liquor.</p>	<ul style="list-style-type: none"> [] The standard limit of cover is £100,000, which can be increased to £200,000 upon request. [] Some specific causes of loss may be excluded, please see your Policy Wording. 	<p>Business Interruption</p>

Liability Insurance

The following will automatically be included:

<p>Standard Covers: [] Employers Liability. [] Public Liability. [] 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.</p>	<ul style="list-style-type: none"> [] The limit of Indemnity for Employers' Liability is £10,000,000 with an inner limit of £5,000,000 for terrorism. [] The standard limit of Indemnity for Public and Products Liability is £2,000,000, which may be increased to £5,000,000 upon request. [] The limit of indemnity for Legal Defence is £250,000. [] Public & Products Liability cover excludes liability for damage to property in your custody or control. There are some exceptions to this, including in respect of liability imposed for guest's effects, (excluding motor vehicles), by the Hotel Proprietors Act 1956 & associated legislation where a £25,000 limit applies per period of insurance. For details of these exceptions, & any conditions applying to the cover, please see your Policy Wording. [] Some other specific events are excluded or cover may have been qualified, please see your Policy Wording. 	<p>Liability</p>
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Features & Benefits	Significant Exclusions or Limitations	Policy Section
<h2>Money Insurance</h2> <p>The following will automatically be included:</p>		
<p>Standard Covers:</p> <ul style="list-style-type: none"> ❑ Crossed cheques, crossed money orders and crossed postal orders belonging to the business. 	<ul style="list-style-type: none"> ❑ A limit any one loss applies to the cover of £250,000. 	Money
<ul style="list-style-type: none"> ❑ Business money in transit, on the premises during business hours or in a bank night safe. 	<ul style="list-style-type: none"> ❑ A limit any one loss applies to the cover of £4,000. This may be increased upon request up to £10,000. 	Money
<ul style="list-style-type: none"> ❑ Business money kept in a locked safe or strongroom on the premises outside of business hours. 	<ul style="list-style-type: none"> ❑ A limit any one loss applies to the cover of £2,000. This may be increased upon request for specified safes. 	Money
<ul style="list-style-type: none"> ❑ Business money on the premises outside of business hours, not kept in a locked safe or strongroom 	<ul style="list-style-type: none"> ❑ A limit any one loss applies to the cover of £500. 	Money
<ul style="list-style-type: none"> ❑ Business money in your home or that of a director, partner or employee. 	<ul style="list-style-type: none"> ❑ A limit any one loss applies to the cover of £500 whilst an adult is in residence or £250 otherwise. 	Money
<ul style="list-style-type: none"> ❑ Clothing & personal effects lost or damage during a robbery. 	<ul style="list-style-type: none"> ❑ A limit of £250 per person applies overall subject to an inner limit of £25 for personal money. ❑ The amount you must pay in the event of a claim is £50. ❑ Losses from unattended vehicles are excluded. ❑ Cover is limited to the UK and Republic of Ireland. ❑ Theft by any director, partner or employee is excluded unless discovered within 7 working days. ❑ Some specific events are excluded or cover may have been qualified, please see your Policy Wording. 	Money
<p>Personal Injury (Robbery): If you, one of your directors, partners or employees sustains bodily injury during a robbery the following benefits are payable:</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 the usual occupation - £100 per week. ❑ Medical expenses necessarily incurred - reimbursement up to a maximum of 15% of the temporary total disablement benefit. 	<ul style="list-style-type: none"> ❑ Please see your policy wording for specific interpretations of these benefits. ❑ The temporary total disablement benefit is only payable for up to 104 weeks. ❑ Some specific events are excluded or cover may have been qualified, please see your Policy Wording. 	Money

Table 2 Optional Covers

You may chose to add the following covers to your Small Hotels 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 chose to add Terrorism insurance to the Property Damage and Business Interruption covers:</p>		
<p>Standard Covers: 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, to business interruption and outstanding debit balances. ❑ Cover will be limited to the sums insured you have selected under the Property Damage and Business Interruption sections. ❑ The same exclusions as under the Property Damage and Business Interruption Sections will apply. 	<p>Terrorism Extension</p>
<h3>Legal Expenses Insurance</h3> <p>If you have chosen to add Legal Expenses Insurance, the following will automatically be included:</p>		
<p>Cover is provided for 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 and property damage.</p>	<ul style="list-style-type: none"> ❑ An overall limit of £100,000 any one event applies. Any restrictions to this amount are detailed in your Policy Wording. ❑ A limit of £1,000,000 applies in respect of all claims and legal proceeding notified in one period of insurance. ❑ The minimum amount in dispute for contract disputes must be £1,000. ❑ Some specific events are excluded, please see your Policy Wording. 	<p>Legal Expenses</p>
<h3>Fidelity Insurance</h3> <p>If you have chosen to add Legal Expenses Insurance, the following will automatically be included:</p>		
<p>Cover is provided for loss of money or goods caused by fraud or dishonesty of an employee.</p>	<ul style="list-style-type: none"> ❑ A limit of £50,000 applies in respect of any one claim. ❑ A limit of £100,000 applies in respect of all claims occurring during any one period of insurance. ❑ A 24 month discovery period limit applies. ❑ Cover is subject to certain minimum standards of control being complied with & satisfactory references being taken for certain employees. Please see your Policy Wording for full details. ❑ Some specific events are excluded or cover may have been qualified, please see your Policy Wording. 	<p>Fidelity</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Personal Accident Insurance If you have chosen to add Personal Accident Insurance, the following will automatically be included:</p>		
<ul style="list-style-type: none"> [] You may choose to cover yourself, your directors & partners and/or your employees. [] You may chose one of the following operative times for cover to apply: <ul style="list-style-type: none"> - Occupational accidents only, or - Occupational accidents and commuting only, or - Any personal accidents (24 hours-a-day) [] You must select the number of units of cover that you require. One unit of cover equates to the following benefits per person: <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 - reimbursement up to a maximum of £2,500. 	<ul style="list-style-type: none"> [] Up to a maximum of 5 units of cover may be selected. [] Please see your Policy Wording for specific interpretations of these benefits. [] Please see your Policy Wording for specific events and activities that are excluded. [] The temporary total disablement and temporary partial disablement benefits are payable for a maximum 104 weeks. [] The medical expenses benefit is limited to a maximum of £2,500 regardless of the number of units of cover taken out. 	<p>Legal Expenses</p>

<p>Personal Contents, Money & Liability If you have chosen to add Personal Insurance cover, the following will automatically be included:</p>		
<p>Personal Property:</p> <ul style="list-style-type: none"> [] Cover is provided for household contents and valuables following damage at the specified premises by one of the events covered under the Property Damage section. [] Household contents & valuables comprising jewellery, watches, cameras, binoculars, mobile phones and personal items normally worn or carried about are insured anywhere in the UK or Republic of Ireland. 	<ul style="list-style-type: none"> [] Limits apply in respect of valuables of £1,500 per item and £7,500 overall. [] Please see your policy wording for the definition of valuables. [] If the value you declare for your household contents & valuables is less than the insurable amount, your claim may be reduced. [] The amount you must pay in the event of any claim is £1,000 for subsidence or £250 all other claims. [] Cover excludes money and credit cards. [] Some other specific events & property are excluded or cover may have been qualified, please see your Policy Wording. [] A limit any one loss applies of £1,000 if the property was stolen from an unattended vehicle or £2,500 otherwise. [] Security restrictions & exclusions apply whilst in an unattended vehicle. 	<p>Personal Insurance Extension</p>

Features & Benefits	Significant Exclusions or Limitations	Policy Section
<p>Alternative Accommodation:</p> <ul style="list-style-type: none"> [] Cover is provided for the costs of providing alternative accommodation for you and your family following damage at the specified premises by one of the events covered under the Property Damage section. 	<ul style="list-style-type: none"> [] The premises must be uninhabitable for cover to apply. [] Cover will only apply for a maximum period of 24 months following the damage occurring. [] A limit in respect of all claims in any one period of insurance of £25,000 applies. 	<p>Personal Insurance Extension</p>
<p>Deterioration of Frozen Food</p> <ul style="list-style-type: none"> [] Cover is provided for damage to frozen or chilled food in any freezer or fridge caused by a rise or fall in temperature or by refrigerant fumes. 	<ul style="list-style-type: none"> [] Power cuts are excluded if power supplies were deliberately withheld. [] Fridges and freezers over 15 years old are excluded. [] The amount you must pay in the event of any claim is £50. [] Limits apply to the cover, please see your Policy Wording for details. [] Please see your Policy Wording for other exclusions. 	<p>Personal Insurance Extension</p>
<p>Personal Money:</p> <ul style="list-style-type: none"> [] Cover is provided for loss of personal money. 	<ul style="list-style-type: none"> [] A limit any one loss applies of £300. [] The amount you must pay in the event of any claim is £50. [] Losses from unattended vehicles are excluded. [] Cover is limited to the UK and Republic of Ireland. [] Some other specific events are excluded or cover may have been qualified, please see your Policy Wording. 	<p>Personal Insurance Extension</p>
<p>Personal Credit Cards:</p> <ul style="list-style-type: none"> [] Cover is provided for loss of personal credit cards. 	<ul style="list-style-type: none"> [] A limit any one loss applies of £500. [] The amount you must pay in the event of any claim is £50. [] Unauthorised use by your family is excluded. [] Losses from unattended vehicles are excluded. [] Cover is limited to the UK and Republic of Ireland. [] Some other specific events are excluded or cover may have been qualified, please see your Policy Wording. 	<p>Personal Insurance Extension</p>
<p>Personal Liability:</p> <ul style="list-style-type: none"> [] Cover is provided against your liability in a personal capacity or that of your spouse, partner or member of your family permanently residing with you. 	<ul style="list-style-type: none"> [] The standard limit of Indemnity for Personal Liability is £2,000,000, which may be increased to £5,000,000 upon request. [] Some specific events are excluded or cover may have been qualified, please see your Policy Wording. 	<p>Personal Insurance 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 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 having checked your policy you decide not to proceed with our insurance, you have a statutory right to cancel it 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 documentation. On receipt of your notice, we will refund any premiums paid, except when 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 3004006** 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

Dean Clough Industrial Park,

Bowling Mill,

Halifax HX3 5WA

 0800 1076160

 01422 325146

 halifax.customerrelationsoffice@uk.royalsun.com

What to do if you are still not satisfied

If you are still not satisfied Royal & SunAlliance 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,

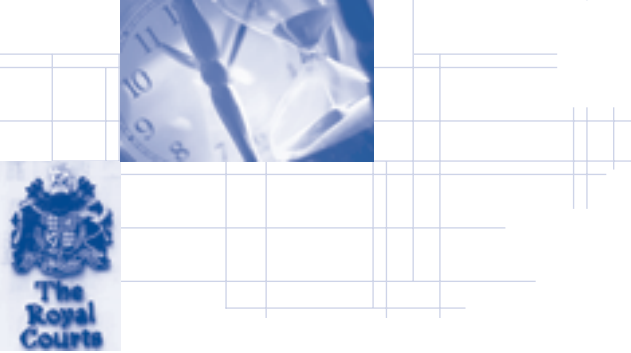
183 Marsh Wall,

London E14 9SR

 0845 0801800

 enquiries@financial-ombudsman.org.uk

 www.financial-ombudsman.org.uk



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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, 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 cheque. Monthly instalments can only be paid by direct debit. On some policy contracts a charge will apply for payment by instalments.

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, otherwise we will automatically renew your policy.

If you pay by direct debit we will continue collecting premiums. This will also apply for payments by credit/debit card, if you have previously given us permission. For other payment by cheque or credit card, you must submit further payments 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, except where you have already made a claim on the policy since renewal date.

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.

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 & conditions. The language used in this policy and any communication relating to it will be English.

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.

