



PROPERTY

**IMPORTANT INFORMATION
AFFECTING
YOUR POLICY DOCUMENT**

We have made some changes to your Property policy document. These amendments have been made to reflect the changes in law brought about by the Insurance Act 2015. In addition, we have also taken the opportunity to update the wording including a number of cover enhancements.

A summary of the key changes is detailed below.

Changes made due to the Insurance Act 2015

References to the old law on non-disclosure have been removed. The Introduction to the Policy brings the duty to provide a "fair presentation of the risk" to the Policyholder's attention.

The wording is warranty free and, in addition, we have removed use of the term "Condition Precedent". The previous Conditions Precedent regarding Automatic Sprinkler Installations and Security Precautions in the wording have been converted to Sprinkler Protection and Intruder Alarm policy exclusions. The Fire Alarm Installation and Fire Extinguishing Appliances Conditions Precedent have been removed.

There are no "basis of the contract" clauses and the Statement of Fact is no longer used.

There is a new Insurance Act Condition which confirms our commitment to the rights and obligations introduced by the Statute.

Changes made to Policy Conditions

The following Conditions have been updated; there is no change to the meaning:

- Non Payment – Consumer Credit
- Financial or Trade Sanctions
- Reasonable Precautions
- Law Applicable

The Cancellation provision has been amended to remove reference to short period scales.

Enhancements made to policy cover

Property Damage and Business Interruption Cover

There are a number of new extensions now provided automatically in the wording:

- Additional Metered Utility Charges
- Branded Goods
- Claims Preparation Costs
- Clearance of Drains
- Fire Extinguishment, Accidental Gas Discharge and Alarm Resetting Expenses
- Inadvertent Errors and Omissions
- Involuntary Betterment
- Landscaped Grounds
- Loss Reduction Expenses and Temporary Repairs
- Mitigation of Environmental Impact
- Mortgagees and Lessors
- Non-invalidation
- Other Interests

- Sprinkler Upgrading Costs
- Trace and Access
- Unauthorised Use of Water, Gas, Electricity and Oil
- Undamaged Stock

A number of cover enhancements have been made as detailed below:

- The exclusion of "any vessel, machine or apparatus or its contents resulting from the explosion thereof" has been removed from Explosion cover 1B
- Cover 11 (Glass) has been updated; there is no change to the meaning
- The Sonic Bangs exclusion has been removed
- The definition of the building now includes yards, car parks, roads, pavements, forecourts, paved areas, solar panels, wind turbines attached to the building, management security systems, landscaping, recreational features, foundations, glass
- The Contents definition has been amended and the Personal effects limit increased from £250 to £2500 per person and Theft exclusion for specific items removed.
- The Permanent Total Disablement interpretation in the Money section has been changed to "gainful employment for which the Insured Person is fitted by way of training education or experience".

Other changes to the policy cover

- We have introduced advice lines for legal assistance, tax and health and safety issues.
- The Policyholders Contribution definition has been reworded and now incorporates a 72 hour clause in respect of Cover 2 (Earthquake) and Cover 4 (Storm or Flood)
- Cover 10 (any other accident) has been clarified and now explicitly excludes overhead transmission lines
- The Fire Extinguishing Appliances requirement has been removed
- Money and Securities has been removed from the General Contents description as the Money section is available to provide appropriate cover.
- A Statutory Regulation condition now applies in respect of pressure vessels, other machinery or apparatus
- Under the Money section
 - Clothing and Personal Effects cover has been removed from the Money section as this is now within the Property Contents definition
 - Reference to Stamps and impressed national insurance cards has been deleted.
 - Postal franking machine, safe strongroom or any contained or waistcoat have been removed as this a General Contents cover.

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