



# **LIABILITY INSURANCE**

**IMPORTANT INFORMATION  
AFFECTING  
YOUR POLICY DOCUMENT**

We have made some changes to your 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".

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
- Sanctions

The following Condition has been amended:

- Legal Representation – in respect of claims under Section 3, Legal Defence Costs, the right of the Policyholder to choose their legal representation is expressly stated.

The following Condition has been added:

- A right to Arbitration clause has been introduced in respect of claims under Section 3 Legal Defence Costs

### **Enhancements made to policy cover**

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

There are a number of new policy extensions to Public/Products Liability

- Advertising Injury
- Excess Motor third party property damage
- Member to member liability in respect of the Policyholder's social sports and welfare activities
- Unauthorised movement of vehicles
- Vendor's Liability
- Cover for Legionellosis is now a standard policy extension provided on a claims occurring basis
- Full contractual liability is now provided

The following policy definitions have been expanded to include new categories

- Person Employed
- The Business

The Compensation for Court Attendance limits have been increased in all relevant sections of the Policy to £750 for directors or partners and £500 for any employee

## Other changes to the policy cover

We have introduced advice lines for legal assistance and health and safety issues.

The cover we provide for legal representation at criminal proceedings for breach of statutory duty has been clarified, and is provided under Section 3 Legal Defence Costs unless we have an interest in the proceedings, in which case cover is provided under either the Employers' Liability or Public/Products Liability sections.

The Policyholder's Contribution now applies to all damages costs and expenses.

We have also introduced an exclusion in respect of work undertaken airside.

Royal & Sun Alliance Insurance plc (No. 93792).

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