

Crime Insurance

Insurance Product Information Document



Company: RSA Insurance Ireland DAC

Product: Crime Policy

RSA Insurance Ireland DAC is regulated by the Central Bank of Ireland (reference C750). A private company limited by shares registered in Ireland under number 148094 with registered office at RSA House, Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16.

This is a general product summary. Complete pre-contractual and contractual information specific to you is provided in your other documents. Please ensure that you read them carefully.

What is this type of insurance?

This policy is a Crime policy providing commercial entities with cover for Money or Commercial All Risks cover or a combination of these.



What is insured?

Money Cover (if selected on your schedule):

- ✓ Refer to Policy Schedule for Sums Insured
- ✓ Transit/premises limit as specified in the policy schedule
- ✓ In locked safes or strongrooms in your premises out of working hours as specified in the policy schedule
- ✓ In all other locked safes or strongrooms in your premises out of working hours up to €1,270
- ✓ In your premises out of working hours not in a locked safe or strongroom up to €320
- ✓ In your residence or that of your directors, partners or employees while in a locked safe or while an adult is in the residence up to €640 and otherwise up to €320
- ✓ Clothing or personal effects up to €320 per person and not exceeding €35 per person in personal money
- ✓ Franking machine, safe, strong-room or any container / waistcoat used for carrying money
- ✓ Accidental injury as a result of robbery or attempted robbery

Commercial All Risks Cover (if selected on your schedule):

- ✓ Refer to Policy Schedule for Sums Insured
- ✓ Loss of or damage to the property insured as described in the schedule (other than what is not insured)



What is not insured?

- ✗ Insured's Contribution
- ✗ Data recognition exclusion
- ✗ Pollution or Contamination
- ✗ War and Terrorism
- ✗ Electronic Risk – Damage to Data
- ✗ Biological or chemical contamination
- ✗ Riot Strike and Civil Commotion
- ✗ Radioactive Contamination
- ✗ Theft by any director, partner or employee not discovered within 7 days
- ✗ Shortage of money due to error or omission
- ✗ Loss of money from an unattended vehicle
- ✗ Loss of money due to counterfeit money
- ✗ Money loss as a result of riot, malicious damage in Northern Ireland
- ✗ Money loss outside of Great Britain, Northern Ireland, Republic of Ireland, the Channel Islands or the Isle of Man
- ✗ Wear and Tear
- ✗ Loss destruction or damage caused by alterations, maintenance, repairs or any process of cleaning or restoring
- ✗ Loss destruction or damage caused by delay, confiscation or detention by order of any government or public authority
- ✗ Loss destruction or damage caused by counterfeit, substitute or foreign coins
- ✗ Loss destruction or damage caused by mechanical or electrical breakdown or derangement
- ✗ Breakage of electrical valves bulbs or tubes
- ✗ Contents of machines unless shown in the schedule
- ✗ Depreciation, contamination, consequential loss/damage
- ✗ Destruction of or damage to electrical plant or apparatus caused by self ignition



Are there any restrictions on cover?

- ! Underinsurance
- ! Sums Insured and limits as set out in the schedule and the policy document
- ! Intruder alarm conditions
- ! Minimum standards of security
- ! Money in transit warranty
- ! Policy cancellation condition



Where am I covered?

You are covered in the event of damage to property whilst at the premises stated on the schedule



What are my obligations?

You must

- decide the sums insured
- disclose any material information
- take reasonable precautions to prevent damage or loss of information
- maintain the property in good order
- observe manufacturers and/or suppliers instructions for use, storage or transit
- give immediate notice to the Company or your Insurance Broker in the event of a loss
- give immediate notice to the police authority if loss caused by malicious persons
- advise us as soon as you become aware of any alteration which may increase the risk
- advise us if your interest in the risk ceases
- advise us if the business is being wound up
- implement risk control programme within the agreed timescales



When and how do I pay?

Please contact your Insurance Broker or us on 1890 290100 to discuss the payment options available to you



When does the cover start and end?

The start and end date is stated on the documents you receive from us



How do I cancel the contract?

You may cancel your policy by:

- contacting your Insurance broker
- writing to us at the address shown on your schedule or
- calling the number shown on your schedule