

Property Insurance

Insurance Product Information Document



Company: RSA Insurance Ireland DAC

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.

Product: Property Policy

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 Property policy providing commercial entities with Property Damage cover as standard and offering a range of optional covers including Business Interruption, Money and Outstanding Debit Balances.



What is insured?

- ✓ Refer to the Policy Schedule for Sums Insured
- ✓ Damage to property by perils specified in the policy schedule (other than what is not insured)
- ✓ Day one inflation provision
- ✓ Fire extinguishment expenses €30,000
- ✓ Fire brigade charges €25,000
- ✓ Landscaping €25,000
- ✓ Replacement of locks €1,250
- ✓ Alterations and additions to the premises
- ✓ Automatic reinstatement after a loss
- ✓ Unauthorised use of utilities €50,000

What optional cover is available?

- Loss of profit/revenue or increased cost of working as a result of damage to property
- Loss of rent
- Denial of Access
- Infectious diseases
- Food and drink poisoning
- Murder, suicide, defective drains, vermin or pests
- Failure of Supply
- Suppliers / Customers Premises
- Money
- Accidental injury as a result of robbery or attempted robbery
- Outstanding Debit Balances
-



What is not insured?

- ✗ Insured's Contribution
- ✗ Marine risks
- ✗ Sonic bangs
- ✗ 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



Are there any restrictions on cover?

- ! Underinsurance
- ! Sums Insured and limits as set out in the schedule and the policy document
- ! Kitchen Equipment condition
- ! Intruder alarm conditions
- ! Minimum standards of security
- ! Money in transit warranty
- ! Storage in basements
- ! Storage of flammable solvents
- ! Waste removal



Where am I covered?

- ✓ in the event of damage to property whilst at the premises stated on the schedule

- ✓ in the event of damage to property stored at third party locations or temporarily removed from the premises



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
- 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 programmes 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 or
- writing to us at the address shown on your schedule or
- calling the number shown on your schedule