

Refrigerated Stock Insurance

Insurance Product Information Document



Company: RSA Insurance Ireland DAC Product: Refrigerated Stock 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, Sandymount 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 covers damage to stock in a cold chamber caused by an accidental change in temperature or the action of refrigerant fumes



What is insured?

- ✓ Sum Insured as detailed within the Policy Schedule
- ✓ Loss of Stock
- ✓ Reasonable measures to mitigate the loss
- ✓ Automatic reinstatement of the Sum Insured at nil additional premium for losses up to €10,000
- ✓ Disposal of damaged stock not exceeding €10,000



What is not insured?

- ✗ Insured's Contribution/Excess
- ✗ Deterioration following fire and extraneous causes
- ✗ Restriction of electricity supply other than for safeguarding life
- ✗ Blast freezing
- ✗ Consequential loss
- ✗ Riot Strike and Civil Commotion
- ✗ Sonic Bangs
- ✗ War
- ✗ Radioactive Contamination
- ✗ Malicious acts in Northern Ireland



- Are there any restrictions on cover?
- ! Sum Insured stated on Schedule



Where am I covered?

You are covered in the event of damage to Property during the period of insurance whilst situated in Republic of Ireland, The United Kingdom, The Isle of Man and The Channel Islands



What are my obligations?

You must

- decide the sums insured
- make an annual declaration at renewal date
- disclose any material information
- take reasonable precautions to prevent damage or loss of information
- maintain the Property in good order and in an efficient operating condition
- observe manufacturers and/or suppliers instructions for use, storage or transit
- accommodate the examination of any Machine specified in the Schedule
- give immediate notice in the event of a loss
- advise us as soon as you become aware of any alteration which may increase the risk of Damage

- advise us if your interest in the risk ceases
- advise us if the business is being wound up



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