

# Combined Insurance

## Insurance Product Information Document



Company: RSA Insurance Ireland DAC

Product: Combined 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 policy cover schedule, statement of fact and policy booklet. Please ensure that you read them carefully.

### What is this type of insurance?

This policy is a package policy providing commercial entities with a range of cover options including Property Damage, Business Interruption, Employers Liability, Public Liability Products Liability, Money and Legal Expenses.



#### What cover is available?

##### Property Damage

- Damage to property by all risks (other than what is not insured)
- Refer to Policy Schedule for Sums Insured
- Day one inflation provision
- Stock seasonal increase of 10% for the months of November and December and for 31 days preceding Easter
- Reasonable costs in refilling fire extinguishing appliances and replacing used sprinkler heads
- Automatic glass cover
- Replacement of locks €1,250
- Trace and access
- Stock in transit limit €3,500
- Deterioration of Stock limit €2,500
- Computer breakdown limit €5,000
- Property at other locations
- Alterations and additions
- Automatic reinstatement after a loss
- Transfer of interest
- Non-invalidation
- Fire Brigade Charges up to €20,000
- Workmen clause

##### Business Interruption

- Loss of profit/revenue or increase cost of working as a result of damage to Property, if requested
  - Denial of Access
  - Customers & Suppliers Extensions
  - Notifiable diseases
  - Public Utilities
  - Property stored
  - Contract sites
  - Food and drink poisoning
  - Murder, suicide, defective drains, vermin or pests



#### What is not insured?

- ✗ Insured's Contribution
- ✗ Marine risks
- ✗ Sonic bangs
- ✗ Computer system records unless a back-up copy is maintained
- ✗ 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
- ✗ Injury where a motor insurance is required by law
- ✗ Legal liability arising out of ownership of any mechanically propelled vehicle, aircraft or any aerial device, aerospace device, hovercraft or waterborne craft
- ✗ Legal liability arising from loss or damage to any property owned or held in trust
- ✗ Legal liability in respect of loss or damage to any product supplied or contract work executed caused by any defect or the unsuitability for its intended purpose
- ✗ Legal liability for the cost of recall, removal, repair or unsuitability of any product or contract work executed caused by any defect therein or the unsuitability for its intended purpose
- ✗ Advice, design or specification provided for a fee
- ✗ Contractual liability which is assumed under a contract or agreement and only attaches because of that contract or agreement
- ✗ Fines or penalties, compensation ordered or awarded by a Court of Criminal Jurisdiction, aggravated exemplary or punitive damages awarded by a court outside of the Republic of Ireland
- ✗ The costs of remedying any defect or alleged defect in disposed of premises
- ✗ Legal liability arising out of faulty or inadequate packing

### What is insured? – continued

#### Employers Liability

- with a standard limit of indemnity of €13,000,000

#### Public Liability

- with a standard limit of indemnity of €2,600,000 with the option to increase

#### Products Liability

- with a limit of indemnity of €2,600,000 with the option to increase

#### Money

- Transit/premises limit of €10,000
- In your residence or that of your directors, partners or employees
- Clothing or personal effects
- Franking machine, safe, strong-room or any container / waistcoat used for carrying money
- Accidental injury as a result of robbery or attempted robbery

#### Legal Expenses

### What is not insured? – continued

- ✗ Theft of money 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 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
- ! Waste removal warranty
- ! Unoccupancy warranty
- ! Intruder alarm conditions
- ! Minimum standards of security
- ! Storage of flammable solvents condition
- ! Application of heat away from premises warranty
- ! 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 and,
- ✓ in respect of your legal liability arising in connection with the business (which must be conducted from a premises within the Republic of Ireland).



#### What are my obligations?

You must

- decide the sums insured
- provide projected wages and turnover (if appropriate)
- 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
- observe manufacturers and/or suppliers instructions for use, storage or transit
- give immediate notice to us 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
- writing to us at the address shown on your schedule or
- calling the number shown on your schedule