Office Insurance
Insurance Product Information Document

RSA

Company: RSA Insurance Ireland DAC **Product: Office 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 provides package insurance for offices, surgeries and veterinary clinics.

What is insured?
- ✓ Damage to property by all risks (other than what is not insured)
    - ✓ Refer to Policy Schedule for Sums Insured
    - ✓ Day one inflation provision
    - ✓ Automatic glass cover
    - ✓ Extinguishment expenses
    - ✓ Replacement of locks €1,270
    - ✓ Omissions extension
    - ✓ Property removed from the premises
    - ✓ Alterations and additions
    - ✓ Automatic reinstatement after a loss
    - ✓ Transfer of interest
    - ✓ Workmen
    - ✓ Non-invalidation
    - ✓ Fire brigade charges €20,000
- ✓ Employers Liability with a limit of indemnity of €13,000,000 as standard
- ✓ Public/Products Liability with an automatic limit of indemnity of €2,600,000 with the option to increase
    - ✓ Wrongful arrest €15,000
- ✓ 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

What optional cover is available?
- ✓ Business interruption (either on Revenue basis or Increased Cost of Working basis)
    - o Outstanding debit balances €65,000
    - o Notifiable diseases
    - o Food and drink poisoning

What is not insured?
- ✗ Insured's Contribution
- ✗ Marine risks
- ✗ Sonic bangs
- ✗ 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, aerospatial 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 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
- ✗ 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 or in connection with any breach of professional duty
- ✗ 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

- o Murder, suicide, defective drains, vermin or pests
- o Denial of access
- o Public Utilities
- ✓ Computer hardware, ancillary equipment and records against damage by all risks (other than what is not covered)
  - o Reinstatement by the company
  - o Extinguishment expenses
  - o Waiver of subrogation against users
  - o Additional computer rental
  - o Incompatibility of computer records
  - o Accidental discharge of gas systems
  - o Payments on account
- ✓ Legal expenses

- ✖ Money loss outside of Great Britain, Northern Ireland, Republic of Ireland, the Channel Islands or the Isle of Man
- ✖ Additional cost of working/loss of gross revenue arising from failure of satellite telecommunications
- ✖ Computer system records unless a back-up copy is maintained
- ✖ Computer breakdown cover unless a maintenance agreement is in force

Are there any restrictions on cover?
- ! Underinsurance
- ! Sums Insured and limits as set out in the schedule and the policy document
- ! Waste removal warranty
- ! Automatic sprinkler and fire alarm installations precautions
- ! Fire extinguishing appliances maintenance
- ! Security precautions
- ! Minimum standard of security
- ! Maintain computer equipment in good order
- ! Computer maintenance agreement in place

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 ownership of the property.

What are my obligations?
You must
- decide the sums insured
- provide projected wages and turnover (if appropriate)
- 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 any 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.