



Policy Summary



Cottagesure

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Policy Summary

Your RSA Cottagesure Policy is an annual contract which may be renewed each year subject to your needs and our terms and conditions.

The following covers are all compulsory:

- Property Damage Insurance
Options to Insure: Buildings and/or Contents
- Business Interruption Insurance
- Loss of Money Insurance
- Deterioration of Food Insurance
- Machinery Breakdown Insurance
- Liabilities Insurance
 - Employers' Liability
 - Public and Products Liability
 - Legal Defence Costs
 - Legionellosis Liability
- Legal Expenses Insurance

The following optional sections of cover are available

- Terrorism Insurance

Full details of what you have chosen will be shown in your Policy Schedule.

The tables in this document provide a summary of the main Policy features and benefits and any significant exclusions or limits that you should check on your Policy Schedule.

Cover is based on the insurable value of the property and if the values you declare are less than the full amount your claims may be reduced.

For full Policy details, terms and conditions please read your Policy Wording in conjunction with your Statement of Fact and Policy Schedule.

Table 1 Standard Features and Benefits

The following covers will be included if you have selected them for your Policy. Check your Policy Schedule to identify whether cover is included. This summary is not exhaustive. Some specific causes of damage will be excluded, specific property may be excluded and some cover will be subject to specific limits. Your Contribution in the event of a claim will be shown in your Schedule.

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
Property Damage Insurance You may choose to insure either your buildings let for holiday accommodation or the contents in those buildings or both against the following standard risks.		
Loss or Damage caused by: <ul style="list-style-type: none"> • Fire, smoke, lightning, explosion, earthquake. • Riot, civil commotion, malicious damage • Storm, flood, escape of water or oil. • Impact. • Theft or attempted theft. • Subsidence, ground heave or landslide. • Accidental damage. 	<ul style="list-style-type: none"> • Standard excess £250, increasing to £1,000 in respect of Subsidence • If the Buildings are unoccupied, You must ensure that they are inspected internally and externally by You or Your representative at least once every 14 days. In the event of breach of this requirement, cover will be restricted to damage by the following events: <ul style="list-style-type: none"> - Fire, smoke, lightning, explosion and earthquake - Impact by any aircraft or other aerial devices or articles dropped from them • In addition to the inspection requirements shown above, if the Buildings are unoccupied for over 14 days between the months of October and March You must ensure that <ul style="list-style-type: none"> a) The heating system is brought into constant operation and a minimum room temperature maintained of 45 degrees fahrenheit or 7 degrees celsius throughout the Building. or b) The water is turned off at the stopcock outside the Buildings and the domestic water system is drained. • Cover excludes Terrorism. 	Property Damage Insurance

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
Buildings If Buildings are shown as Included on your Policy Schedule the following cover will apply:		
<p>Cover in respect of Buildings includes</p> <ul style="list-style-type: none"> • Fixtures and fittings, fixed glass, fitted carpets. • Furnishings and other contents in common parts of the Building. • Outbuildings, car parks, drives, roads, pavements, footpaths, walls, gates, fences, hedges and landscaping. • Service pipes and cables. • Swimming pools, hot tubs, tennis courts and squash courts forming part of residential premises. • Trace and access costs in locating source of escape of water or oil and repairing damage. • Unauthorised use of electricity gas or water by squatters. • Loss of oil, gas or metered water. • Automatic cover for newly acquired premises and for alterations and additions to existing Buildings. • Costs of removing the debris of contents from following damage. 	<ul style="list-style-type: none"> • Limit £50,000 any one event • Limit £25,000 in any one period of insurance • Limit £25,000 in any one period of insurance • Limits apply as shown in the Policy Wording • Limit £10,000 any one premises (or as otherwise shown in your Schedule) 	Definitions – Words with special meanings Property Damage Insurance
Buildings (continued)		
<ul style="list-style-type: none"> • Non-invalidation of cover protecting the interests of freeholders, mortgagees, Lessees or lessor's if alterations to the premises or any increased risk of damage occurs without their knowledge or consent provided they advise us immediately they become aware of such changes and pay any reasonable additional premium. • Contracting purchases will have benefit of this insurance if the Building is damaged prior to completion of the sale. • Payment of VAT that you are unable to recover which you have incurred in rebuilding or restoring Buildings following damage. 		Property Damage Insurance
<p>Inflation Protection</p> <p>Provides an automatic increase in the Buildings value you declare for insurance during the policy period, as shown in your Schedule.</p>	<p>If the value you declare is less than the full amount that your Buildings should be insured for, your claim may be reduced.</p>	Property Damage Insurance
Contents If Your Contents are shown as Included on your Policy Schedule the following cover will apply:		
<p>Cover in respect of Contents include</p> <ul style="list-style-type: none"> • Furniture, carpets, furnishings and other contents for which you are responsible within the tenanted portions of your Buildings. • Property at other locations whilst temporarily removed from the premises for cleaning or repair up to £75,000 any one loss (or as otherwise shown in your Schedule), 	<ul style="list-style-type: none"> • Exclusions apply to specific property as detailed under Contents. • Please see 'What is not covered' in your Policy Wording. 	Definitions – Words with special meanings Property Damage Insurance

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
Business Interruption You are insured for Loss of Gross Revenue against the standard risks shown under the Property Damage Insurance sections. The following cover will apply		
<ul style="list-style-type: none"> • Loss of Gross Revenue – covers loss of gross revenue by a cause that is also insured under the Property Damage Insurance section for the Indemnity Period shown in your Schedule. • The Indemnity Period starts when the damage occurs and ends when you cease to be affected by it, or when the Indemnity Period expires if sooner. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • If the sum insured is less than the full amount that your revenue should be insured for, your claim may be reduced. 	Business Interruption Insurance
The following extensions of cover are included		
<ul style="list-style-type: none"> • Loss of Gross Revenue resulting from <ul style="list-style-type: none"> - Denial of access to the Buildings and any resulting fall in the number of customers attracted to the vicinity due to damage to adjacent buildings by any cause insured under Property Damage Insurance - Failure of Public Supply and Telecommunications - Closure of the premises due to defective sanitation, murder, suicide, rape, vermin and pests, notifiable human disease and food or drink poisoning. 	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Limit £250,000 • Limit £250,000 • Limit £250,000 	Business Interruption Insurance
Terrorism Insurance You may choose to add Terrorism to the Property Damage Insurance and Business Interruption Insurance. If Terrorism is shown as Included on your Policy Schedule, the following covers will apply:		
<ul style="list-style-type: none"> • Acts of terrorism in Great Britain. 	<ul style="list-style-type: none"> • If selected, Terrorism cover must be arranged for all your insured property in Great Britain whether or not this is with us. • Cover will be limited to the sums insured you have selected. • Anything that is not covered under the above mentioned Insurances will not be covered by the equivalent Terrorism cover. 	Terrorism Insurance
Loss of Money Insurance The following covers will apply:		
<ul style="list-style-type: none"> • Limits of Indemnity apply as shown in your Schedule 	Please note <ul style="list-style-type: none"> • Some specific causes of loss may be excluded, please see your Policy Wording and Schedule 	Loss of Money
Deterioration of Food Insurance The following covers will apply:		
Covers loss or damage to chilled or frozen food caused by a rise in temperature or by refrigerant fumes	Some specific causes of loss may be excluded, please see your Policy Wording and Schedule	Deterioration of Food

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
Machinery Breakdown Insurance The following covers will apply:		
Standard Covers In the event of an insured loss you will be covered for the value of the property destroyed or the cost of repair, or at the Company's option, reinstatement or replacement, from any cause not excluded by your policy. Damage is covered due to the failure, breaking, distortion or burning out of the property whilst in use arising out of i) mechanical or electrical defects in the property ii) failure or fluctuation of the electrical supply iii) error or omission of the operator Damage is covered in respect of fracturing of the property as a result of frost if this renders the property inoperative.	Some specific causes of loss may be excluded, please see your Policy Wording and Schedule <ul style="list-style-type: none"> • Terrorism is excluded • Loss of data is excluded • Limits apply to the amount payable – please see your Wording/Schedule for details • Cover is limited to Great Britain, Northern Ireland, the Channel Islands or the Isle of Man 	Machinery Breakdown
Liabilities Insurance – Employers' Liability The following covers will apply:		
<ul style="list-style-type: none"> • Legal liability for damages to any Person Employed during the period of insurance. • Including costs of legal representation at coroners' inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury. 	<ul style="list-style-type: none"> • Limits of Indemnity apply as shown in your Schedule. • Cover excludes <ul style="list-style-type: none"> - Fines and penalties - Health and Safety fees for intervention. 	Liabilities Insurance
Liabilities Insurance – Public and Products Liability The following covers will apply:		
<ul style="list-style-type: none"> • Legal liability for damages to any person, accidental loss or damage to property. • Legal liability for accidental injury or damage to property resulting from Products supplied • Including costs of legal representation at any coroners' inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury. 	<ul style="list-style-type: none"> • Limits of Indemnity apply as shown in your Schedule. • Please see 'What is not covered' in your Policy Wording • Cover excludes <ul style="list-style-type: none"> - Fines and penalties - Health and Safety fees for intervention - Gradual pollution or contamination 	Liabilities Insurance
Liabilities Insurance – Legal Defence Costs The following covers will apply:		
<ul style="list-style-type: none"> • Legal costs and expenses in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978, Part II of the Consumer Protection Act 1987 or Part II of the Food Safety Act 1987. 	<ul style="list-style-type: none"> • Limits of Indemnity apply as shown in your Schedule. • Please see 'What is not covered' in your Policy Wording. • Cover excludes <ul style="list-style-type: none"> - Fines and penalties - Health and Safety fees for intervention. 	Liabilities Insurance
Liabilities Insurance – Legionellosis Liability The following covers will apply:		
<ul style="list-style-type: none"> • Legal liability for damages to others as a result of accidental injury to any person caused by Legionellosis. • Including costs of legal representation at any coroners' inquests or proceedings in any court arising out of alleged breach of statutory duty that resulted in injury 	<ul style="list-style-type: none"> • Limit of Indemnity applies as shown in your Schedule. • Please see 'What is not covered' in our Policy Wording • Cover excludes <ul style="list-style-type: none"> - Any claim not first made to you in writing within the Period of Insurance and not notified 	Liabilities Insurance

FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
Legal Expenses Insurance If Legal Expenses Insurance is shown as included on your Policy Schedule, the following covers will apply:		
<p>Costs incurred in pursuing or defending the legal rights of your business as a result of legal proceedings relating to</p> <ul style="list-style-type: none"> • Employment <ul style="list-style-type: none"> – defence or disputes with staff over contracts of employment and alleged breaches of employment legislation. • Prosecution <ul style="list-style-type: none"> – defence or specified criminal or civil actions. • Property <ul style="list-style-type: none"> – pursuit or defence of property disputes in respect of premises that you occupy which may cause financial loss to your business. • Taxation <ul style="list-style-type: none"> – accountancy and legal costs involved in representing your business in H M Revenue and Customs investigations. • Data Protection <ul style="list-style-type: none"> – pursuit or defence of actions under the Data Protection Act. • Bodily injury <ul style="list-style-type: none"> – pursuit of compensation for death or bodily injury to your or your directors or employees from a negligent person. • Contract <ul style="list-style-type: none"> – pursuit or defence of disputes with customers or suppliers for sale or supply of goods or services where the amount in dispute exceeds £250 • Eviction Proceedings (Residential premises only) <ul style="list-style-type: none"> – pursuit of eviction proceedings against a tenant or guarantor to recover possession of premises occupied solely for residential purposes where the tenant fails to comply with the tenancy agreement. <p>Extensions in cover are also included for Jury Service Allowance and Witness Attendance Allowance for up to £150 per person per day.</p>	<ul style="list-style-type: none"> • Please see 'What is not covered' in your Policy Wording. • Our written consent must be obtained to pursue these actions and you must comply with all requirements detailed in the Policy wording. • If you select your own representative (as detailed in the Policy Wording) we will not pay fees in excess of what we would have paid our own choice of representative. • Limit of Liability of £25,000 for any one claim in respect of Taxation disputes or Eviction Proceedings. • Limit of Liability of £5,000 for any one claim in respect of Contract disputes. • Limits of Liability as otherwise shown in the Schedule for any one claim and in total for all claims in any one Period of Insurance. 	Legal Expenses Insurance

Table 2 General Conditions and Exclusions

OTHER CONDITIONS & EXCLUSIONS
<ul style="list-style-type: none"> • Nuclear risks, war and sonic bangs are excluded. • Your Contribution to any claims will be detailed on your Policy Schedule. • Any limits that apply to your Policy will be detailed in your Policy Schedule and Policy Wording. • Inspection Conditions apply to unoccupied buildings.

OTHER IMPORTANT INFORMATION

Making a claim

Should you wish to make a claim under your Policy please call our Claims Helpline on 0345 300 4006 as soon as possible. You must give us any information or help that we may reasonably ask for.

You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to make a claim are included in your Policy document.

Complaints

If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. If you have cause for complaint you should initially contact the person who arranged the policy for you. In the unlikely event that they are unable to resolve your concerns, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive.

RSA Customer Relations Team
P O Box 255
Wymondham
NR18 8DP

If they cannot resolve the matter to your satisfaction, we will provide you with our final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. This does not affect your right to take legal action.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Law applicable to the policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you are based. Full details will be provided in your Policy documentation.

Financial or Trade Sanctions

Royal & Sun Alliance Insurance plc is unable to provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your Policy documentation.

Renewal and cancellation

Shortly before each policy anniversary we will tell you the premium and terms and conditions that will apply for the following year. If you wish to change or cancel the cover you must tell us before the renewal date.

You may cancel your policy at any time by informing us in writing, you will be entitled to a refund of any premiums already paid for the remaining period of insurance if you have not made a claim during the current policy year.

We may cancel this policy by giving you at least 30 days notice to your last known address, provided no claims has been made in the current policy year we will refund any premiums already paid for the remaining period of insurance.

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