



# POLICY SUMMARY





# Cover4Instructors

## Policy Summary

**Your policy is an annually renewable Combined Insurance, underwritten by Royal & Sun Alliance Insurance plc. The information below provides a summary of the cover provided. For full terms and conditions of the cover, please refer to the policy document, a copy of which is available on request.**

You can select the cover that suits your needs from a number of optional covers. Your package will consist of four Standard Insurances, but you will have the choice to include up to two Optional Insurances.

### Standard Insurances

- Property Damage.
- Money.
- Public and Products Liability.
- Professional Indemnity.

### Optional Insurances

- Employers' Liability.
- Personal Accident.

Full details of what you have chosen, including the Sums Insured and Limits of Liability, will be shown in your Quotation letter, 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 claim may be reduced.

The following tables provide a summary of the main policy features and benefits and any significant exclusions and limitations.

For full policy details and our full terms and conditions please read your Policy Wording, which will be provided on completion of your contract, or at any time on request.

### Other Important Information

The Other Important Information section of this Policy Summary explains the following:

- Law and language applicable to the policy.
- Financial or Trade Sanctions.
- Our complaints procedure.
- Financial Service Compensation Scheme.

### Making a Claim

Call our 24 hour Claims Helpline on 0345 300 4006.

## Table 1 Standard Features and Benefits

The following will be included in your policy according to the cover you have selected detailed in the Policy Schedule.

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. These will be detailed in your Policy Schedule and Policy Wording.

Your Contribution in the event of a claim will be shown in your Schedule.

Standard Insurances	
FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<b>Property Damage Insurance</b> Provides cover for your business equipment (Contents) against the following Standard Covers:	
<p><b>Standard Covers:</b>            Loss or Damage caused by:</p> <ul style="list-style-type: none"> <li>• Fire, Explosion, Lightning, Aircraft, Earthquake.</li> <li>• Riot, Civil Commotion, Malicious Damage.</li> <li>• Storm, Flood, Escape of Water, Impact.</li> <li>• Sprinkler Leakage.</li> <li>• Theft.</li> <li>• Subsidence, Ground Heave, Landslip.</li> <li>• Accidental Damage.</li> <li>• Accidental Breakage of Fixed Glass.</li> <li>• Specified Items "All Risks".</li> </ul> <p><b>Warranty Free</b></p> <ul style="list-style-type: none"> <li>• Conditions that are bespoke to your business will be clearly shown in your schedule.</li> </ul> <p><b>Reinstatement</b>            Cover is on a reinstatement 'as new' basis.</p>	<p>Please note that these exclusions apply to cover for Buildings, Contents and Stock:</p> <ul style="list-style-type: none"> <li>• Standard Covers applicable will be shown in your Policy Schedule.</li> <li>• Specific causes of loss may be excluded including but not limited to:               <ul style="list-style-type: none"> <li>– Explosion where internal pressure is due to internal steam only (but not domestic boilers).</li> <li>– Malicious Damage, Escape of Water and Theft in respect of Buildings empty or not in use.</li> </ul> </li> <li>• Theft not involving forcible and violent entry or exit is excluded (other than for Specified Items "All Risks"),               <ul style="list-style-type: none"> <li>– If an alarm system is shown as a requirement of your cover in your Policy Schedule, you may not be covered for loss if you fail to set your alarm system in its entirety and maintain it in full working order and that contributes to the loss.</li> <li>– If your premises are unattended you may not be covered if all locks, bolts and other protective devices are not operative and/or all keys are not removed from the premises.</li> </ul> </li> <li>• Excludes loss of data.</li> <li>• Terrorism is excluded.</li> <li>• Civil Commotion in Northern Ireland is excluded.</li> </ul>
<b>Money Insurance</b> Provides cover for your business money for loss from any cause in the following circumstances:	
<p><b>Standard Cover:</b></p> <ul style="list-style-type: none"> <li>• Money in transit, on premises during business hours or in a bank night safe.</li> <li>• Crossed cheques, crossed money orders and crossed postal orders.</li> </ul>	<ul style="list-style-type: none"> <li>• £250.</li> <li>• £250,000.</li> </ul>
<p><b>Personal Injury (Robbery)</b></p> <ul style="list-style-type: none"> <li>• Covers you or any director, partner or employee sustaining bodily injury during a robbery.</li> <li>• Death Benefit.</li> <li>• Loss of one or more Limbs or Eyes.</li> <li>• Permanent Total Disablement from any gainful employment for which suited by training, education or experience.</li> <li>• Temporary Total Disablement from usual occupation.</li> <li>• Medical Expenses necessarily incurred.</li> </ul>	<ul style="list-style-type: none"> <li>• Please see your Policy Wording/Schedule for specific interpretations of these benefits.</li> <li>• £5,000.</li> <li>• £5,000.</li> <li>• £5,000.</li> <li>• £150 per week and no more than 1/52<sup>nd</sup> of annual salary.</li> <li>• Limited to a maximum of 15% of the £15,000 Benefit paid.</li> </ul> <p>The Benefits are not payable to persons below the age of 16 or when they attain the age of 80.</p>

## Standard Insurances

### FEATURES & BENEFITS

### SIGNIFICANT EXCLUSIONS OR LIMITATIONS

#### Public and Products Liability Insurance

Provides cover for your business equipment (Contents) against the following Standard Covers:

##### Standard Cover:

- Public Liability: Accidental injury to members of the public or accidental damage to their property.
- Products Liability: Accidental injury or accidental damage to property resulting from products supplied.
- Wrongful arrest or false imprisonment of a member of the public.
- Contingent motor liability.

- Legal Defence costs in defending proceedings arising from a breach of the Health and Safety at Work Act 1974, the Health and Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage is covered under a separate section of the Policy.

- The Limit of Indemnity will be shown in your Policy Schedule.
- Excludes legal liability:
  - arising from risks that require more specific insurance e.g. Motor, Marine etc.
  - arising in connection with advice, design or specification provided for a fee.
  - for injury to employees.
  - arising from loss of, or damage to, property in your custody or control.
  - caused by pollution, unless sudden and unintended pollution. Sudden and unintended pollution will be subject to a total Limit of Indemnity for any one period of insurance in respect of all incidents.
  - arising from contractual liability for products.
  - fines and penalties.
  - defective products and work and the repair, replacement or recall of such products or work.
  - nuclear risks.
  - war risks.
  - electronic risks.
  - fear of contracting asbestos related diseases.
  - pre-claim asbestos clean-up costs.
  - Asbestos Removal Costs.
  - Asbestos in North America.
  - Aircraft Products.
- Other specific events may be excluded by endorsement, or cover may need to be individually assessed.
- Limit of Indemnity £250,000 any one period of insurance.

## Standard Insurances

### FEATURES & BENEFITS

### SIGNIFICANT EXCLUSIONS OR LIMITATIONS

#### Professional Indemnity Insurance

Provides cover for your civil liability for damages in connection with the conduct of your Business. Cover applies to claims first made against you and notified to us during the period of insurance.

##### Standard Covers:

- "Claims made" wording, meaning that the policy covers claims first made against you and notified to us during the Period of Insurance.
- Where you notify us during the Period of Insurance of circumstances that might reasonably be expected to produce a claim, we cover a subsequent claim arising from such circumstances as though it were made in the Period of Insurance.
- Protection is given to the Insured named in the Schedule, past and present partners (or members of LLPs), directors, employees and their personal representatives in the event of death, incapacity, insolvency or bankruptcy.
- Covers civil liability (including liability for claimant's costs and expenses) incurred in connection with the conduct of Professional Business, including:
  - Breach of professional duty.
  - Liability for dishonest acts.
  - Libel & slander.
  - Liability for damage to documents.
  - Infringement of intellectual property rights.
  - Adjudication and arbitration awards.
  - Other types of civil liability, such as contractual liability, unless specifically excluded.
- Covers Defence Costs incurred with our written consent in addition to the Limit of Indemnity.
- Cover for ombudsmen's awards.
- Costs of replacing or restoring Documents lost or damaged in transit or in your custody up to a maximum of £100,000 during any Period of Insurance.
- Compensation for attendance at court, mediations or other hearings in connection with a claim at the following daily rates:
  - any principal, partner, member or director £500.
  - any employee £250.
- Special benefit clause waiving our rights to avoid the policy in the event of innocent non-disclosure at renewal.

- Claims which should be insured under other types of policies, such as Employers' Liability and Public/Products Liability, Directors' & Officers' Liability, Employment Practices Liability and Motor Insurance.
- Asbestos & nuclear risks, pollution, war & terrorism.
- Adjudications where the adjudicator is not independent or the timetable is more onerous than in the Scheme for Construction Contracts, and arbitration awards made outside the UK.
- Express guarantees, contractual penalties or liquidated damages which are beyond your liability at common law.
- Claims made by entities in which you have a controlling interest.
- Claims where you contract to manufacture, construct, erect or install or supply materials or equipment.
- Dishonesty of a person after there is reasonable cause for suspicion.
- Fines, penalties and punitive damages.
- Claims brought in North America.
- Previous claims or circumstances.
- Spite or reckless behaviour.
- Business risks, such as contracts for supply of goods or services to your business, your insolvency, pension & benefit schemes and trading losses.
- Damage to Documents caused by computer viruses or hacking (procedures must be in place for the security and daily back-up of electronic Documents).
- Any claim or loss where the cause occurred prior to the Retroactive Date (only applicable where a Retroactive Date is specified).
- Claims arising out of full time employment.
- Claims arising out of Offshore work.
- Claims arising out of Domain name registration and web hosting.
- Claims arising out of sub-contract printing and direct printing work and working as an advertising agent.

## Table 2 Optional Benefits

The following benefits are included only if shown as applicable in your Policy Schedule.

Optional Insurances	
FEATURES & BENEFITS	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
<b>Employers' Liability Insurance</b> Provides protection against your legal liability for damages and legal costs arising from injury to any person employed by you in the course of their employment in your business.	
<b>Standard Covers:</b> <ul style="list-style-type: none"> <li>Injury to any employee caused during the period of insurance. Injury is defined as: 'bodily injury, death, disease or illness'.</li> <li>Employees temporarily working overseas.</li> </ul> <ul style="list-style-type: none"> <li>Legal Defence costs in defending proceedings arising from a breach of the Health and Safety at Work Act 1974, the Health and Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage is covered under a separate section of the Policy.</li> </ul>	<ul style="list-style-type: none"> <li>Limit of Indemnity: £10,000,000 for any one event (restricted to £5,000,000 in respect of Terrorism).</li> <li>The policy includes the claimant's costs and expenses within the Limit of Indemnity.</li> <li>Indemnity does not apply for:               <ul style="list-style-type: none"> <li>nuclear risks, where liability is that of any principal or accepted under contract.</li> <li>injury for which you are required to arrange motor insurance in accordance with road traffic legislation within the European Union.</li> </ul> </li> <li>Offshore risks are excluded.</li> <li>Limit of Indemnity £250,000 any one period of insurance.</li> </ul>
<b>Personal Accident Insurance</b> Provides financial protection following accidental bodily injury to Insured Persons.	
<b>Standard Covers:</b> <ul style="list-style-type: none"> <li>Death.</li> <li>Loss of two or more limbs or both eyes or one of each.</li> <li>Loss of one limb or eye.</li> <li>Permanent total loss of speech.</li> <li>Permanent total loss of hearing in both ears or in one ear.</li> <li>Permanent total disablement from usual occupation in the Business.</li> <li>Temporary partial disablement from usual occupation in the Business.</li> <li>Medical Expenses.</li> </ul> <p>Cover is on a Fixed Benefit Basis.</p> <p>The period during which cover is operative is in relation to Occupational Accidents Only.</p> <p>The following Benefits will be provided at no extra cost when Personal Accident cover is provided:</p> <ul style="list-style-type: none"> <li>Coma Benefit.</li> <li>Commuting Expenses.</li> <li>Dependents Benefit.</li> <li>Disability Assistance.</li> <li>Funeral Expenses.</li> <li>Hospitalisation Benefit.</li> <li>Paralysis.</li> <li>Relocation Expenses.</li> <li>Retraining Benefit.</li> </ul>	<ul style="list-style-type: none"> <li>Insured Person Limits and Maximum Incident Limits apply – see your Policy Wording/ Schedule for details.</li> <li>Age limits – 16 to 80.</li> <li>See your Policy Wording/Schedule for details of your selected level of benefits.</li> <li>See your Policy Schedule for details of your selected operative time.</li> <li>Accumulation limits apply for               <ul style="list-style-type: none"> <li>passengers travelling in the same aircraft.</li> <li>terrorism.</li> <li>war.</li> <li>any other incident.</li> </ul> </li> </ul> <p><b>The Policy does not cover:</b></p> <ul style="list-style-type: none"> <li>Committing or attempting to commit suicide or as a result of a self-inflicted injury.</li> <li>Illness or disease (not resulting from bodily injury) following an accident.</li> <li>Any naturally occurring condition or degenerative process, or any gradually operative cause.</li> <li>Post-traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an accident).</li> <li>Radioactive contamination whether arising directly or indirectly.</li> <li>Terrorism occasioned by any Nuclear Chemical or Biological Cause or War.</li> <li>Engaging in flying of any kind other than as a passenger.</li> </ul>

### Table 3 General Conditions and Exclusions

The following apply to your policy as a whole regardless of the specific cover you have selected. For full details of these and other exclusions and limits please read your Policy Wording/Schedule.

#### General Conditions and Exclusions

- If there are any changes to your business, the premises, the property therein or any other circumstances whereby the risk is increased you should inform us immediately.
- War is excluded in respect of all cover except for Employers' Liability.
- Radioactive Contamination is excluded.
- Further conditions and exclusions may be applied under each individual Insurance section within the Policy Wording and/or shown on your Schedule.
- You must at your own expense, take all reasonable precaution(s) to prevent any occurrence, or cease any activity which may give rise to liability under the policy and maintain all buildings, furnishings, work plant machinery and vehicles in reasonable condition.
- Policy Conditions within the policy wording are detailed on the following pages:
  - Policy Conditions pages 8-10.
  - Professional Indemnity pages 39-40.
  - Personal Accident pages 45-47.

#### Retentions and Limits

- Any Policyholder's Contribution applicable to your policy are detailed in your Policy Wording or Policy Schedule. These amounts must be paid in the event of each and every claim.
- Limits may apply to your policy, please refer to your Policy Wording and Policy Schedule for details.



## OTHER IMPORTANT INFORMATION

### Law applicable to the Policy

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both parties may choose the law which applies to this contract, to the extent permitted by those laws. Unless the parties agree otherwise in writing, the Insurer has agreed with the Insured that the law which applies to this contract is the law which applies to the part of the United Kingdom in which the Insured is based, or, if based in the Channel Islands or the Isle of Man, the law of whichever of those two places in which the Insured is based.

The parties have agreed that any legal proceedings between them in connection with this contract will only take place in the courts of the part of the United Kingdom in which the Insured is based, or, if the Insured is based in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which the Insured is based.

### 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.

### 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 or the manager of RSA at the address shown on your quotation or schedule, as appropriate. 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  
PO Box 255  
Wymondham  
NR18 8DP

If they cannot resolve the matter to your satisfaction, they will provide you with our final response, upon which you may be eligible to refer your case to the Financial Ombudsman Service. This does not affect your right to take legal action.

Post: Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
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.

