

Policy wording comparison - 2009 and 2010 RSA versions

Policy benefit / feature	Old Policy Section & Page no.	New Policy Section & Page no.	Old Policy Benefit Limit	New Policy Benefit Limit	Only available under new Policy
<b>Private Houses</b>					
Personal money	Section 2 Pages 23 & 24	Section 1 Part B & C Page 12	£500	£1,000	
Personal credit cards	Section 2 Pages 23 & 24	Section 1 Part B & C Page 12	£750	£10,000	
Deeds and documents	Section 2 Page 21	Section 1 Part B Page 12	£250	£1000 & £2,500 Any One Claim	
Visitors personal effects	Section 2 Page 22	Section 1 Part B Page 12	£250	£500	
Domestic employees personal effects	Section 2 Page 22	Section 1 Part B Page 12	£250	10%	
Property in the open	Section 2 Page 20	Section 1 Part B Page 12	£750	£1,000	
Legal liability in respect of domestic employees	Section 2 Page 22	Section 1 Part D Page 13	£2,000,000	£10,000,000	
Legal liability as occupier	Section 2 Page 20	Section 1 Part D Page 13	£2,000,000	£5,000,000	
Property owners liability	Section 1 Pages 14 & 15	Section 1 Part D Page 14	£2,000,000	£5,000,000	
Tenants liability	Not included	Section 1 Part B Page 14	N/A	20% sum insured part B	Yes
Separate storm and flood perils	N/A	Section 1 Page 15	N/A	N/A	Yes
Rent & Alternative Accommodation	Section 1 Page 14	Section 1 Part A Page 17	15% of sum insured or 2 years	20% of sum insured or 2 years	
Loss of oil	Not included	Section 1 Part B Page 17	N/A	£2,500	Yes
Loss of metered water	Section 2 Page 21	Section 1 Part B Page 17	£1,000	£2,500	
Replacement keys / locks	Section 2 Pages 20 & 21	Section 1 Page 17	£250	£1,000	
Freezer contents	Section 2 Page 21	Section 1 Part B Page 18	£250	Sum Insured Part B	
Trace & Access	Section 1 Page 15	Section 1 Part A Page 18	£1,000	£5,000	
Temporary removal	Section 2 Page 19	Section 1 Part B Page 18	15%	Sum Insured Part B	
Personal Accident	Not Included	Section 1 Page 18	N/A	£10,000	Yes
Clean Up Costs own land	Not included	Section 1 Pages 18 & 19	N/A	£25,000	Yes
Fly Tipping	Not included	Section 1 Page 19	N/A	£5,000	Yes
Garden cover	Not included	Section 1 Part B Page 19	N/A	£5,000, but £500 any one plant	Yes
Upgrading security systems following assault	Not included	Section 1 Page 19	N/A	£5,000	Yes
Legal fees for removing squatters	Not included	Section 1 Page 19	N/A	£10,000	Yes
Office Equipment	Not included	Section 1 Part B Page 19	N/A	£5,000, but £1,000 Reinstatement of Data	Yes
Fire Brigade Damage	Not included	Section 1 Page 19	N/A	£10,000	Yes
Fire Extinguishing Costs	Not included	Section 1 Page 20	N/A	£25,000	Yes
Evidence of Value Clause	Not included	Section 1 Page 20	N/A	N/A	
Guns Clause	Not included	Section 1 Page 20	N/A	N/A	
Thatched Property Clause	Not included	Section 1 Page 20	N/A	N/A	
Excesses in policy wording	Some included	None included - see Schedule	N/A	N/A	
<b>Material Damage</b>					
Definition of Machinery	Not included	Section 2 Page 21	N/A	N/A	
Impact peril changed	Section 4 Page 33 & Section 5 Page 38	Section 2 Page 22	N/A	N/A	
Separate storm and flood perils	N/A	Section 2 Page 22	N/A	N/A	Yes
Theft available as peril	N/A	Section 2 Page 22	N/A	N/A	Yes
Mysterious disappearance of livestock peril available	N/A	Section 2 Page 22	N/A	N/A	Yes
Subsidence peril available	N/A	Section 2 Pages 22 & 23	N/A	N/A	Yes
AD peril available	N/A	Section 2 Page 23	N/A	N/A	Yes
Fatal Injury & Transit of Livestock perils available	N/A	Section 2 Page 23	N/A	N/A	Yes
Sheep Worrying peril available	N/A	Section 2 Page 24	N/A	N/A	Yes
Single Animal Limit - Working Dogs		Section 2 Part B Page 28	£1,000	£2,000	
Vets fees		Section 2 Part B Page 28	£250	£500 any one animal and £2,500 any one claim	
Rescue cover for livestock	N/A	Section 2 Part B Page 28	N/A	£250 any one animal	Yes
AD to pipes cables and drains included	Not included	Section 2 Page 24	N/A	N/A	Yes
Hail Peril included	N/A	Section 2 Page 24	N/A	N/A	Yes
Changes in tenancy condition non agr buildings	Not included	Section 2 Page 26	N/A	N/A	
Loss of metered water	Section 5 Pages 36	Section 2 Page 27	£1,000	£2,500	
Clean up costs own land	Not included	Section 2 Page 27	Not included	£25,000	Yes
Fly Tipping	Not included	Section 2 Page 27	N/A	£5,000	Yes
Fire Brigade Damage	Not included	Section 2 Page 27	N/A	£10,000	Yes
Fire Extinguishing Costs	Not included	Section 2 Page 27	N/A	£25,000	Yes
Replacement keys / locks	Section 6 Page 41	Section 2 Page 30	£750	£1,000	
<b>Business Interruption</b>					
Option for Gross Profit	Not Included	Section 3 Page 33	N/A	N/A	Yes
Option for Loss of Rent	Not Included	Section 3 Page 33	N/A	N/A	Yes
Loss on Forced Sale of Dairy Cows	Not Included	Section 3 Page 38	N/A	Now as standard	Yes

Vets fees		Section 3 Page 37	£250	£500 any one animal and £2,500 any one claim	
Customers Extension	Section 12 Page 68	Section 3 Page 37	10%	No limit	
Suppliers Extension	Section 12 Page 68	Section 3 Page 37	10%	No limit	
Contractors Extension	Section 12 Page 68	Section 3 Page 37	10%	No limit	
Public Utilities Extension	Section 12 Pages 67 & 68	Section 3 Page 37	Unlimited	20% / £100000	
Accounts Receivable	Not included	Section 3 Page 38	Not Included	£5,000	Yes
<b>Employers Liability</b>					
Compensation for court appearance	Section 7 Page 45	Section 4 Page 41	Director - £100 & Employee - £50	Director - £500 & Employee - £250	
Manslaughter Extension	Not Included	Section 4 - Page 41	Not Included	£1,000,000	Yes
<b>Public &amp; Products Liability</b>					
Pollution & Contamination Statutory Enforcement Costs	Not Included	Section 5 Part C Page 47	Not Included	£500,000	Yes
Compensation for court attendance	Section 8 Page 49	Section 5 Page 48	Director - £100 & Employee - £50	Director - £500 & Employee - £250	
Manslaughter Extension	Not Included	Section 5 Page 48	Not Included	£1,000,000	Yes
Riding Establishments Act Exclusion	Not Included	Section 5 Page 45	No	Yes	
Groundworks Exclusion	Not Included	Section 5 Page 46	No	Yes	
School Visits Condition	Not Included	Section 5 Page 50	No	Yes	
<b>Money</b>					
Professional counselling following assault	Not included	Section 6 Page 52	Not included	£5,000, but £1,000 any one Insured Person	Yes
<b>Personal Accident &amp; Sickness</b>					
Sickness cover	Not included	Section 8	N/A	N/A	Yes
Unit based / Amount based	Section 14	Section 8	Unit	Amount	
Disappearance extension	Not included	Section 8 Page 56	N/A	N/A	Yes
Hi Jack Extension	Not included	Section 8 Page 56	N/A	N/A	Yes
<b>Goods in Transit</b>					
Drivers personal effects		Section 9 Page 58	£250	£500	
Travellers Samples	Not Included	Section 9 Page 58	N/A	N/A	Yes
Stockroom & Hotel Extension	Not Included	Section 9 Page 58	N/A	N/A	Yes
Property with customers	Not Included	Section 9 Page 59	N/A	£20,000	Yes
Property on demonstration	Not Included	Section 9 Page 59	N/A	£20,000	Yes
Property at exhibitions	Not Included	Section 9 Page 59	N/A	N/A	Yes
<b>Legal Expenses</b>					
Contract disputes cover	Not Included	Section 10 Page 61	N/A	N/A	Yes
Data Protection Act cover	Not Included	Section 10 Page 62	N/A	N/A	Yes
<b>CAR Single Contract</b>					
CAR Annual Policy	Not Included	Section 11	N/A	N/A	Yes
	Not Included	Section 11	N/A	N/A	Yes
<b>Terrorism</b>					
	Not Included	Section 12	N/A	N/A	Yes
<b>Computers</b>					
	Not Included	Section 13	N/A	N/A	Yes