



Notice to Policyholder –

IMPORTANT INFORMATION
AFFECTING YOUR POLICY
WORDING

RSA have made various amendments and improvements to your policy wording.

Policy Wording Changes

THIS INSURANCE DOES NOT APPLY IF SHOWN AS NOT INSURED IN THE SCHEDULE.

This Notice applies to the Legal Expenses Insurance section within your policy.

The following changes have been made to your cover:

The Insurance Provided

This has changed to “Covered Legal Proceedings” and includes:

- i Employment Disputes
- ii Prosecution Defence
- iii Occupied Property
- iv Damage to Goods
- v Taxation Enquiries
- vi Appeals to Statutory Bodies
- vii Bodily Injury Recovery
- viii Contract Disputes

Jury Service Allowance

Witness / Defendant Attendance Allowance

Conditions / Claims Settlement Conditions

These have changed to “Claims Conditions” and have been updated and includes:

Notification

Observance

Consent

Representation

Arbitration

Withdrawal

Payment and Recovery

Minimising Claims or Legal Proceedings

Intentional Wrongdoing, Fraud and Dishonesty

Insolvency of Policyholder

Additional Insurance Provided Basic and Compensatory Awards

This has been added as a separate item and updated.

Extensions

These have changed and have been updated.

They are now included under "The Insurance Provided - "What is Covered".

Exclusions / Additional Exclusions Specific to Covered Legal Proceedings 1 to 8

These have changed and have been updated

They are now included under "The Insurance Provided - "What is not Covered".

Definitions

These have changed and have been updated.