

About this summary of cover

This summary provides key information only about insurers and the insurance cover available within the Private Clients Home Insurance Policy. This summary does not contain the full terms, conditions, exclusions, warranties and endorsements applicable to the insurance contract. These can be found in the quotation or renewal documentation or in the policy wording. The policy wording is available on request or can be viewed on our website www.vasek.co.uk. If you are in any doubt as to the suitability of the cover you should consult us or your insurance broker. A policy wording is always issued along with a Schedule of Cover when cover is first inception or renewed by us, these two documents are to be read as one document and will form your contract of insurance.

This summary of cover does not form part of your insurance contract. Where the benefits or exclusions differ from those outlined in this summary, you will be advised by us or by the insurance broker who sold you this insurance. We reserve the right to change or limit any cover.

About the insurer

This policy is arranged and administered by Vasek Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority. The policy is underwritten by Certain Underwriters at Lloyd's, One Lime Street, London, EC3M 7HA. Both the Society of Lloyd's and Underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority.

Duration of this insurance

The period of insurance will be for 12 months and will be shown in the Schedule of Cover.

Cancellation Rights

You have the right to cancel this insurance at any time. This insurance has a cooling off period of 14 days' from either the date you receive your insurance documentation or the start of the period of insurance. Providing you have not made any claims we will refund the premium in full but not any credit card fees paid. You can cancel this insurance outside the cooling off period by giving us 14 days' notice, providing no claims have been made or reported during the period of insurance we will return a proportion of your premium paid on a pro rata basis, less an administration charge of £20. No return of premium will be given if under £20 or if any claims have been reported or paid during the period of insurance. We can cancel this insurance by giving you 14 days' notice in writing to your last known postal address.

How to make a claim under this insurance

When you first insure with Vasek Insurance you will be provided with comprehensive details of how to make a claim under any of our policies, this will be contained within the relevant policy wording. When you become aware of any incident that may give rise to a claim you should contact Vasek Insurance claims department as soon as possible. You will be required to complete a claim form, this can be done on our website www.vasek.co.uk by submitting an electronic claim form or by downloading a claim form to email or post back to us.

Our Service Commitment to you

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns about your policy, the handling of a claim or wish to make a complaint you should, in the first instance, contact Vasek Insurance at 30-34 Hounds Gate, Nottingham, NG1 7AB, Tel: 0115 950 5052, Email: policymanagement@vasek.co.uk or complaints@vasek.co.uk.

In the event you remain dissatisfied you can refer the matter to the Complaints Team at Lloyd's. The contact details are; Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, ME4 4RN. Tel: 0207 327 5693 Fax: 0207 327 5225 Email: complaints@lloyds.com Website: www.lloyds.com/complaints

Complaints that cannot be resolved by the Complaints Team at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. The complaints procedure is without prejudice to your right to take legal proceedings.

The Law Applicable to this Insurance

This policy is subject to the laws of the United Kingdom and disputes in connection with this policy will be subject to Courts within the United Kingdom.

Your Total Peace of Mind

Lloyd's insurers and Vasek Insurance are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer and Vasek Insurance is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU, by telephoning 0800 678 1100 and on their website www.fscs.org.uk



Buildings Cover Available

We will insure only those sections you request and we agree to insure.

Buildings are defined as: any permanent structure used for domestic or home-business purposes within the boundaries of the premises which you own or for which you are legally liable including the main structure of the home and its decorations, garages, stables, fixtures and fittings, lifts and stair-lifts, permanently installed swimming pools, hot tubs and Jacuzzi's, outbuildings, greenhouses and sheds, underground service pipes and cables, sewers and drains, tennis courts, drives, patios, paths, terraces, walls, gates, fences, hedges, lampposts, railings, fixed central heating and fuel tanks, septic tanks and cesspits, solar panels and tenants improvements if you have selected this cover when you are a tenant.

Key Benefits

Buildings - What is Covered

We will provide cover to pay the costs of restoring, repairing or rebuilding the buildings or tenants improvements up to the sum insured shown in the schedule against physical loss or damage occurring during the period of insurance. Subject to the conditions, exclusions and limitations contained within the policy wording.

Buildings - Additional Covers

We will also provide cover for the following, in addition to the buildings sum insured. Subject to the conditions, exclusions and limitations contained within the policy wording.

- Additional Expenses and Fees including architects, surveyors, engineers, debris removal, making the buildings safe or to comply with any Government or local authority requirement
- Alternative Accommodation and/or Loss of Rent for you, your pets and tenants
- Buildings extended replacement costs for the increase in rebuilding costs
- Closed Circuit TV costs for repairing or replacing systems at the premises
- Emergency Access damage cover for the costs of repairing damage caused following emergency access to the premises
- Essential Adaptions or Alterations to the home following injury to family members who permanently resides at the home
- Fatal Injury caused at the premises to you or a family member who permanently resides at the home
- Fire Extinguisher cover for the costs of replacing or refilling extinguishers following an insured loss
- Fly Tipping cover for costs of removing or repairing damage caused by illegally dumped items
- House Sales anyone buying the premises will benefit from the buildings section of this insurance until the sale is completed or insurance ends
- Increased Water Charges you have to pay following an escape of water
- Index Linking to protect you against inflation
- Landscaped Gardens cover for the costs of repairing gardens damaged by the emergency services or an insured event
- Legal Advice Service for personal legal problems or advice based on UK law
- New Additions, Improvements or Alterations to the buildings up to 30% of the buildings sum insured
- Replacement Locks cover for the costs of replacing locks following loss or theft of keys
- Temporary Removal of Permanent Fixtures cover for permanent fixtures remover for restoration, repair or safekeeping
- Trace and Access cover for the costs you may incur in locating the source of any leak of water or oil escaping from any fixed tanks, apparatus or pipes and water or gas leaking from underground services which you are legally liable for up to 10% of the building sum insured but no more than £25,000
- Underground Services including tanks, pipes, sewers and drains up to the buildings sum insured
- Property Owners Liability up to £5,000,000 for any amounts you become legally liable to pay as damages for bodily injury or damage to property caused by an accident happening at the premises
- Defective Premises Act up to £5,000,000

Contents Cover Available

We will insure only those sections you request and we agree to insure.

Contents are defined as: household goods, furniture, carpets and personal possessions which are your property or which you are legally liable for including fine art and antiques, watches and jewellery, gold and silver items, radio and television aerials, satellite dishes, their fittings and masts which are attached to the home or other permanent structure, items in the open, items within locked garages, sheds, greenhouses or other domestic outbuildings, furniture of and office equipment of your home business, refrigerator and freezer contents, guests personal possessions, deeds, registered bonds and other personal documents, golf trolleys and buggies, domestic oil in fixed fuel oil tanks, metred water, electric wheelchairs and mobility scooters, quad bikes, pedal cycles, ride on lawn mowers, collections, items in bank/safety deposits, students contents, gap year students personal possessions, boarders contents, stamps, coins and medals forming part of a collection, clothing, baggage, personal property, spectacles, contact and corneal lenses, hearing aids and cochlear implants, mobile phones, mobile communications, photographic equipment and accessories, computer equipment, sports equipment, musical instruments for personal use and money and credit cards.

Key Benefits

Contents - What is Covered

We will provide cover to pay the costs of restoring, repairing or replacing the contents you have chosen to insure up to the sum insured for each section shown in the schedule against physical loss or damage occurring at the premises to be insured or anywhere else in the world during the period of insurance. Subject to the conditions, exclusions and limitations contained within the policy wording.

Contents - Additional Covers

We will also provide cover for the following, in addition to the contents sum insured. Subject to the conditions, exclusions and limitations contained within the policy wording.

- Alternative Accommodation, Rent you have to pay and Loss of Rent for you, your pets and tenants up to 30% of the contents sum insured
- Book Debts of your Home-Business following loss or damage to office equipment
- Closed Circuit TV cover for costs of repairing or replacing systems at the premises
- Computer Data cover for costs of retrieving electronic data from your computers
- Contents extended cover costs for the increase in value of any general contents
- Contents in Storage cover while contents are temporarily removed and stored at a secure storage facility up to 30% of the contents sum insured
- Credits Card cover for amounts you become legally liable as a result of unauthorised used following loss or theft
- Death of an Artist cover for the increase in value up to 200% of the items sum insured
- Deeds, Registered Bonds and Personal Documents cover for costs you may incur to replace documents following an insured loss
- Defective Title up to 15% of the contents sum insured
- Domestic Oil charges you have to pay following escape of oil
- Domestic Staff Contents up to £10,000
- Fatal Injury caused at the premises to you or a family member who permanently resides at the home
- Fine art and antiques extended replacement costs for the increase in value of any specified item
- Fire Extinguishers cover for the costs of replacing or refilling extinguishers following an insured loss
- Freezer and Refrigerator Contents cover for the costs of replacing spoiled food due to accidental failure of electricity or gas supply
- Gap Year Students personal possessions up to £7,500
- Garden plants, shrubs and trees cover for the costs you are legally liable for as a tenant for replacing plants, shrubs and trees damaged by an insured event
- Gift Purchases cover for wedding, birthday, religious festival or other celebration gifts you purchase up to 25% of the contents sum insured
- Guests Personal Possessions cover whilst in your home
- Hole in One cover of £600 if you achieve a hole in one during an official golf competition
- Increased Water Charges you have to pay following an escape of water
- Legal Advice Service for personal legal problems or advice based on UK law.
- Marquees at the home cover for costs you have to pay for restoring, repairing or replacing whilst hired at the premises
- Money cover for theft or accidental loss anywhere in the world up to £10,000
- Nest Removal cover for the cost for professional contractors to trace and remove bird, animal or insect nests
- New Purchases up to the value of the item purchased
- Professional Removals cover for contents whilst they are being moved to your new home up to the contents sum insured
- Replacement Locks cover for the costs of replacing locks following loss or theft of keys
- Residential Care Contents of parents permanently residing in a residential care or nursing home up to £10,000
- Rewards up to £10,000
- Students Contents cover for any family member while they are away at university or college
- Underground Services including tanks, pipes, sewers and drains up to the contents sum insured
- Watches and Jewellery extended replacement costs for the increase in value of any specified item
- Occupiers Liability up to £5,000,000
- Personal Liability up to £5,000,000
- Court Awards up to £2,000,000
- Accidents to Domestic Staff up to £10,000,000
- Tenants Liability up to £2,000,000

Significant Exclusions that Apply to the Whole of this Insurance

- Loss or damage caused directly or indirectly by radioactive contamination and nuclear assemblies
- Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority
- Loss, damage or liability resulting from computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date
- Loss, damage or liability caused by Biological or Chemical contamination arising from terrorism or steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived act of terrorism

Policy Excess

Standard excess £99

Escape of Water excess £200

Subsidence, Landslip or Heave excess £1,000

Excess amounts that apply to your policy can be found in your Schedule of Cover

The policy excess will not be deducted for claims exceeding £5,000 – please see the policy wording for full terms of this waiver