

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 and warranties applicable to the insurance contract. These can be found 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 when cover is first incepted by us.

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 unless otherwise agreed by us. The period of insurance will be shown in the Schedule.

Cancellation Rights

A retail customer has the right to cancel a general insurance contract within 14 days of receiving the contractual terms and conditions. Providing you have not made any claims we will refund the premium on a pro-rata basis less an administration charge of £15. We may cancel the insurance by giving 14 days notice in writing to you at your last known postal address or via your broker confirming that all cover will cease. In this event we will refund a proportion of your premium on a pro-rata basis. You may cancel the insurance at any time by giving us 7 days notice in writing. In this event we will refund a proportion of your premium less an administration charge of £20 as long as there have been no claims made or reported during the period of insurance.

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 this insurance, 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 immediately inform us of this, you will then be issued with a claim form for completion. Claims may be notified to us online at www.vasek.co.uk.

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 or the handling of a claim or you wish to register a complaint against us you should, in the first instance, contact Vasek Insurance by writing to 30-34 Hounds Gate Nottingham NG1 7AB or by telephoning 0115 950 5052.

In the event that you remain dissatisfied you can refer the matter to the Complaints Department. Their address is Policyholder and Market Assistance Department, Lloyd's Market Services, One Lime Street, London EC3M 7HA Tel: 0207 327 5693 Fax: 0207 327 5225 Email: complaints@lloyds.com.

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint 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 English law and any disputes in connection with this policy will be subject to English Courts.

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, lamp-posts, 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.

- New Additions, Improvements or Alterations to the Buildings up to 30% of the buildings sum insured
- Alternative Accommodation and/or Loss of Rent for You, Your Pets and Tenants up to 30% of the buildings sum insured
- Alternative Accommodation for You and Your Pets if you are prohibited from accessing the home up to 30% of the buildings sum insured
- Additional Expenses and Fees including architects, surveyors, engineers, debris removal and making safe
- Closed Circuit TV up to £10,000
- Emergency Access damage up to £10,000
- Essential Adaptions or Alterations to the home following injury up to £50,000
- Fatal Injury up to £50,000 per person
- Fire Extinguishers up to £10,000
- Fly Tipping up to £5,000
- House Sales, anyone buying your home will have the benefit of the buildings cover
- Increased Water Charges up to £10,000
- Index Linking applied monthly
- Landscaped Gardens up to 10% of the buildings sum insured
- Replacement Locks up to £5,000
- Temporary Removal of Permanent Fixtures up to 10% of the buildings sum insured
- Trace and Access of Water or Oil up to 10% of the buildings sum insured
- Underground Services including tanks, pipes, sewers and drains up to the buildings sum insured
- Property Owners Liability up to £5,000,000
- Defective Premises Act up to £5,000,000

Full Details of the cover and all the additional covers including the conditions, exclusions and limitations can be found in the policy wording.

Contents Cover Available

We will insure only the 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
- Alternative Accommodation for You and Your Pets if you are prohibited from accessing the home up to 30% of the contents sum insured
- Book Debts of your Home-Business up to £5,000
- Closed Circuit TV up to £10,000
- Computer Data up to £5,000
- Contents in Storage up to 30% of the contents sum insured
- Credits Cards up to £30,000
- Death of an Artist up to 200% of the items sum insured
- Deeds, Registered Bonds and Personal Documents up to £10,000
- Defective Title up to 15% of the contents sum insured
- Domestic Oil up to the contents sum insured
- Domestic Staff Contents up to £10,000
- Fatal Injury up to £50,000 per person
- Fire Extinguishers up to £10,000
- Freezer and Refrigerator Contents up to £5,000
- Gap Year Students Personal Possessions up to £7,500
- Garden Plants, Shrubs and Trees up to £10,000
- Gift Purchases up to 25% of the contents sum insured
- Guests Personal Possessions up to £10,000
- Hole in One cover of £600
- Increased Water Charges up to £10,000
- Marquees at the Home up to £25,000
- Money up to £10,000
- Nest Removal up to £1,000
- New Purchases up to the value of the item purchased
- Professional Removals up to the contents sum insured
- Replacement Locks up to £5,000
- Residential Care Contents of parents up to £10,000
- Rewards up to £10,000
- Students Contents up to £10,000
- Underground Services including tanks, pipes, sewers and drains up to the contents sum insured
- 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

Full Details of the cover and all the additional covers including the conditions, exclusions and limitations can be found in the policy wording.

Significant Exclusions that Apply to the Whole of this Insurance

- Loss, damage or liability 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
- Existing or Deliberate Loss or Damage
- 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

Change of Circumstances

You must inform us, no later than 14 days after you become aware:-

- of any intended alterations, extension or renovation to the buildings. You do not need to tell us about internal alterations to the buildings,
- of any change that may result in an amendment to the amounts insured or the limits that are shown in your schedule,
- of any change to the use of the home. For example if the buildings are to be lent, let, sub-let, or used for business purposes other than home-business as defined in the policy wording,
- of any change to the occupancy of the buildings. For example, if the buildings are to stop being your permanent residence or are to be unoccupied for any continuous period exceeding 60 days,
- that any member of your household or any person to be insured by this policy is charged with, or convicted of a criminal offence (other than motoring offences), or
- that any member of your household or any person to be insured by this policy sustains any County Court Judgement (CCJ), enters into an Individual Voluntary Arrangement (IVA) or is declared personal bankrupt.

If you fail to inform us this may entitle us to:-

- cancel your policy and refuse to pay any claim, or
- not pay any claim in full, or
- revise the premium and/or change the excess, or
- revise the extent of cover or terms of this insurance

Policy Excesses

Standard Excess	£100
Escape of Water Excess	£250
Subsidence Excess	£1,000

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

Your Total Peace of Mind

Lloyd's Underwriters are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's Underwriter 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