

## SUMMARY OF COVER AVAILABLE FOR HOME INSURANCE

### About this Summary of Cover

This summary provides key information only about insurers and the insurance cover available within the 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](http://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 accepted 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 in full. 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 policy, 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. All incidents that may give rise to a claim must be notified to us by way of a claim form. Claims may be notified to us online at [www.vasek.co.uk](http://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 us on 0115 950 5052.

In the event that you remain dissatisfied you can refer the matter to the Lloyd's Complaints Team, contact details are: Complaints Team, Lloyd's Market Services, One Lime Street, London EC3M 7HA Tel: 0207 327 5693 Fax: 0207 327 5225 Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Complaints that cannot be resolved by the Lloyd's Complaints Team 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: the main structure of the home and its decorations, fixtures and fittings attached to the home, domestic outbuildings and garages, permanently installed swimming pools, hot tubs and Jacuzzi's, tennis courts, drives, patios, paths, terraces, walls, gates, fences, hedges, lamp-posts, railings, fixed central heating/fuel tanks, septic tanks and cesspits, solar panels.

## Key Benefits

**Buildings** are covered for loss or damage directly caused by:-

- Fire, Lightning, Explosion or Earthquake and Smoke Damage caused by these perils
- Aircraft and other flying devices or items dropped from them
- Storm, Flood or Weight of Snow
- Escape of Water from and Frost Damage to fixed water tanks, apparatus or pipes
- Escape of Oil from a fixed domestic oil fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation
- Theft or Attempted Theft
- Collision by any Vehicle or Animal
- Any Person taking part in Terrorism, a Riot, Violent Disorder, Strike, Labour Disturbance, Civil Commotion or Acting Maliciously
- Subsidence or Heave of the site upon which the buildings stand or Landslip
- Breakage or Collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
- Falling Trees, Telegraph Poles or Lamp-Posts

**Buildings** cover also includes:-

- The cost of repairing accidental damage to fixed glass and double glazing (including the cost of replacing frames), solar panels, sanitary ware and ceramic hobs all forming part of the buildings
- The cost of repairing accidental damage caused by external and visible means from a single identifiable event to domestic oil pipes, underground water-supply pipes, underground sewers, drains and septic tanks, underground gas pipes and underground cables serving the home which you are legally liable for
- While the buildings cannot be lived in, following loss or damage, for loss of rent due to you which you are unable to recover or additional costs of alternative accommodation substantially the same as your existing accommodation which you have to pay for and/or the amount of ground rent payable by you
- Expenses you have to pay, and which we have agreed in writing, following loss or damage for architects', surveyors', consulting engineers' and legal fees, the cost of removing debris and making safe the buildings and costs you have to pay in order to comply with any Government or local authority requirements
- Increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under the "Escape of Water from and Frost Damage to fixed water tanks, apparatus or pipes" section
- Anyone buying the home will have the benefit of the buildings section until the sale is completed or the insurance ends, whichever is sooner
- If the buildings are damaged by water or oil escaping from any fixed tanks, apparatus, pipes or any fixed heating installation in your home, we will pay the cost of removing and replacing any other parts of the buildings necessary to find and repair the source of the leak and making good
- Costs you have to pay for replacing locks to alarms and outside doors in the home following theft or loss of your keys
- The reasonable cost of repairing or replacing landscaped gardens at the home following loss or damage to the buildings or caused by the emergency services attending the home
- The reasonable cost of replacing or refilling fire extinguishers, replacing sprinkler heads and refilling sprinkler tanks following loss or damage to the buildings
- The reasonable cost of repairing the home following damage caused to the buildings by any of the emergency services in gaining access to the home in connection with a medical emergency or to prevent damage to the home
- The reasonable cost of repairing or replacing closed circuit television systems at the home following loss or damage to the buildings
- Index linking to protect you against inflation
- Your legal liability as owner of the property up to £2,000,000 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 - this cover also extends to provide cover under the Defective Premises Act 1972

**Buildings** cover can also be extended to include:-

- Accidental damage to the buildings
- Garages away from the home
- Greenhouses, sheds and outbuildings for tenants

## Contents Cover Available

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

**Contents** are defined as: Household goods and personal property within the home which are your property or which you are legally liable for, tenant's fixtures and fittings, radio and television aerials, satellite dishes, their fittings and masts which are attached to the home, contents outside the home, contents within locked garages, sheds, greenhouses or other domestic outbuildings, money and credit cards, deeds, registered bonds and other personal documents, pedal cycles, stamps or coins forming part of a collection, items forming part of a collection, valuables, jewellery, furs, gold and silver items, pictures, domestic oil in fixed fuel oil tanks, metered water, office equipment.

## Key Benefits

**Contents** are covered for loss or damage directly caused by:-

- Fire, Lightning, Explosion or Earthquake
- Aircraft and other flying devices or items dropped from them
- Storm, Flood or Weight of Snow
- Escape of Water from fixed water tanks, apparatus or pipes
- Escape of Oil from a fixed domestic oil fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation
- Theft or Attempted Theft
- Collision by any Vehicle or Animal
- Any Person taking part in Terrorism, a Riot, Violent Disorder, Strike, Labour Disturbance, Civil Commotion or Acting Maliciously
- Subsidence or Heave of the site upon which the buildings stand or Landslip
- Falling Trees, Telegraph Poles or Lamp-Posts

**Contents** cover also includes:-

- Freezer contents
- Additional money and credit cards
- Accidental damage to televisions, satellite decoders, audio, video and DVD equipment, radios, home computers and video cassette recorders all situated within the home
- Accidental breakage of fixed glass, double glazing and sanitary ware forming part of the buildings which you are legally liable for as a tenant, mirrors, glass tops, fixed glass in furniture and ceramic hobs
- The contents, if these are not already insured, whilst they are temporarily out of the home against loss or damage directly caused by any of the events insured while the contents are in any occupied private dwelling, in any buildings where you are living or working, in any building for valuation, cleaning or repair, in any furniture store or in any bank or safe deposit
- The contents, if these are not already insured, while being moved to your new home or to or from any bank, safe deposit or furniture store
- Up to twelve months rent you have to pay as occupier if the home cannot be lived in following loss or damage
- Costs of using other accommodation substantially the same as your existing accommodation which you have to pay for if the home cannot be lived in following loss or damage
- Your legal responsibility as a tenant for loss or damage to the buildings caused by loss or damage which is covered under the contents section
- The cost of repairing accidental damage caused by external and visible means from a single identifiable event to domestic oil pipes, underground water-supply pipes, underground sewers, drains and septic tanks, underground gas pipes and underground cables which you are legally liable for as tenant only
- Fatal injury to you caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury, for £10,000 for each insured person over sixteen years of age and £5,000 for each insured person sixteen years of age or under, at the time of death
- Costs you have to pay for replacing locks to safes, alarms and outside doors in the home following theft or loss of your keys
- Increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under the "Escape of Water from and Frost Damage to fixed water tanks, apparatus or pipes" section
- Wedding gifts within the home against loss or damage by events insured for one month before and one month after the wedding day of you or any member of your family (if within the period of insurance). We will increase the contents sum insured by £5,000 to cover loss or damage to wedding gifts.
- We will increase the sum insured for contents by £5,000 to cover gifts and provisions bought during the month in which you celebrate a religious festival
- Contents belonging to a member of your family who is away at University/College during term time but who usually resides at the home against loss or damage by insured events
- Costs you have to pay for retrieving or replacing electronic or digital data from your computers, home entertainment systems or mobile equipment
- Costs you have to pay for replacing plants, shrubs and trees in the garden at the premises that you own or which you are legally liable for as a tenant following damage caused by the emergency services or loss or damage caused by fire, lightning, explosion, earthquake, theft, vandalism, impact by vehicles, aircraft or lampposts or by persons acting maliciously
- Personal effects of your visitors, guests and domestic staff while they are in the home
- Index linking to protect you against inflation
- Your legal liability as occupier of the property up to £2,000,000 for any amounts you become legally liable to pay as damages for bodily injury or damage to property caused by an accident happening anywhere in the world - this cover also extends to provide cover for amounts awarded to you by a court and remain outstanding after three months

Continued overleaf...

## Key Benefits Cont...

**Contents** cover can also be extended to include:

- Accidental damage to the contents
- High valued contents
- High valued collections
- Specified and unspecified Valuables and personal possessions while in and away from the home
- Items in banks/safety deposits
- Mobile phones
- Laptops
- Pedal cycles
- Guns
- Musical instruments
- Hearing aids
- Sports/leisure equipment
- Medical equipment
- Ride on lawnmowers
- Electric wheelchairs
- Mobility scooters
- Quad bikes
- Increased contents of garages, sheds, greenhouses and outbuildings

## 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, 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 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, if:-

- 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 occasional clerical work),
- 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 CCL, enters into an IVA or is declared 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 £99  
Escape of Water Excess £200  
Subsidence Excess £500

## 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](http://www.fscs.org.uk)