



GUIDE TO PRODUCTS AND SERVICES



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Our website provides all the necessary information about our products and services ”



BACKGROUND TO VASEK

Welcome to
Vasek Insurance

Products

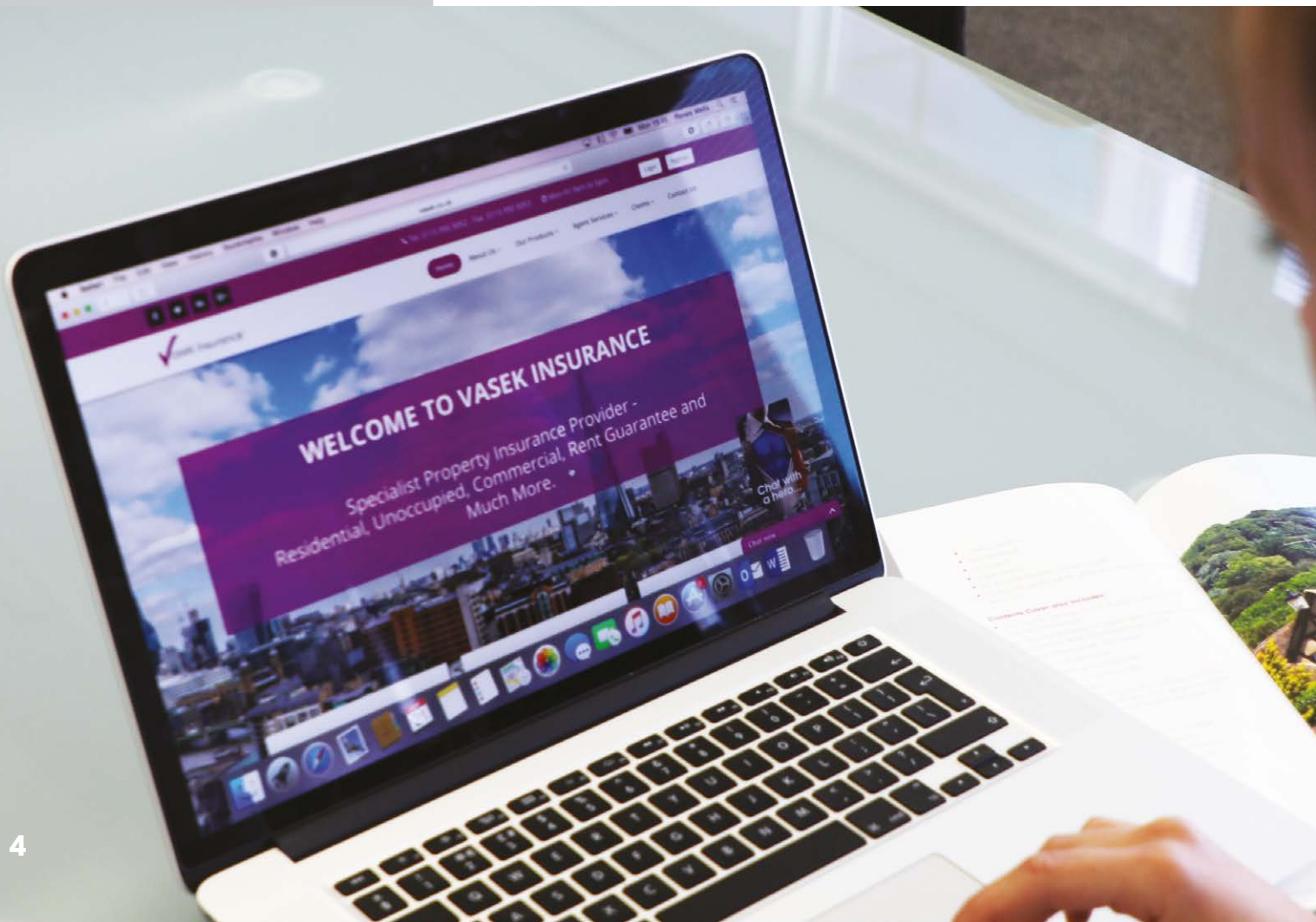
0% Direct Debit

Why Choose
Vasek?

Defaqto



“
We’ve been
providing
property
insurance since
1998 and grown
to become a
market leader”



1. WELCOME TO VASEK INSURANCE

Vasek Insurance was founded in 1998 and has grown to become one of the leading property insurers, with a firm principal on service, quality of cover and customer satisfaction. We understand the day-to-day needs and challenges of the modern insurance broker - that's why our approach to insurance is flexible and adaptable.

Products

Landlord Insurance - 5 Star Defaqto rated Landlord Insurance (all tenant types accepted, including professionals, tenants in receipt of benefits, students, asylum seekers and HMOs).

Unoccupied Residential Property Insurance - We offer full and restricted cover options for scenarios such as when the property is awaiting sale, new tenants, or is undergoing renovations. Cover is available for 3, 6 or 12 months.

Commercial Property Insurance - Shops and offices covered with or without residential accommodation. Cover also available for unoccupied commercial premises with 3, 6 and 12 month options.

UK Holiday and Second Home Insurance - 5 Star Defaqto rated, including holiday lets.

Portfolio Schemes - Mixture of residential, holiday homes and commercial, either occupied or unoccupied.

Home Insurance - 5 Star Defaqto rated Home Insurance for our bedroom rated and sum insured rated products.

Non-Standard Property Insurance - Cover available for non-standard construction, including Previously Subsidised/ Underpinned Properties, Policyholders with Criminal Convictions, Small Bed and Breakfasts, and Homes with Lodgers or used for Childminding.

High Net Worth *Private Clients* - 5 Star Defaqto rated Home Insurance for higher sums insured on a worldwide all risks basis.

Blocks of Flats - Purpose-built flats or house conversions, includes flats/apartments and maisonettes.

Overseas Property Insurance - Holiday homes/lets and main residences in Europe.

Rent Guarantee Insurance - Standalone, covering rent arrears and cost of evicting non-paying tenants.

Our Home, Landlord, Holiday Home and High Net Worth products have been rated 5 Star by the independent financial research company Defaqto, and provide exceptionally wide cover, including a comprehensive range of features and benefits.

Our online broker trading platform enables instant quotes with the option to proceed with cover. Any referrals are dealt with by our in-house underwriters and returned by email within 2 hours.

0% Direct Debit

Available for all our 12 month UK property products. We have a dedicated page on our website outlining this process.

Managing
General Agents'
Association

MGAA

“

Claims can be reported online for ease and are handled by our specialist claims unit

”



Defaqto's star ratings are the most trusted expert assessment of the products and propositions in the market, as they are based on facts, not opinions



Why Choose Vasek?

- ✓ Online trading platform with instant quotes and cover
- ✓ Excellent products
- ✓ In-house underwriters
- ✓ 0% Direct Debit option
- ✓ Experienced account executives
- ✓ Dedicated Business Development Managers

DEFAQTO 5 STAR RATINGS

Based on Facts, not Opinion

With so many financial products available, finding the right one can be challenging. It can also be difficult to understand the details and the differences between products, in amongst all the jargon and small print used in the documents and policies.

Even if you did read all of the details, how would you compare them? How would you know what's important and what's not? And would you have the time to do it?

Defaqto experts have done all the hard work by analysing policies, terms and conditions, and rating them on a scale of 1 to 5 based on the quality and comprehensiveness of the features and benefits they provide.

A 1 Star rating indicates a basic product, with a low level of features and benefits, while 5 Star products have a high level.

By giving each product a rating of 1 to 5, Defaqto star ratings provide consumers, advisers and brokers with an expert benchmark, so that they can see at a glance how products and policies in the market compare.



A close-up photograph of a hand holding a set of keys. The keys are silver and attached to a black ring. The hand is positioned over a document that has several lines of text and two signature lines labeled 'Broker Signature' and 'Client Signature'. The background is slightly blurred, showing a wooden surface.

LANDLORD INSURANCE

Key Features
and Benefits

Excess

Property
Owners' Liability/
Occupiers' Liability

Standard Cover
Provided

“

Our Landlord
Insurance
provides some
of the highest
quality cover in
the market ”



Key Features and Benefits

- All Tenant Types Accepted
- Full Accidental Damage Cover for Buildings and Contents
- Malicious Damage Caused by Tenants
- Theft or Attempted Theft by Tenants
- £1,000,000 Loss of Rent/ Alternative Accommodation
- £5,000 Landlord Contents Cover for White Goods, Curtains, Carpets and Blinds Included Free with the Buildings Insurance
- £5,000,000 Property Owners' Liability
- £5,000,000 Occupiers' Liability
- 60 Days of Unoccupancy Cover between Tenants with no Reduction in Cover, 90 Days for Student Lets
- Unauthorised Alteration, Including Conversion to Cannabis Farms
- Plus much more

These benefits and many more are included at no extra cost with all of our Landlord Insurance policies.

Excess

- Standard Excess £50
- Asylum Seekers Let Standard Excess £100
- Subsidence, Landslip or Heave Excess £1,000
- No Increased Excess for Escape of Water

2. LANDLORD INSURANCE

Our Landlord Insurance policy is designed for all landlords. Whether they are an accidental landlord, property investor or have a multi-property portfolio, our insurance offers one of the widest covers available on the market. It has been awarded 5 Stars by Defaqto and includes **40 essential covers** as standard for maximum protection.

In addition, our policies are totally transferable mid-term between different tenant types and can be amended to unoccupied, should the need arise.

Property Owners' Liability and Legal Liability as Occupier or Landlord

When Buildings only or the Buildings and Contents are insured, Property Owners' Liability and Legal Liability as Occupier or Landlord are covered. If the Contents only are insured, the Legal Liability as Occupier or Landlord is covered. Cover for Property Owners' Liability can be arranged on Contents only policies for a small additional premium. £5,000,000 cover provided.



Standard Cover Provided

Buildings and Contents are covered for loss or damage directly caused by:

- Fire, Lightning, Earthquake or Explosion
- Storm, Flood or Weight of Snow
- Escape of Water from any Fixed Appliance, Pipe or Tank
- Escape of Oil from any Fixed Appliance, Pipe or Tank
- Theft or Attempted Theft
- Riot
- Malicious Damage or Terrorism
- Malicious Damage Caused by the Tenant(s)
- Collision with the Property by Aircraft, Animals or Vehicles
- Falling Trees or Branches, Lampposts or Telegraph Poles
- Breakage or Collapse of Satellite Television Receiving Equipment or Television and Radio Aerials
- Subsidence, Landslip or Heave of the Site on which the Buildings Stand

Buildings Cover also includes:

- Full Accidental Damage Cover
- Theft or Attempted Theft by the Tenant(s)
- Landlord's Contents up to £5,000 for Carpets, Curtains, Blinds and White Goods
- Underground Services
- Loss of Rent or Alternative Accommodation up to £1,000 000
- Trace and Access
- Unauthorised Alteration, Including Conversion to Cannabis Farms
- Additional Expenses
- Replacement Locks
- Landscaped Gardens
- Fire Extinguisher Expenses
- Unauthorised Use of Services

“

40 essential covers as standard for maximum protection

”

“

All tenant types
accepted,
including
HMOs ”

- Emergency Access
- Closed Circuit TV
- Nest Removal
- Fly Tipping and Abandoned Contents
- Buyers' Benefit
- Index Linking
- £5,000,000 Property Owners' Liability
- £5,000,000 Legal Liability as Occupier or Landlord
- £5,000,000 Legal Liability under the Defective Premises Act 1972

Contents Cover also includes:

- Full Accidental Damage Cover
- Theft or Attempted Theft by the Tenant(s)
- Loss of Rent/Alternative Accommodation up to 20% of the Contents Sum Insured
- £10,000,000 Accidents to Domestic Staff
- £5,000,000 Legal Liability as Occupier or Landlord





UNOCCUPIED PROPERTY INSURANCE

Periods of Insurance

Excess

Two Levels of Cover

Property Owners'
Liability/Legal Liability

Standard Cover
Provided

“

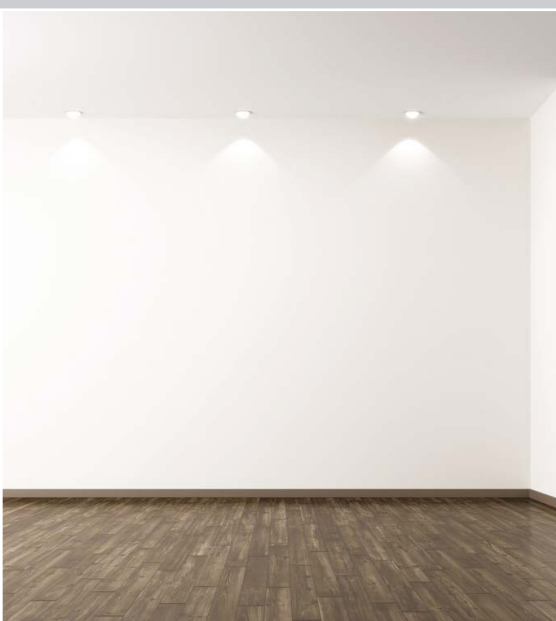
Our policy will
cover the majority
of empty property
scenarios ”

Periods of Insurance

We offer the choice of a short-term or annual policy:

- 3 months
- 6 months
- 12 months

Should the property become tenanted or occupied, we can simply amend the policy.



Excess

- Standard Excess £100
- Subsidence, Landslip or Heave Excess £1,000
- No Increased Excess for Escape of Water Claims

3. UNOCCUPIED PROPERTY INSURANCE

Owning a property that is empty has its problems. As such, we have designed an insurance policy to serve a whole host of empty property scenarios. Whatever the reason, it's important to ensure that your customers get the right level of protection, so, to help, we simply offer two levels of cover – full, including Accidental Damage as standard, or restricted to FLEE perils and Liability only. Your customers then simply need to decide on the length of the contract, either 3, 6 or 12 months.

Should the property become tenanted during the period of insurance, we can amend the policy mid-term to our standard Landlord Insurance.

Our 12 month policy offers pro rata refunds following cancellation.

The Two Levels of Cover we Offer

Unoccupied Full Cover

Standard perils, including -

- Full Accidental Damage to Buildings and Contents
- Liability Cover

Unoccupied Restricted Cover

Restricted to Fire, Lightning, Earthquake, Explosion and Liability.

Property Owners' Liability and Legal Liability as Occupier

When Buildings only or the Buildings and Contents are insured, Property Owners' Liability and Legal Liability as Occupier are covered. If the Contents only are insured, the Legal Liability as Occupier is covered. For a small additional premium on Contents only policies, we can include Property Owners' Liability cover. £5,000,000 cover provided.

Standard Cover Provided

Buildings and Contents are covered for loss or damage directly caused by:

- Fire, Lightning, Earthquake or Explosion
- Storm, Flood or Weight of Snow
- Escape of Water from any Fixed Appliance, Pipe or Tank
- Escape of Oil from any Fixed Appliance, Pipe or Tank
- Theft or Attempted Theft
- Riot
- Malicious Damage or Terrorism
- Collision with the Property by Aircraft, Animals or Vehicles
- Falling Trees or Branches, Lampposts or Telegraph Poles
- Breakage or Collapse of Satellite Television Receiving Equipment, or Television and Radio Aerials
- Subsidence, Landslip or Heave of the Site on which the Buildings Stand

Buildings Cover also includes:

- Full Accidental Damage Cover
- Underground Services
- Loss of Rent up to 100% of the Buildings Sum Insured
- Trace and Access
- Buyers' Benefit
- Landscaped Gardens
- Fire Extinguisher Expenses
- Emergency Access
- Closed Circuit TV
- Additional Expenses
- Nest Removal
- Fly Tipping
- Index Linking
- £5,000,000 Property Owners' Liability
- £5,000,000 Legal Liability as Occupier

“

Full cover,
including
Accidental
Damage,
as standard or
restricted to
FLEE perils and
Liability only ”

“

It's important
that your
customers get
the right cover”

Contents Cover also includes:

- Full Accidental Damage Cover
- £10,000,000 Accidents to Domestic Staff
- £5,000,000 Legal Liability as Occupier





COMMERCIAL OCCUPIED & UNOCCUPIED INSURANCE

Key Features
and Benefits

Excess

Types of Risks
Covered

Property Owners'
Liability and
Employers'
Liability

Standard Cover
Provided

“

We provide
cover for a whole
host of trades
and uses ”

Key Features and Benefits

- 1,000s of Usages and Trades Accepted
- Full Accidental Damage Cover to Buildings and Contents
- Plate Glass Cover
- Malicious Damage Caused by Tenants
- Unauthorised Alteration, Includes Conversion to Cannabis Farms
- Loss of Rent up to 25% of the Buildings Sum Insured
- £5,000,000 Property Owners' Liability
- £5,000 Landlord's Contents Cover for White Goods, Curtains, Carpets and Blinds Included Free with the Buildings Insurance, for Residential Areas

Excess

- Standard Occupied Excess £250
- Standard Unoccupied Excess £500
- Subsidence, Landslip or Heave Excess £1,000
- No Increased Excess for Escape of Water Claims

4. COMMERCIAL OCCUPIED & UNOCCUPIED INSURANCE

Our Commercial Property Insurance policy has been designed to cater for many uses and eventualities. Whether the property is used by the owner as occupier or where the property is let, leased, unoccupied or part occupied/part unoccupied.

Our cover for unoccupied properties is offered on a 3, 6 or 12 month basis, with pro rata returns offered on 12 month policies upon cancellation.

Types of Risks Covered

- ✓ Shops
- ✓ Offices
- ✓ Industrial units
- ✓ Warehouses
- ✓ Shops with residential accommodation
- ✓ Offices with residential accommodation
- ✓ Unoccupied commercial property

Property Owners' Liability

When the Buildings are insured, we provide cover for £5,000,000 Legal Liability.

Employers' Liability

When the Buildings are insured, we can provide cover on request for £10,000,000 Legal Liability for employees employed in connection with the property.



Standard Cover Provided

Buildings and Residential Contents are covered for loss or damage directly caused by:

- Fire, Lightning, Earthquake or Explosion
- Storm, Flood or Weight of Snow
- Escape of Water from any Fixed Appliance, Pipe or Tank
- Escape of Oil from any Fixed Appliance, Pipe or Tank
- Theft or Attempted Theft
- Riot
- Malicious Damage or Hold Up by Violence or Threats of Violence
- Malicious Damage Caused by the Tenant(s)
- Collision with the Property by Aircraft, Animals or Vehicles
- Falling Trees or Branches, Lampposts or Telegraph Poles
- Breakage or Collapse of Satellite Television Receiving Equipment or Television and Radio Aerials
- Subsidence, Landslip or Heave of the Site on which the Building Stands, but Not When the Property is Insured as Unoccupied

Buildings Cover also includes:

- Full Accidental Damage Cover
- Theft or Attempted Theft by the Tenant(s)
- Landlord's Contents up to £5,000 for Carpets, Curtains, Blinds and White Goods in Residential Areas
- Underground Services
- Loss of Rent up to 25% of the Buildings Sum Insured
- Trace and Access
- Unauthorised Alteration, Including Conversion to Cannabis Farms
- Additional Expenses
- Replacement Locks
- Fire Extinguisher Expenses
- Unauthorised Use of Services
- Emergency Access
- Closed Circuit TV
- Nest Removal
- Fly Tipping

“
Commercial
and residential
combined –
occupied or
unoccupied”

“

3, 6 or 12
month cover –
you decide ”

- Index Linking
- Plate Glass
- £5,000,000 Property Owners' Liability
- £10,000,000 Employers' Liability

**Contents (Residential Areas Only) Cover
also includes:**

- Full Accidental Damage Cover
- Theft or Attempted Theft by the Tenant(s)
- Loss of Rent up to 25% of the Contents Sum Insured





UK HOLIDAY HOME/ SECOND HOME INSURANCE

Key Features
and Benefits

Excess

Property Owners'
Liability and Legal
Liability

Accidents to
Domestic Staff

Standard Cover
Provided

“

Cover for
personal use
or letting to
holidaymakers

”



Key Features and Benefits

- Full Accidental Damage Cover to Buildings and Contents
- Malicious Damage by Holiday Let Tenants
- Theft and Attempted Theft by Holiday Let Tenants
- Loss of Rent/Alternative Accommodation up to 100% of the Buildings Sum Insured
- £5,000,000 Property Owners' Liability
- £5,000,000 Legal Liability as Occupier or Landlord
- Plus so much more

Excess

- Standard Excess £50
- Subsidence, Landslip or Heave Excess £1,000
- No Increased Excess for Escape of Water Claims

5. UK HOLIDAY HOME/ SECOND HOME INSURANCE

Cover is available whether the property is used for personal use or for letting to holidaymakers. We also provide cover for second homes, which are left unoccupied for periods of time due to the owner living or working away, including overseas. Full Accidental Damage is included as standard.

Property Owners' Liability and Legal Liability as Occupier or Landlord

When Buildings only or the Buildings and Contents are insured, Property Owners' Liability and Legal Liability as Occupier or Landlord are covered. If the Contents only are insured, the Legal Liability as Occupier or Landlord is covered and a small additional premium can be paid to add Property Owners' Liability cover for Contents only policies. £5,000,000 cover provided.

Accidents to Domestic Staff

We provide Legal Liability cover up to £10,000,000 for accidents to domestic staff connected and employed at the holiday home, when Contents are insured.



Standard Cover Provided

Buildings and Contents are covered for loss or damage directly caused by:

- Fire, Lightning, Earthquake or Explosion
- Storm, Flood or Weight of Snow
- Escape of Water from any Fixed Appliance, Pipe or Tank
- Escape of Oil from any Fixed Appliance, Pipe or Tank
- Theft or Attempted Theft
- Riot
- Malicious Damage or Terrorism
- Malicious Damage Caused by the Tenant(s)
- Collision with the Property by Aircraft, Animals or Vehicles
- Falling Trees or Branches, Lampposts or Telegraph Poles
- Breakage or Collapse of Satellite Television Receiving Equipment or Television and Radio Aerials
- Subsidence, Landslip or Heave of the Site on which the Buildings Stand

Buildings Cover also includes:

- Full Accidental Damage Cover
- Theft or Attempted Theft by the Tenant(s)
- Underground Services
- Loss of Rent or Alternative Accommodation up to 100% of the Buildings Sum Insured
- Trace and Access
- Additional Expenses
- Replacement Locks
- Landscaped Gardens
- Fire Extinguisher Expenses
- Closed Circuit TV
- Unauthorised Use of Services
- Emergency Access
- Nest Removal
- Fly Tipping

“

Holiday lets
with Malicious
Damage by
Holiday Let
Tenants ”

“

Full Accidental
Damage –
as standard!

”

- Buyers' Benefit
- Index Linking
- £5,000,000 Property Owners' Liability
- £5,000,000 Legal Liability as Occupier or Landlord

Contents Cover also includes:

- Full Accidental Damage Cover
- Loss of Rent up to 20% of the Contents Sum Insured
- Theft or Attempted Theft by the Tenant(s)
- £10,000,000 Accidents to Domestic Staff
- £5,000,000 Legal Liability as Occupier or Landlord





PORTFOLIO SCHEMES

Excess

10 properties online

11 or more via
presentation

Property Owners'
Liability and Legal
Liability

Covers Provided



0% Direct Debit
option for
12 month
policies



Excess

- Residential £50 - £100
- Commercial £250
- UK Holiday Home £100
- Unoccupied £100
- No Increased Excess for Escape of Water Claims

Email:
portfolios@vasek.co.uk

“
Up to 10
properties
traded online,
with 11+ by
presentation”

6. PORTFOLIO SCHEMES

We offer competitive discounts for portfolios with a combination of uses:

- Residential Let
- Commercial
- Unoccupied Properties
- UK Holiday Home

Excess dependant on the type of risk covered.

We can offer cover on a mixture of Unoccupied, Residential with all tenant types, Commercial Occupied and Unoccupied, and UK Holiday Home.

Up to 10 properties can be transacted online. For **portfolios consisting of 11 properties upwards**, email a portfolio presentation to our team.

If you do not have a presentation, we have designed a spreadsheet for this use. Email our dedicated department: portfolios@vasek.co.uk.

The Tenanted Residential and UK Holiday Home covers have been rated 5 Star by Defaqto, providing some of the widest covers on the market.

Property Owners' Liability and Legal Liability as Occupier or Landlord

When Buildings only or the Buildings and Contents are insured, Property Owners' Liability and Legal Liability as Occupier or Landlord are covered. If the Contents only are insured, the Legal Liability as Occupier or Landlord is covered and a small additional premium can be paid to add Property Owners' Liability cover for Contents only policies. £5,000,000 cover provided.

Covers Provided

The cover provided as standard will be dependent on the type of risk(s) included within the portfolio. In all cases, our standard policy covers apply, as shown in this guide.



HOME INSURANCE

Key Features
and Benefits

Excess

Types of
Risks Covered

Optional Additional
Covers

Legal Liability

Standard Cover
Provided

“

99% of all
postcodes
accepted

”



Key Features and Benefits

- 5 Star Rated Product
- Bedroom Rating Available
- £1,000,000 Buildings Cover as Standard
- £75,000 Contents Cover as Standard
- Period of Unoccupancy 60 Days

Excess

- Standard Excess £99
- Escape of Water Excess £200
- Subsidence, Landslip or Heave Excess £500



7. HOME INSURANCE

We designed this policy to provide cover for Buildings, Contents or Buildings and Contents combined.

The policy can suit all and has been rated 5 Star by Defaqto for giving comprehensive cover. There is the option to quote either on a buildings sum insured or on a bedroom rated basis, which can offer up to a 40% discount.

Types of Risks Covered

- ✓ Standard Home Insurance
- ✓ Bedroom Rated with £1,000,000 Buildings Cover and £75,000 Contents Cover
- ✓ Childminding
- ✓ Lodgers
- ✓ Contents in Depositories and Storage
- ✓ Cover Between Exchange and Completion
- ✓ Shared Occupancy
- ✓ Working Farms
- ✓ Bed and Breakfasts

Optional Additional Covers

- ✓ Accidental Damage Cover for Buildings and Contents
- ✓ Specified and Unspecified All Risks Cover
- ✓ Mobile Phones away from the Home
- ✓ Increased Contents for Garages, Sheds, Greenhouses and Outbuildings
- ✓ Pedal Cycles, Ride-On Lawnmowers, Mobility Scooters and Quad Bikes

Legal Liability to the Public

When Buildings only or the Buildings and Contents are insured, Property Owners' Liability and Legal Liability to the Public are covered. If the Contents only are insured, the Legal Liability to the Public is covered. £2,000,000 cover provided.

Cover for Court Awards and Defective Premises Act 1972 also provided as standard.

Standard Cover Provided

Buildings and Contents 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
- Falling Trees, Telegraph Poles or Lampposts
- Breakage or Collapse of Fixed Radio and Television Aerials, Fixed Satellite Dishes and their Fittings and Masts
- Subsidence, Landslip or Heave of the Site on which the Buildings Stand

Buildings Cover also includes:

- Accidental Damage to Fixed Glass, Double Glazing, Solar Panels, Sanitary Ware and Ceramic Hobs
- Accidental Damage to any Underground Water or Gas Main, Sewer or Drainpipe, or Underground Electricity or Telephone Cable
- Loss of Rent or Alternative Accommodation up to £75,000 or 20% of the Buildings Sum Insured
- Additional Expenses
- Increased Domestic Water Charges
- Buyers' Benefit
- Trace and Access
- Replacement Locks
- Landscaped Gardens
- Fire Extinguisher Expenses
- Emergency Access

“

Buildings sum insured or bedroom rated options ”



Homes with
childminders
or lodgers
covered ”

- Closed Circuit TV
- Nest Removal
- Fly Tipping
- Index Linking
- £2,000,000 Property Owners' Liability
- £2,000,000 Legal Liability under the Defective Premises Act 1972

Contents Cover also includes:

- Accidental Damage to TVs, Audio Equipment and Computers/Laptops
- Accidental Breakage of Fixed Glass, Double Glazing and Sanitary Ware that Tenants are Liable For
- Contents Temporarily Removed
- Professional Removals
- Loss of Rent up to 12 Months
- Alternative Accommodation
- Tenants' Liability
- Accidental Damage to any Underground Water or Gas Main, Sewer or Drainpipe or Underground Electricity or Telephone Cable that Tenants are Liable For
- Fatal Injury
- Replacement Locks
- Increased Domestic Water Charges
- Wedding Gifts within the Home
- Religious Festival Gifts and Provisions
- Students' Contents up to £2,500
- Computer Data
- Landscaped Gardens
- Guests' Personal Possessions
- Nest Removal
- Fly Tipping
- Freezer Contents
- Money and Credit Cards
- Index Linking
- £2,000,000 Legal Liability to the Public
- £2,000,000 Occupiers' Liability
- £5,000,000 Accidents to Domestic Staff
- £100,000 Court Awards



NON-STANDARD PROPERTY INSURANCE

Excess

Types of
Risks Covered

Underpinned or
Previously Subsided

Previously Flooded

Policyholders with
Criminal Convictions

“

We can
cover most
non-standard
construction”



Excess

- Dependant on type of risk covered, as shown in this guide



8. NON-STANDARD PROPERTY INSURANCE

Our Non-Standard Property Insurance can cover a variety of risks, including Non-Standard Construction or Usage. We can also quote for Previously Underpinned, Flooded or where the Policyholder has Criminal Convictions, providing all of our standard Property Insurance covers, in a simple and easy to use way. What's more, our Home, Landlord and UK Holiday Home products have been rated 5 Star by Defaqto, so will offer an excellent range of benefits.

Types of Risks Covered

- ✓ Non-Standard Construction
- ✓ Underpinned or Previously Suffered from Subsidence
- ✓ Previously Flooded
- ✓ Policyholders with Criminal Convictions
- ✓ Listed Buildings

Underpinned or Previously Subsided

- No matter how caused
- Online quotes

Previously Flooded

- 99% of all postcodes accepted

Policyholders with Criminal Convictions

All spent convictions and settled bankruptcy or CCJs are disregarded, including unsettled CCJs and bankruptcy over 3 years old.

Cover can be provided if the home is tenanted, unoccupied or a UK holiday home or second home under the standard Home Insurance.

Covers Provided

The cover provided as standard will be dependent on the type of risk(s). In all cases, our standard policy covers apply, as shown in this guide.



PRIVATE CLIENT

Key Features
and Benefits

Excess

Covers Available

Property Owners'
Liability and Legal
Liability

Standard Cover
Provided

“

Low entry
levels £250,000
Buildings and
£75,000
Contents

”

Key Features and Benefits

- All Risks Cover Provided Worldwide
- Low Entry Level Sums Insured of £250,000 for Buildings and £75,000 for All Combined Contents Sections
- No Excess for Claims over £5,000 (Subject to Policy Conditions)
- Franchise Excess Available
- High Voluntary Excesses Available
- High Maximum Sums Insured
- No Claims Bonus up to 25%
- Over 30 Additional Covers Provided
- Index Linking
- Legal Liability Cover

Excess

- Standard Excess £99
- Escape of Water Excess £200
- Subsidence, Landslip or Heave Excess £1,000

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

9. PRIVATE CLIENT

We have designed this insurance to provide cover on a worldwide all risks basis.

Covers Available

- ✓ Buildings
- ✓ General Contents
- ✓ Fine Art and Antiques
- ✓ Gold, Silver and Plate
- ✓ Watches and Jewellery
- ✓ Guns, Saddle and Tack
- ✓ Items in Banks and Safety Deposits
- ✓ Ride-On Lawnmowers
- ✓ Quad Bikes
- ✓ Plus additional covers - see our website

Property Owners' Liability and Legal Liability to the Public

When Buildings only or the Buildings and Contents are insured, Property Owners' Liability and Legal Liability to the Public are covered. If the Contents only are insured, the Legal Liability to the Public is covered. £5,000,000 cover provided.

Cover for Court Awards and Defective Premises Act 1972 also provided as standard.



Standard Cover Provided

Buildings - Additional Covers:

We also provide cover for the following:

- Additions, Improvements and Alterations
- Alternative Accommodation and Loss of Rent, including Pets and Prohibition
- Additional Expenses
- Buildings Extended Replacement Costs
- Closed Circuit TV
- Emergency Access
- Essential Adaptations or Alterations to the Home
- Fatal Injury
- Fire Extinguisher Expenses
- Fly Tipping
- Buyers' Benefit
- Increased Water Charges
- Index Linking
- Landscaped Gardens
- Legal Advice Service for Personal Legal Problems
- New Additions, Improvements or Alterations to the Buildings
- Replacement Locks
- Temporary Removal of Permanent Fixtures
- Trace and Access
- Underground Services
- £5,000,000 Property Owners' Liability
- £5,000,000 Legal Liability under the Defective Premises Act 1972

Contents - Additional Covers:

We also provide cover for the following:

- Alternative Accommodation, Rent that has to be Paid and Loss of Rent, including Pets and Tenants
- Book Debts
- Closed Circuit TV
- Computer Data
- Contents Extended Replacement Costs

Buildings - What is covered?

We provide cover to pay the costs of restoring, repairing or rebuilding the buildings or tenants' improvements against physical loss or damage.

Contents - What is covered?

We provide cover to pay the costs of restoring, repairing or replacing the contents the owner has chosen to insure against physical loss or damage occurring at the premises or anywhere else in the world.



All risks covered
– worldwide ”

- Contents in Storage
- Credit Cards
- Death of an Artist
- Deeds, Registered Bonds and Personal Documents
- Defective Title
- Domestic Oil Charges
- Domestic Staff Contents up to £10,000
- Fatal Injury
- Fine Art and Antiques Extended Replacement Costs
- Fire Extinguisher Expenses
- Freezer and Refrigerator Contents
- Gap Year Students' Personal Possessions up to £7,500
- Garden Plants, Shrubs and Trees
- Gift Purchases
- Guests' Personal Possessions
- Hole in One Cover up to £600
- Increased Water Charges
- Legal Advice Service for Personal Legal Problems
- Marquees at the Home
- Money
- Nest Removal
- New Purchases
- Professional Removals
- Replacement Locks
- 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
- Underground Services
- Watches and Jewellery Extended Replacement Costs
- £5,000,000 Occupiers' Liability
- £5,000,000 Legal Liability to the Public
- £2,000,000 Court Awards
- £10,000,000 Accidents to Domestic Staff
- £2,000,000 Tenants' Liability



BLOCKS OF FLATS/ APARTMENTS

Key Features
and Benefits

Excess

Covers Available

Standard Cover
Provided



With Buildings
Cover, we
provide £10,000
of communal
Contents Cover
free of charge



10. BLOCKS OF FLATS/ APARTMENTS

This policy provides Buildings cover for purpose-built blocks or building conversions, including maisonettes.

Covers Available

- ✓ Freeholders
- ✓ Resident associations
- ✓ Management companies
- ✓ Companies
- ✓ Individuals
- ✓ Joint policyholders

Key Features and Benefits

- Sum Insured up to £3,000,000
- Cover can be Arranged for Blocks that are Owner-Occupied and Blocks that have Flats that are Tenanted, used as Holiday Homes or Left Unoccupied
- £10,000 Communal Contents Cover Included Free of Charge, Higher Amounts can be Covered
- Loss of Rent and Alternative Accommodation Cover
- Discounts Available for Newer Blocks and Higher Sums Insured
- No Claims Bonus of up to 30%
- £5,000,000 Legal Liability to the Public Cover
- £5,000,000 Accidents to Domestic Staff Cover

Excess

- Standard Excess £250
- Subsidence, Landslip or Heave Excess £1,000
- Escape of Water Standard Excess £250



Standard Cover Provided

Buildings and Communal Contents 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 a Riot, Violent Disorder, Strike, Labour Disturbance, Civil Commotion or Acting Maliciously
- Falling Trees, Telegraph Poles or Lampposts
- Breakage or Collapse of Fixed Radio and Television Aerials, Fixed Satellite Dishes and Their Fittings and Masts
- Subsidence, Landslip or Heave of the Site on which the Buildings Stand

Buildings Cover also includes:

- Accidental Damage to Fixed Glass, Double Glazing, Solar Panels, Sanitary Ware and Ceramic Hobs
- Accidental Damage to any Underground Water or Gas Main, Sewer or Drainpipe, or Underground Electricity or Telephone Cable
- Loss of Rent or Alternative Accommodation while the Block or any Individual Flat or Apartment Cannot be Lived In, Following Loss or Damage
- Increased Domestic Water Charges
- Additional Expenses
- Buyers' Benefit - For the Block, or Individual Flats or Apartments
- Trace and Access

“

Purpose-built
blocks of flats or
conversions ”

“

Owner-occupied,
tenanted,
unoccupied or
holiday lets ”

- Replacement Locks to Alarms and Outside Doors in the Block or Individual Flats or Apartments
- Landscaped Gardens
- Fire Extinguisher Expenses
- Emergency Access
- Closed Circuit TV
- Nest Removal
- Fly Tipping
- Index Linking
- Legal Liability as Owner of the Block and Occupier of Common/Communal Areas up to £5,000,000
- Legal Liability up to £5,000,000 for Accidents to Domestic Staff Employed in Connection with the Running and Maintenance of the Block of Flats or Apartments





OVERSEAS PROPERTY INSURANCE

Key Features
and Benefits

Excess

Overseas/UK
Homes Combined

Standard Cover
Provided

“

Our policy is
written in English
and is available
in sterling or
euros

”

11. OVERSEAS PROPERTY INSURANCE

Our policy has been designed to provide cover for those who either live permanently abroad or own a property overseas and need Holiday Home Insurance, including holiday lets.

The policy, which covers permanent residences, family use or holiday lets, can be purchased in either sterling or euros and is underwritten at Lloyd's of London.

Cover is offered under our overseas brand:

www.insuremyvilla.com



Key Features and Benefits

- Accidental Damage to Fixed Glass, Sanitary Ware and Underground Services
- Loss of Rent and/or Alternative Accommodation
- Electrical Power Surge Cover Available
- Solar Panels Covered
- £/€1,000,000 Legal Liability to the Public Cover
- Emergency Travel Expenses

Excess

- The Standard Policy Excess is £100 or €100
- For Claims for UK Policies Resulting from Subsidence, Landslip or Heave, the Excess is £1,000 or €1,000

“
Main residences
or holiday lets
”

Risks Covered In

- | | |
|------------|-------------|
| ✓ Spain | ✓ Gibraltar |
| ✓ Portugal | ✓ France |
| ✓ Monaco | ✓ Italy |
| ✓ Eire | ✓ Cyprus |

Cover can be Arranged For

- ✓ Holiday homes for personal/friends and family use
- ✓ Holiday homes let to holidaymakers
- ✓ Main residences

Optional Additional Covers

- Accidental Damage to Buildings and Contents
- Specified and Unspecified All Risks
- Pedal Cycles, Laptops and Mobile Phones while Away from the Home
- Money and Credit Cards
- Freezer Contents

Overseas/UK Homes Combined

We offer the option to extend cover to include a UK home under the same policy as the overseas home, as long as the UK home is the main residence while living in the UK. Cover can be arranged for Buildings, Contents and Valuables whilst away from the home, with the option to include Accidental Damage Cover to both the Buildings and Contents. A multi-property discount will also be given.

Standard Cover Provided

Buildings and Contents are covered for loss or damage directly caused by:

- Fire, Lightning or Explosion and Smoke Damage Caused by these Perils
- Earthquake
- Storm, Flood, Avalanche or Weight of Snow
- Escape of Water from any Fixed Appliance, Pipe or Tank
- Escape of Oil from any Fixed Appliance, Pipe or Tank
- Theft or Attempted Theft
- Riot
- Malicious Damage or Terrorism
- Collision with the Property by Aircraft, Animals or Vehicles
- Falling Trees or Branches, Lampposts or Telegraph Poles
- Breakage or Collapse of Satellite Television Receiving Equipment or Television and Radio Aerials
- Subsidence, Landslip or Heave of the Site on which the Buildings Stand in the United Kingdom

Buildings Cover also includes:

- Accidental Damage to Fixed Glass, Double Glazing, Solar Panels, Sanitary Ware and Ceramic Hobs
- Accidental Damage to any Underground Water or Gas Main, Sewer or Drainpipe or Underground Electricity or Telephone Cable
- Loss of Rent or Alternative Accommodation
- Trace and Access
- Additional Expenses
- Replacement Locks
- Landscaped Gardens
- Fire Extinguisher Expenses
- Closed Circuit TV

- Emergency Access
- Electrical Power Surge
- Emergency Travel Expenses
- Index Linking
- £/€1,000,000 Property Owners' Liability

Contents Cover also includes:

- Accidental Damage to TVs, Audio Equipment and Computers/Laptops
- Accidental Breakage of Fixed Glass, Double Glazing and Sanitary Ware that Tenants are Liable For
- Loss of Rent or Alternative Accommodation
- Electrical Power Surge
- Accidents to Domestic Staff up to £/€10,000,000
- Legal Liability as Occupier up to £/€1,000,000
- Legal Liability to the Public up to £/€1,000,000

“

Overseas and
UK homes
combined, with
multi-property
discount ”

RENT GUARANTEE INSURANCE

Key Features
and Benefits

Excess

What We
Will Pay For

Insured Events

“

Over 33%
of landlords
have had a
problem with
rent arrears

”

12. RENT GUARANTEE INSURANCE

Key Features and Benefits

- Rent Arrears up to £2,500 per Month
- Legal Expenses up to £50,000
- No Excess
- 12 Month Policies

Excess

There is no excess to pay under our Rent Guarantee Insurance.

Our Rent Guarantee Insurance has been designed to protect landlords against rent arrears, rent default and the expenses in evicting any non-paying tenants.

What We Will Pay For

The most we will pay for all claims resulting from one or more events arising at the same time and from the same originating cause is £50,000. It covers rent arrears whilst the tenant still occupies the property.

Insured Events

- Property Possession
- Legal Defence
- Eviction of Squatters
- Recovery of Rent Arrears

Full terms and conditions can be found in our policy wording.

“

The full cost is tax deductible against the rental income”



A pair of black-rimmed glasses with tortoiseshell temples is resting on a white document. The document has a cursive signature in the center. The background is a wooden surface.

CLAIMS

Claims Charter

How to Make a Claim

Claims Handling Principles

“

Claims are handled by a specialist claims unit

”

Vasek Insurance Claims Charter

At Vasek, we are committed to ensuring all claims are dealt with in a professional manner at all times. It is our aim to resolve matters as quickly as possible, which is why we use our own specialist claims unit to handle claims in-house.

When there is loss or damage to a property, it can be a worrying and stressful time, especially if the loss or damage is severe enough to render a property uninhabitable.

As we have delegated authority from our underwriters, we can authorise our own specialist claims unit to quickly and efficiently deal with approving repairs, appointing loss adjusters, if necessary, and making payments without fuss or unnecessary delay.

To this end and to show our commitment to our customers, we work to the following Claims Handling Principles at all times.

“

Claims can be reported online for quicker delivery”

13. CLAIMS

How to Make a Claim

We endeavour to always deal with a claim as quickly and as efficiently as possible, so you can rest assured that we will be doing everything to get the premises back to its original condition as fast as we can.

We can accept a claim by either telephone or by downloading a claim form and sending by post. We also accept by fax or online by completing the claim form on our website: www.vasek.co.uk.

For higher value claims, we may need to arrange an inspection of the premises by our loss adjusters. This will be at our expense and will be arranged straight away.

If this claim is for loss, theft or any malicious act, it must be reported to the police within 24 hours of the date the insured became aware of the incident and a crime reference number obtained.

Our Claims Handling Principles

- All claims will be dealt with in line with the Financial Conduct Authority Insurance Conduct of Business (ICOB) principles.
- All customers will be treated fairly, openly and honestly at all times.
- All new claims will be assessed by an experienced and qualified claims handler no later than 24 hours from receipt, and will then be registered, allocated a claim reference and acknowledged no later than 48 hours from receipt, along with full details of how the claim will be dealt with.
- All customers will be informed immediately should their claim not be covered by the type of policy they have, along with a full and detailed explanation.
- All claim correspondences and communications will be reviewed within 48 hours of receipt and dealt with within 5 working days.

- Once a claim invoice or request for payment has been received by us, we will ensure that payment is made to the customer no later than 3 working days from receipt.
- All claims will be settled as quickly as possible, with no unnecessary delays.
- We will never look for ways in which to not pay any valid claim.
- Our specialist claims handlers will act in a professional, courteous and helpful manner at all times.
- Any loss adjuster appointed by our specialist claims unit will act in a professional, courteous and helpful manner at all times, and will always be on hand to help the customer as required.
- Any loss adjuster appointed by our specialist claims unit will issue us with reports and correspondence in a timely manner without delay, and also deal with the claim as quickly as possible.
- We conduct regular internal monitoring to ensure all claims are dealt with correctly and in line with this charter.
- Our specialist claims unit regularly carries out internal training to ensure all claims handlers possess the relevant experience and knowledge to deal with the customer's claim.
- Any complaints received will be reviewed and acknowledged no later than 48 hours from receipt and passed to a suitably qualified person unconnected to the issue, to fully investigate and make a formal response.

“

All customers will be treated fairly, openly and honestly at all times ”



VASEK SUPPORT & CONTACT

Business
Development

Direct Debit

Underwriting

Customer Service
and Satisfaction

Financial Conduct
Authority

Disclaimer

Contact



Referred quotes
are dealt with
within 2 hours of
receipt



14. VASEK SUPPORT

Business Development

Our team is here to support our intermediaries and brokers in the understanding and promotion of our specialist insurance products. We are committed to building strong relationships, which are fundamental to the success of our brokers and our business. We can arrange to meet you face-to-face to discuss our products and answer any questions that you may have.

Direct Debit

0% interest free Direct Debit is available on all 12 month Buildings and/or Contents policies, excluding Overseas Property Insurance over a 12 month period. Our website has a dedicated page explaining the process. This service is administered by Premium Credit on our behalf.

Underwriting

All quotes are emailed to you automatically by our online quote systems and any quotes that may go for referral will be dealt with by our in-house Underwriting team within 2 hours of receipt, with email delivery of our decision.

Customer Service

Vasek Insurance has a team of experienced insurance and property professionals working alongside our dedicated Policy Management and Underwriting departments, and specialist claims unit.

Customer Satisfaction

A core value at Vasek Insurance is to ensure that all of our customers are treated fairly, openly and honestly, and are completely satisfied with every aspect of their cover.



Speak to our expert team via the LiveChat function on our website, open between 9.30am - 4.30pm, Monday to Friday.

Financial Conduct Authority

Vasek Insurance is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 309354). Our policies are underwritten by Lloyd's of London. We are a fully approved coverholder at Lloyd's and a member of the Managing General Agents' Association (MGAA), so customers and brokers alike have complete confidence that they are dealing with experts when it comes to insurance.



Disclaimer

All information correct at time of press. This booklet is to be used as a guide to our products; it outlines key features and benefits Vasek policies can provide. Please see policy wordings for more details of cover, and the terms and conditions.

15. CONTACT US

Vasek Insurance Services

Head Office

30-34 Hounds Gate Nottingham

NG1 7AB

Tel: 0115 950 5052 - All departments

Fax: 0115 950 5053 - All departments

Fax: 0115 947 5514 - Claims Department

Email: enq@vasek.co.uk

Email a department directly:

policymanagement@vasek.co.uk

adjustments@vasek.co.uk

renewals@vasek.co.uk

bdm@vasek.co.uk

portfolios@vasek.co.uk

Accounts department:

accounts@vasek.co.uk

Claims department:

claims@vasek.co.uk

If you have a complaint:

complaints@vasek.co.uk

16. FOLLOW US ON SOCIAL MEDIA



Vasek Insurance

www.facebook.com/VasekInsurance



Vasek Insurance Services Ltd

www.linkedin.com/company/vasek-insurance



@VasekInsurance

www.twitter.com/VasekInsurance



Vasek Insurance - 30-34 Hounds Gate, Nottingham, NG1 7AB
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www.vasek.co.uk

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