



Specialist Property Insurance Provider

**GUIDE TO PRODUCTS
AND SERVICES**

CONTENTS

1. BACKGROUND TO VASEK	4
2. LANDLORD TENANTED PROPERTY INSURANCE	8
3. UNOCCUPIED RESIDENTIAL PROPERTY INSURANCE	11
4. COMMERCIAL OCCUPIED & UNOCCUPIED PROPERTY INSURANCE	15
5. UK HOLIDAY HOME/SECOND HOME INSURANCE	19
6. PORTFOLIO SCHEMES	23
7. HOME INSURANCE	25
8. NON-STANDARD PROPERTY INSURANCE	29
9. PRIVATE CLIENT HIGH NET WORTH HOME INSURANCE	31
10. BLOCKS OF FLATS/APARTMENTS RESIDENTIAL INSURANCE	35
11. OVERSEAS PROPERTY INSURANCE	39
12. FAMILY LEGAL & HIGH NET WORTH FAMILY LEGAL EXPENSES	43
13. RENT GUARANTEE AND LEGAL EXPENSES RESIDENTIAL INSURANCE	45
14. CLAIMS	47
15. SUPPORT AND CONTACT	51

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



BACKGROUND TO VASEK

Welcome to
Vasek Insurance

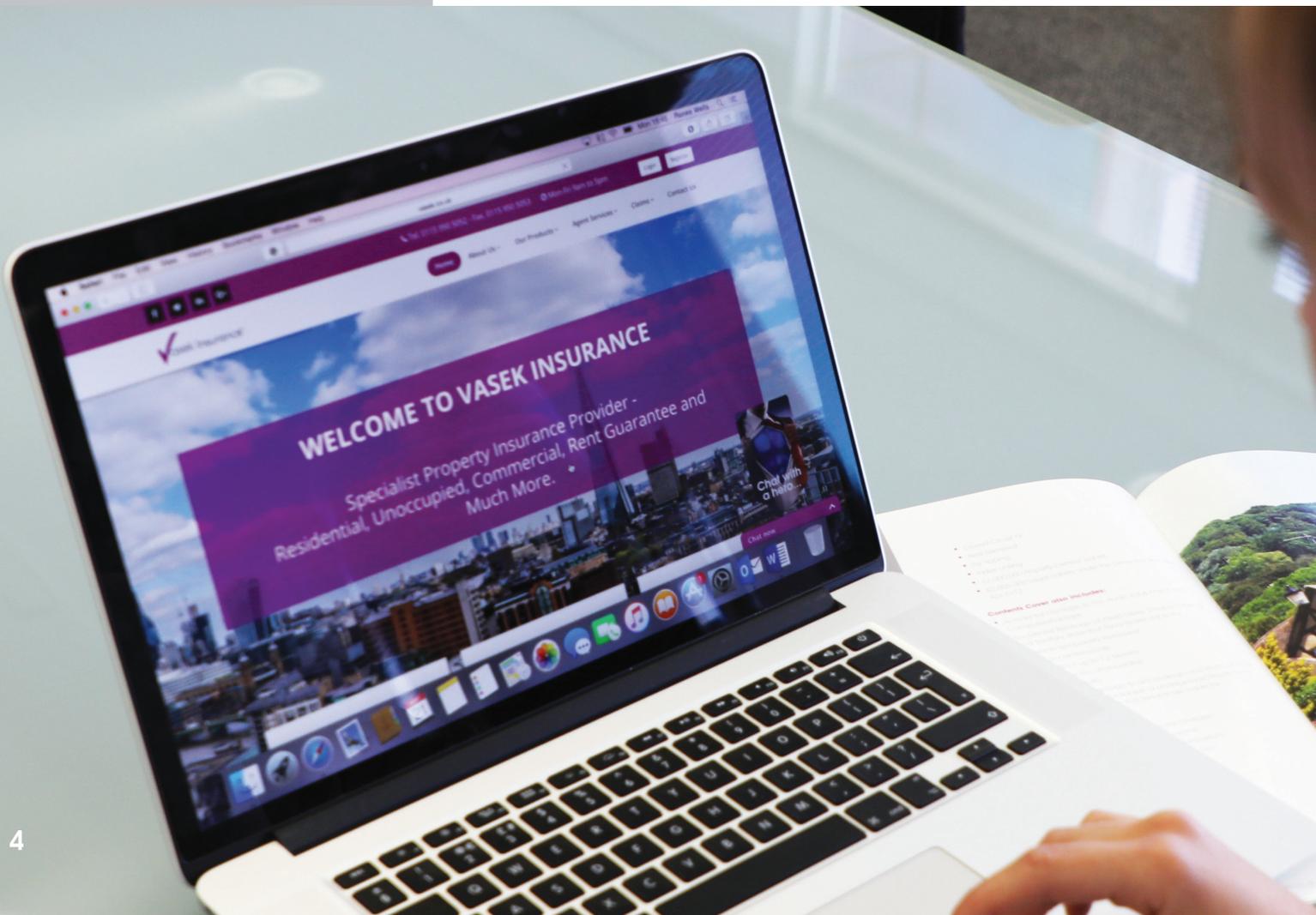
Products

Interest Free
Direct Debit

Defaqto



We've provided
property insurance
since 1998 and
grown to become
one of the market
leaders



1. WELCOME TO VASEK INSURANCE

Vasek Insurance was founded in 1998 to provide specialist property insurance, valuing service, quality of cover and customer satisfaction. We understand the day-to-day needs and challenges of the modern insurance broker, which is why our approach to insurance is flexible and adaptable.

Products

Landlord Tenanted Property 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 both comprehensive 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 is 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.

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

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

Overseas Property Insurance - Holiday homes/lets in Europe.

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

Please see our policy wordings and IPIDs for full terms and conditions

Our UK Holiday Home, Private Client High Net Worth, Landlord Tenanted and Home Insurance products have been rated 5 Star by the independent financial research company Defaqto, as they include 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, who endeavour to return them by email within 2 hours when received during our working hours.

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 a trusted expert assessment of the products and propositions in the market, as they are based on facts, not opinions

Interest Free Direct Debit

Available for all 12 month UK property products. This service is administered by Premium Credit on our behalf. We have a dedicated page on our website outlining the terms and conditions.

Visit: www.vasek.co.uk/direct-debit.

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.

Why Choose Vasek?

- ✓ Online trading platform with instant quotes and cover
- ✓ 5 Star rated products
- ✓ In-house underwriters
- ✓ Experienced account executives
- ✓ Dedicated Business Development Managers



Please see our policy wordings and IPIDs for full terms and conditions



LANDLORD INSURANCE

Key Features

Excess

Property Owners'
Liability/Occupiers'
Liability

Standard Cover
Provided

Our Landlord
Insurance
provides
comprehensive
cover in the UK

Builder Signature

Client Signature



2. LANDLORD TENANTED PROPERTY INSURANCE

Key Features

- All tenant types accepted
- Accidental damage cover for buildings and contents
- Malicious damage caused by tenants cover
- Theft or attempted theft by tenants cover
- £1,000,000 loss of rent/ alternative accommodation cover
- £5,000 landlord contents cover for white goods, curtains, carpets and blinds included with the buildings insurance
- £5,000,000 property owners' liability cover
- £5,000,000 occupiers' liability cover
- 60 days of unoccupancy cover between tenants with no reduction in cover, 90 days for student lets
- Unauthorised alteration including conversion to cannabis farms cover

Our Landlord Insurance policy is designed for all landlords. Whether they are an accidental landlord, property investor or have a multi-property portfolio. It has been awarded 5 Stars by Defaqto and includes 40 covers as standard for comprehensive protection.

In addition, our policies are transferable midterm 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.

Excess

- Standard excess: £50
- Asylum seekers let standard excess: £100
- Subsidence, landslip or heave excess: £1,000
- No increased excess for escape of water



Please see our policy wordings and IPIDs for full terms and conditions

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 insurance also covers:

- Accidental damage
- 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
- Emergency access

40 covers as standard for comprehensive protection

Please see our policy wordings and IPIDs for full terms and conditions

All tenant types
accepted,
including
HMOs

- 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 insurance also covers:

- Accidental damage
- 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



Please see our policy wordings and IPIDs for full terms and conditions

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



3. UNOCCUPIED RESIDENTIAL PROPERTY INSURANCE

Owning a property that is empty can have 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 suitable protection, so, to help, we offer two levels of cover – the full cover we provide, 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 midterm 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 -

- Accidental damage to buildings and contents
- Liability

Unoccupied restricted cover

Restricted to fire, lightning, earthquake, explosion and liability.

Property Owners' Liability and Legal Liability as Occupier

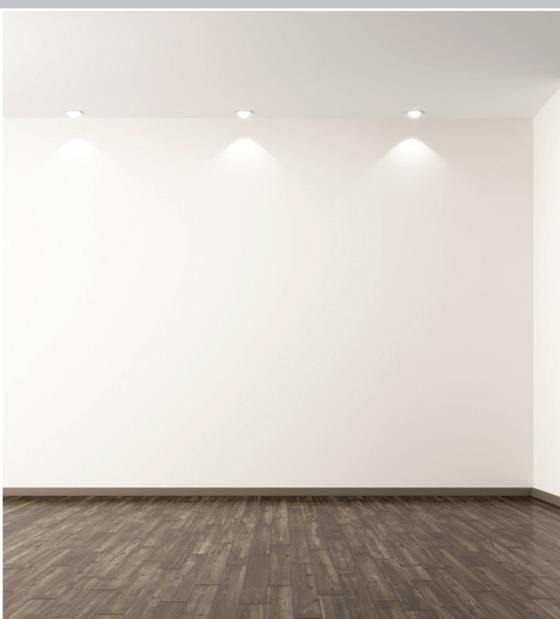
When buildings only or the buildings and contents are insured, property owners' liability and legal liability as occupier are covered. If the contents only are insured, the legal liability as occupier is covered. For a small additional premium on contents only policies, we can include property owners' liability cover. £5,000,000 cover provided.

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

Please see our policy wordings and IPIDs for full terms and conditions

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:

- 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

The full cover we provide includes accidental damage as standard or it can be restricted to FLEE perils and liability only

Please see our policy wordings and IPIDs for full terms and conditions

It's important
to us that your
customers have
suitable cover
for their needs

Contents cover also includes:

- Accidental damage cover
- £10,000,000 accidents to domestic staff
- £5,000,000 legal liability as occupier



Please see our policy wordings and IPIDs for full terms and conditions



COMMERCIAL PROPERTY INSURANCE

Key Features

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

4. COMMERCIAL OCCUPIED & UNOCCUPIED PROPERTY INSURANCE

Key Features

- 1,000s of usages and trades accepted
- Accidental damage cover for buildings and contents
- Plate glass cover
- Malicious damage caused by tenants cover
- Unauthorised alteration including conversion to cannabis farms cover
- Loss of rent up to 25% of the buildings sum insured cover
- £5,000,000 property owners' liability cover
- £5,000 landlord's contents cover for white goods, curtains, carpets and blinds included 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

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.



Please see our policy wordings and IPIDs for full terms and conditions

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:

- Accidental damage
- 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

Please see our policy wordings and IPIDs for full terms and conditions

**Commercial
and residential
combined –
occupied or
unoccupied**

3, 6 or 12
month cover –
you decide

- Emergency access
- Closed circuit TV
- Nest removal
- Fly-tipping
- Index linking
- Plate glass
- £5,000,000 property owners' liability
- £10,000,000 employers' liability

**Contents (residential areas only) cover
also includes:**

- Accidental damage cover
- Theft or attempted theft by the tenant(s)
- Loss of rent up to 25% of the contents sum insured



Please see our policy wordings and IPIDs for full terms and conditions



UK HOLIDAY HOME INSURANCE

Key Features

Excess

Property Owners'
Liability and Legal
Liability

Accidents to
Domestic Staff

Standard Cover
Provided

Cover for
personal use
or letting to
holidaymakers



Key Features

- Accidental damage cover to buildings and contents
- Malicious damage by holiday let tenants cover
- Theft and attempted theft by holiday let tenants cover
- Loss of rent/alternative accommodation up to 100% of the buildings sum insured cover
- £5,000,000 property owners' liability cover
- £5,000,000 legal liability as occupier or landlord cover

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 that are left unoccupied for periods of time due to the owner living or working away, including overseas. Accidental damage cover 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.



Please see our policy wordings and IPIDs for full terms and conditions

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:

- 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

Our policy includes cover against malicious damage by holiday let tenants

Please see our policy wordings and IPIDs for full terms and conditions

Accidental damage cover is provided 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:

- 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



Please see our policy wordings and IPIDs for full terms and conditions

PORTFOLIO SCHEMES

Excess

10 Properties Online

11 or More via
Presentation

Property Owners'
Liability and Legal
Liability

Covers Provided



Rating discounts
are available
based on the
size of the
portfolio*

6. PORTFOLIO SCHEMES

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

- Residential lets
- Commercial properties
- Unoccupied properties
- UK holiday homes

*Property Rating Discounts

- 10-15 properties: 25%
- 16-20 properties: 27.5%
- 21-25 properties: 30%
- 26-30 properties: 32.5%
- 31 or more properties: 35%

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.

Our Landlord Tenanted Property and UK Holiday Home/ Second Home Insurance products have been rated 5 Star by Defaqto, providing comprehensive cover.

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 is 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.

Please see our policy wordings and IPIDs for full terms and conditions

Excess

- Residential: £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



HOME INSURANCE

Key Features

Excess

Types of
Risks Covered

Optional Additional
Covers

Legal Liability

Standard Cover
Provided

Rated 5 Star by
Defaqto since
2015



Key Features

- 5 Star rated product
- Bedroom rating available
- £1,000,000 buildings cover as standard
- £100,000 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 providing comprehensive cover. There is the option to quote either on a buildings sum insured or on a bedroom rated basis.

Types of Risks Covered

- ✓ Standard home insurance
- ✓ Bedroom rated with up to £1,000,000 buildings cover and up to £100,000 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 is also provided as standard.

Please see our policy wordings and IPIDs for full terms and conditions

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

Please see our policy wordings and IPIDs for full terms and conditions

**Buildings
sum insured
or bedroom
rated options
available**

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

Please see our policy wordings and IPIDs for full terms and conditions



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

This is dependant on the 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.

Our Home, Landlord Tenanted Property and UK Holiday Home Insurance products have been rated 5 Star by Defaqto, as they offer a comprehensive range of benefits.

Types of Risks Covered

- ✓ Non-standard construction
- ✓ Underpinned or previously suffered from subsidence
- ✓ Previously flooded
- ✓ Policyholders with criminal convictions
- ✓ Listed buildings

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 our 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.

Please see our policy wordings and IPIDs for full terms and conditions



PRIVATE CLIENT HIGH NET WORTH HOME INSURANCE

Key Features

Excess

Covers Available

Property Owners'
Liability and Legal
Liability

Standard Cover
Provided

Entry levels
£250,000 buildings
and £100,000
contents



9. PRIVATE CLIENT HIGH NET WORTH HOME INSURANCE

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

Key Features

- All risks cover provided worldwide
- Entry level sums insured of £250,000 for buildings and £100,000 for all combined contents sections
- Franchise excess available
- High voluntary excesses available
- High maximum sums insured
- Over 30 additional covers provided
- Index linking
- Legal liability cover

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
- ✓ 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 the Defective Premises Act 1972 is also provided as standard.

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.



Please see our policy wordings and IPIDs for full terms and conditions

Standard Cover Provided

Buildings - additional covers:

- 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:

- 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
- Contents in storage
- Credit cards
- Death of an artist

Please see our policy wordings and IPIDs for full terms and conditions

- 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

Please see our policy wordings and IPIDs for full terms and conditions

BLOCKS OF FLATS/ APARTMENTS RESIDENTIAL INSURANCE

Key Features

Excess

Covers Available

Standard Cover
Provided

With buildings
cover, £10,000
of communal
contents cover is
included

Apartment one

Apartment two

Apartment three

Apartment four

Apartment five

10. BLOCKS OF FLATS/APARTMENTS RESIDENTIAL INSURANCE

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

- 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
- £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



Please see our policy wordings and IPIDs for full terms and conditions

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

We cover
purpose-built
blocks of flats or
conversions

Please see our policy wordings and IPIDs for full terms and conditions

Cover for owner-occupied, tenanted, unoccupied or holiday lets is available

- 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



Please see our policy wordings and IPIDs for full terms and conditions



OVERSEAS PROPERTY INSURANCE

Key Features

Excess

Standard Cover
Provided

Our policy is
written in English
and is subject to
English law

11. OVERSEAS PROPERTY INSURANCE

Our policy has been designed to provide cover for those who own a property overseas.

The policy, which covers family use or holiday lets is underwritten by Lloyd's of London.

Cover is offered under our overseas brand:
www.insuremyvilla.com



Risks Covered In:

- | | |
|-----------------------|-------------|
| ✓ Spain | ✓ Gibraltar |
| ✓ Portugal | ✓ France |
| ✓ Monaco | ✓ Italy |
| ✓ Republic of Ireland | ✓ Cyprus |

Cover can be Arranged For:

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

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

Key Features

- Cover for accidental damage to fixed glass, sanitary ware and underground services
- Cover for 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 cover

Excess

The standard policy excess is
£100

Cover for
holiday homes
or holiday lets

Please see our policy wordings and IPIDs for full terms and conditions

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 - Italy and Cyprus by selection only
- 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

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
- £1,000,000 property owners' liability

Please see our policy wordings and IPIDs for full terms and conditions

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
- Legal liability as occupier up to £1,000,000
- Legal liability to the public up to £1,000,000

Available for
permanent lets
in Spain and
Cyprus

Please see our policy wordings and IPIDs for full terms and conditions



FAMILY LEGAL
&
HIGH NET
WORTH
FAMILY LEGAL
EXPENSES

Key Features

Standard Cover
Provided

All policyholders
have access to
a legal advice
line as part
of the cover
provided

12. FAMILY LEGAL & HIGH NET WORTH FAMILY LEGAL EXPENSES INSURANCE

Key Features

Family Legal Expenses

Cover for legal costs of up to £75,000 (£50,000 limit for employment disputes, £5,000 limit for personal injury, and £5,000 limit for education).

High Net Worth Family Legal Expenses

Cover for legal costs of up to £100,000 (£50,000 limit for employment disputes, £5,000 limit for personal injury, and £5,000 limit for education).

Our Family Legal Expenses Insurance and High Net Worth Family Legal Expenses Insurance are designed to reimburse the policyholder for legal costs and for the list of insured incidents detailed below. The policy also covers any family member that resides with the policyholder at their principal home.

Standard Cover Provided:

- Personal injury
- Employment disputes
- Criminal prosecution defence
- Tax protection
- Jury service
- Probate
- Contract disputes
- Property protection
- Home sale/purchase
- Travel consumer disputes
- Education (admission appeal)
- Identity theft
- Social media defamation

For a full list of covers and restrictions, please see our policy wordings and Insurance Product Information Documents (IPIDs).



Please see our policy wordings and IPIDs for full terms and conditions

RENT GUARANTEE INSURANCE

Key Features

Excess

What We
Will Pay For

Insured Events

Rent arrears
covered for up
to £2,500 per
month

13. RENT GUARANTEE AND LEGAL EXPENSES RESIDENTIAL INSURANCE

Key Features

- Rent arrears of up to £2,500 per month are covered
- Legal expenses of up to £50,000 are covered
- 12 month policies

Our Rent Guarantee Insurance has been designed to help protect landlords against rent arrears, rent default and the expenses incurred when evicting 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

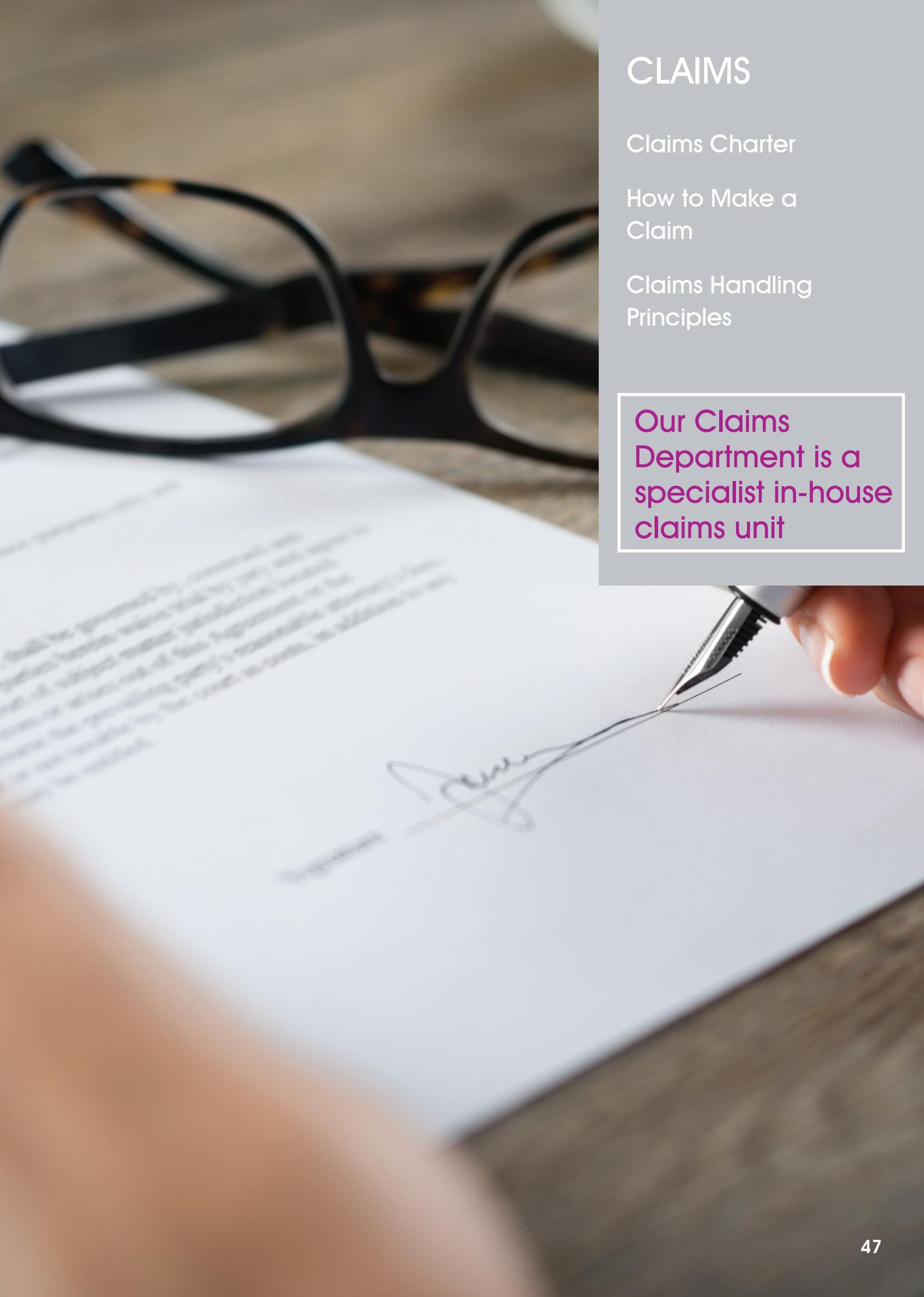
- Property possession
- Legal defence
- Eviction of squatters
- Recovery of rent arrears

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



Please see our policy wordings and IPIDs for full terms and conditions

The full cost is tax deductible against the rental income

A pair of black-rimmed glasses with tortoiseshell temples is positioned in the upper left quadrant of the image. Below the glasses, a white document is visible, featuring a fountain pen in the process of writing a signature. The pen is silver and black, and the signature is written in black ink. The background is a light-colored, textured surface, possibly a desk or table. The overall scene suggests a professional or legal setting.

CLAIMS

Claims Charter

How to Make a Claim

Claims Handling Principles

Our Claims Department is a specialist in-house claims unit

Claims Charter

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.

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, and making payments without fuss or unnecessary delay.

14. CLAIMS

How to Make a Claim

NOTE: This excludes Rent Guarantee and Legal Expenses Residential, Family Legal, and High Net Worth Family Legal policies. For further information regarding these products, see the respective policy wordings.

We endeavour to always deal with a claim as quickly and 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. **Our out of hours claims helpline can also be used.**

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.

Claims can be reported online for quicker delivery

- 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



SUPPORT & CONTACT

Business
Development

Underwriting

Customer Service
and Satisfaction

Financial Conduct
Authority

Disclaimer

Contact



15. 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.

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 when received during working hours, 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 departments, underwriters, 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.

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 that Vasek policies can provide. Please see our 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

Speak to our specialist team
via the LiveChat function on
our website.



16. FOLLOW US ON SOCIAL MEDIA



Vasek Insurance
Insure My Villa



Vasek Insurance Services Ltd
Insure My Villa Ltd



@VasekInsurance
@Insure_My_Villa



@instamyvilla



Vasek Insurance - 30-34 Hounds Gate, Nottingham, NG1 7AB
Tel: 0115 950 5052 Fax: 0115 950 5053
www.vasek.co.uk

Vasek Insurance is the trading name of Vasek Insurance Services Limited. Vasek Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 309354. Registered Office: The Walbrook Building, 25 Walbrook, London, EC4N 8AW. Registered in England & Wales. Company Number: 3620776. Vasek Insurance Services Limited is part of the Gallagher group of companies.

All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.