



Specialist Property Insurance Provider

GUIDE TO PRODUCTS AND SERVICES



CONTENTS

1. WELCOME TO VASEK INSURANCE	4
2. LANDLORD INSURANCE	7
3. UNOCCUPIED RESIDENTIAL PROPERTY INSURANCE	11
4. COMMERCIAL OCCUPIED & UNOCCUPIED PROPERTY INSURANCE	15
5. UK HOLIDAY/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. RESIDENTIAL BLOCKS OF FLATS OR APARTMENTS INSURANCE	35
11. FAMILY LEGAL EXPENSES INSURANCE	39
12. LANDLORD LEGAL & RENT GUARANTEE INSURANCE	41
13. CLAIMS	43
14. SUPPORT	46

Our website provides all the necessary information about our products and services:
www.vasek.co.uk



1. WELCOME TO VASEK INSURANCE

Our Products

Why Choose Vasek

Interest Free Direct Debit

Defaqto Rated Products

We are a
provider of
specialist
property
insurance



WELCOME TO VASEK INSURANCE

Vasek Insurance was founded in 1998 to provide specialist property insurance, valuing 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.

Our Products

- **Landlord Insurance**
5 Star Defaqto rated
- **Unoccupied Residential Property Insurance**
- **Commercial Property Insurance**
- **UK Holiday/Second Home Insurance**
5 Star Defaqto rated
- **Portfolio Schemes**
- **Home Insurance**
5 Star Defaqto rated
- **Non-Standard Property Insurance**
- **Private Client High Net Worth Insurance**
5 Star Defaqto rated
- **Residential Blocks of Flats or Apartments Insurance**
- **Family Legal Expenses Insurance**
- **Landlord Legal and Rent Guarantee Insurance**

Our UK Holiday Home, Private Client High Net Worth, Landlord 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.

Managing
General Agents'
Association

MGAA

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

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



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

Why Choose Vasek

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

Interest Free Direct Debit

Available for all 12 month property insurance 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 Rated Products

Based on Facts, Not Opinions

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.

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

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.

2. LANDLORD INSURANCE

Key Features

Property Owners'
Liability/Occupiers'
Liability

Standard Cover Provided

Our Landlord
Insurance
provides
comprehensive
cover in the UK

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. 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.

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



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

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 an 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 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

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

**40 covers as
standard for
comprehensive
protection**

All tenant types
accepted,
including
HMOs

- Additional expenses
- Replacement locks
- Landscaped gardens
- Fire extinguisher expenses
- Unauthorised use of services
- 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 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

3. UNOCCUPIED RESIDENTIAL PROPERTY INSURANCE

Periods of Insurance

Two Levels of Cover

Property Owners'
Liability/Legal Liability

Standard Cover Provided

Our policy will
cover the majority
of empty property
scenarios



Should the property become tenanted during the period of insurance, we can amend the policy to our Landlord Insurance

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.

Periods of Insurance

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

- 3 months
- 6 months
- 12 months

Our 12 month policy offers pro rata refunds following cancellation.

The Two Levels of Cover We Offer

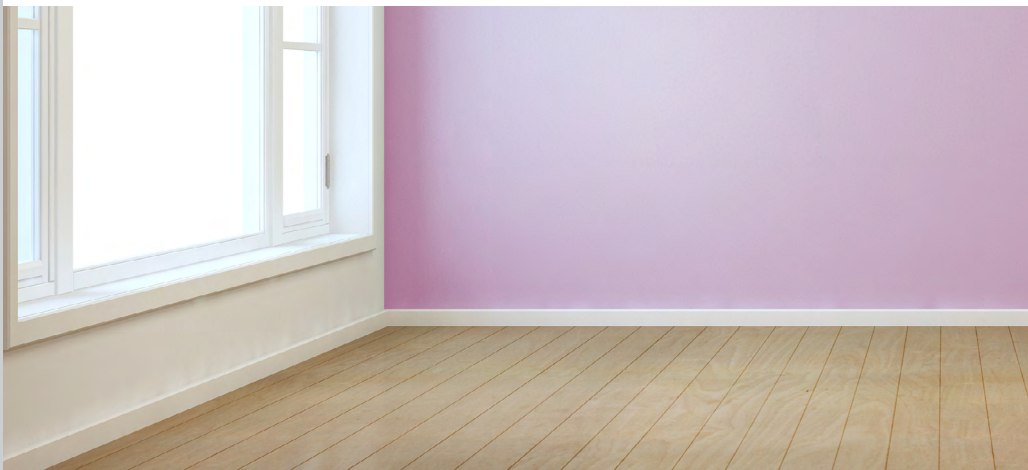
Unoccupied full cover

Standard perils, including -

- Accidental damage to buildings and contents
- Liability

Unoccupied restricted cover

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



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

Property Owners' Liability and Legal

Liability as Occupier

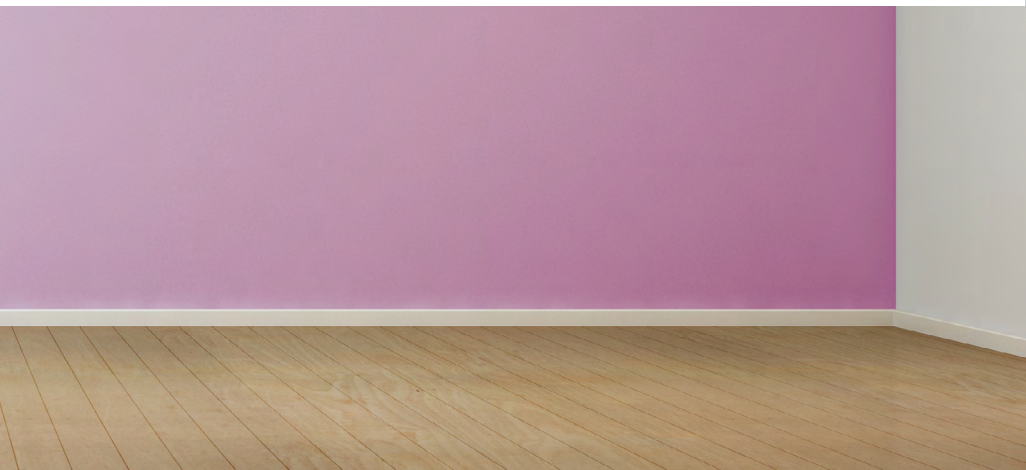
When buildings only or the buildings and contents are insured, property owners' liability and legal liability as occupier are covered. If the contents only are insured, the legal liability as occupier is covered. For an additional premium on contents only policies, we can include property owners' liability 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

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

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

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

A photograph of a wooden door with a wreath and flower pots. The door is dark wood with a glass panel. A wreath hangs on the door. To the right of the door is a wooden pillar with a hanging basket of green plants. In front of the door is a large black planter with pink hydrangeas. To the right of the planter are several smaller pots and baskets with various flowers, including pink and white blooms. The scene is set outdoors on a paved area.

4. COMMERCIAL OCCUPIED & UNOCCUPIED PROPERTY INSURANCE

Key Features

Types of Risks Covered

Property Owners' Liability
and Employer's Liability

Standard Cover
Provided

We provide
cover for a
whole host of
trades and uses

Commercial and residential combined – occupied or unoccupied

COMMERCIAL OCCUPIED & UNOCCUPIED PROPERTY 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.

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



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

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

Available for commercial properties that are let, leased, unoccupied or part occupied/ part unoccupied

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

3, 6 or 12
month cover –
you decide

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
- 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



5. UK HOLIDAY/ SECOND HOME INSURANCE

Key Features

Property Owners' Liability
and Legal Liability

Accidents to Domestic
Staff

Standard Cover Provided

Cover for
personal use
or letting to
holidaymakers

UK HOLIDAY/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. Accidental damage cover is included as standard.

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



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

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 an 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:

- 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

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**

- 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
- 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

6. PORTFOLIO SCHEMES

Portfolio Size Options

Property Owner's Liability
and Legal Liability

Standard Cover
Provided



Our
comprehensive
Landlord
Insurance and
UK Holiday/
Second Home
Insurance
products have
been rated 5
Star by Defaqto

PORTFOLIO SCHEMES

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

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

Portfolio Size Options

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.

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 an additional premium can be paid to add property owners' liability cover for contents only policies. £5,000,000 cover is provided.

Standard Cover 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



7. HOME INSURANCE

Key Features

Types of Risks Covered

Optional Additional Covers

Legal Liability

Standard Cover Provided

Rated 5 Star by
Defaqto since
2015

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.

Key Features

- 5 Star Defaqto rated product
- Bedroom rating available
- Period of unoccupancy 60 days

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
- ✓ 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
- Closed circuit TV

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

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

Homes with childminders or lodgers covered

- 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



8. NON-STANDARD PROPERTY INSURANCE

Types of Risks Covered

Policyholders with Criminal
Convictions

Standard Cover Provided

We can
cover most
non-standard
construction

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 homes or where the policyholder has criminal convictions, providing all of our standard property insurance covers.

Our Home Insurance, 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
- ✓ 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.

Standard Cover 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



9. PRIVATE CLIENT HIGH NET WORTH HOME INSURANCE

Key Features

Covers Available

Property Owners' Liability
and Legal Liability

Standard Cover
Provided

Entry levels
£250,000
buildings and
£75,000 general
contents

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 £75,000 for general contents
- 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



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

**Minimum
premiums apply**

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

- 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
- 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

10. RESIDENTIAL BLOCKS OF FLATS OR APARTMENTS INSURANCE

Key Features

Covers Available

Standard Cover Provided

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



RESIDENTIAL BLOCKS OF FLATS OR APARTMENTS INSURANCE

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

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

Covers Available

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



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
- Replacement locks to alarms and outside doors in the block or individual flats or apartments

**We cover
purpose-built
blocks of flats or
conversions**

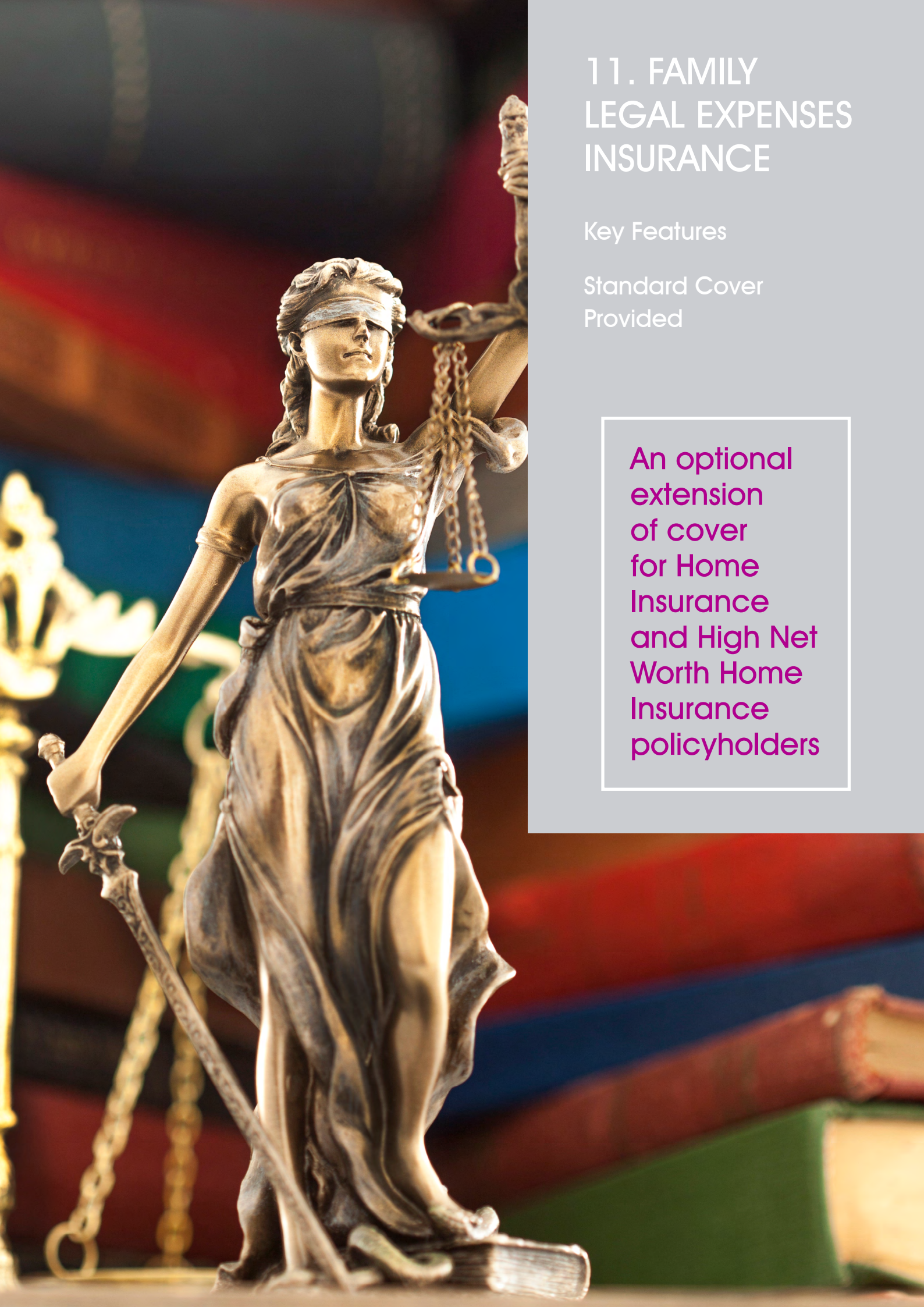
Please see our policy wordings and IPIDs for full terms and conditions

- 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

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



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



11. FAMILY LEGAL EXPENSES INSURANCE

Key Features

Standard Cover
Provided

An optional
extension
of cover
for Home
Insurance
and High Net
Worth Home
Insurance
policyholders

FAMILY LEGAL EXPENSES INSURANCE

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.

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).

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

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



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

12. LANDLORD LEGAL & RENT GUARANTEE INSURANCE

Key Features

What We Will Pay For

Insured Events

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

LANDLORD LEGAL & RENT GUARANTEE INSURANCE

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.

Key Features

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

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

The full cost is tax deductible against the rental income



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

A pair of black-rimmed glasses with tortoiseshell temples is resting on a white document. The document has some blurred text and a handwritten signature in the lower right. The background is a wooden surface.

13. CLAIMS

Claims Charter

How to Make a Claim

Our Claims Handling
Principles

We have
an in-house
claims
department

CLAIMS

How to Make a Claim

NOTE: This excludes Landlord Legal & Rent Guarantee Insurance and Family Legal Expenses Insurance 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. Our claim form can be accessed 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.

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, as we have delegated authority from our underwriters.

Our Claims Handling Principles

- All claims will be dealt with in line with the Financial Conduct Authority Insurance Conduct of Business (ICOBS) 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.

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

- 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 claims department 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 claims department 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 claims department 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.

**Our out of
hours claims
helpline is
available
for help and
support**



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

14. SUPPORT

Business Development

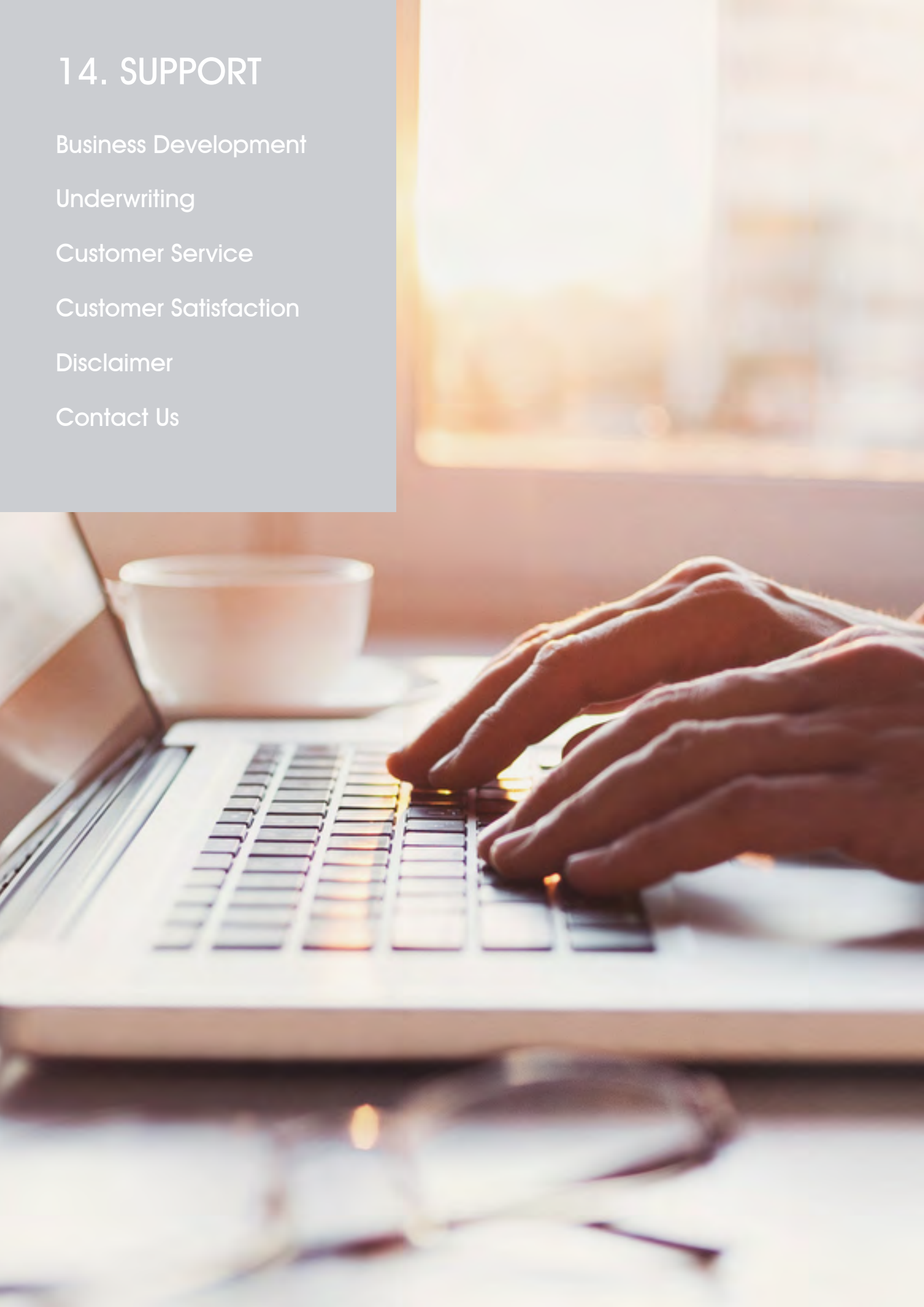
Underwriting

Customer Service

Customer Satisfaction

Disclaimer

Contact Us



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, 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 claims department.

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.

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.

Managing General Agents' Association

Vasek Insurance is a member of the Managing General Agents' Association (MGAA).



CONTACT US

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household@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.

FOLLOW US ON SOCIAL MEDIA



Vasek Insurance



Vasek Insurance Services Ltd



@VasekInsurance



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

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