



Vasek Insurance Product Guide



Contents

Welcome to Vasek Insurance	<u>3</u>
Why Choose Vasek?	<u>3</u>
What benefits does Acturis present to you and your clients?	<u>4</u>
Managing General Agent's Association (MGAA)	<u>4</u>
Landlord Insurance	<u>5</u>
Vasek Essentials	<u>7</u>
UK Holiday/Second Home Insurance	<u>8</u>
Unoccupied Residential Property Insurance	<u>9</u>
Commercial Occupied & Unoccupied Property Insurance	<u>11</u>
Portfolio Schemes	<u>13</u>
Residential Blocks of Flats or Apartments Insurance	<u>14</u>
Home Insurance	<u>15</u>
Non-Standard Property Insurance	<u>17</u>
Mid-Net-Worth Home Insurance	<u>18</u>
Landlord Legal Expenses & Rent Guarantee Insurance	<u>20</u>
Family Legal Expenses Insurance	<u>21</u>
Support	<u>23</u>
Contact Us	<u>25</u>

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.

Why Choose Vasek?

- ✓ Online trading platform including Acturis with instant quotes and cover available
- ✓ In-house underwriters
- ✓ In-house claims team with delegated authority
- ✓ Experienced account handlers
- ✓ Dedicated, UK based Business Development Managers

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.

We currently also offer our property owner products, (including Landlord, Unoccupied Residential and Commercial, and Holiday & Second Homes) on the Acturis platform, as well as our short-period policies, to offer a host of benefits to our brokers



What benefits does Acturis present to you and your clients?



Operational Efficiency

Reducing the need to rekey information across multiple platforms to obtain a quotation.



Standardised Processes

Including referral notifications and instantly generated customer documentation.



Access to a Single Policy Wording

Providing capacity by one insurer – a straightforward underwriting appetite.



A Single Preferred Platform

Efficiently processing new business and renewals through one platform, leading to positive customer outcomes.

Managing General Agent's Association (MGAA)

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

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 includes 40 covers as standard.

In addition, our policies are transferable midterm between different tenant types and can be amended to an 'unoccupied' policy, should the situation arise.

Key Features

- ✓ All tenant types considered, including HMOs
- ✓ Accidental damage cover for buildings and contents
- ✓ Unauthorised alteration by tenants
- ✓ Malicious damage caused by tenants cover
- ✓ Theft or attempted theft by tenants cover
- ✓ 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
- ✓ 30 days of unoccupancy cover between tenants with no reduction in cover, 90 days for student let



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 is provided.

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

We also provide Landlord Legal Expenses & Rent Guarantee Insurance as a standalone product (see page [20](#)).



Vasek Essentials

Open to both new and renewing customers, Vasek Essentials is a product designed to offer our brokers more choice and product solutions when working with property owners.

The product offers 'essentials' cover in exchange for a reduction in premium.

You will automatically be presented with this alternative solution to discuss with your property owner clients when looking for a suitable product to suit their needs.

Key Features

- ✓ Available for landlords, residential unoccupied properties, UK holiday homes, and second homes
- ✓ Offers 'essential' covers to meet the needs of property owner
- ✓ Automatically quoted via the online portal - no need to amend or adjust quotes
- ✓ A quoting system that clearly illustrates the difference in covers for each case

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



UK Holiday/Second Home Insurance

Cover is available whether the property is used for personal use or for letting to holidaymakers including via Airbnb. We also provide cover for second homes that are left unoccupied 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
- ✓ £5,000,000 property owners' liability cover
- ✓ £5,000,000 legal liability as occupier or landlord cover
- ✓ £10,000,000 Accidents to Domestic Staff

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



Unoccupied Residential Property Insurance

Owning a property that is empty can have its problems. As such, we have an insurance policy designed to serve a whole host of empty property scenarios, including renovations. Whatever the reason, it's important to ensure that your customers get suitable protection, so to help and to offer flexibility we offer three levels of cover – the full cover we provide (including accidental damage as standard), Essentials restricted perils or FLEE perils and liability only.

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

Key Features of the full cover policy

- ✓ Accidental Damage to buildings and contents
- ✓ Malicious damage
- ✓ Theft and attempted theft
- ✓ £5,000,000 Property Owners' Liability and Liability as Occupier
- ✓ £10,000,000 Accidents to Domestic Staff



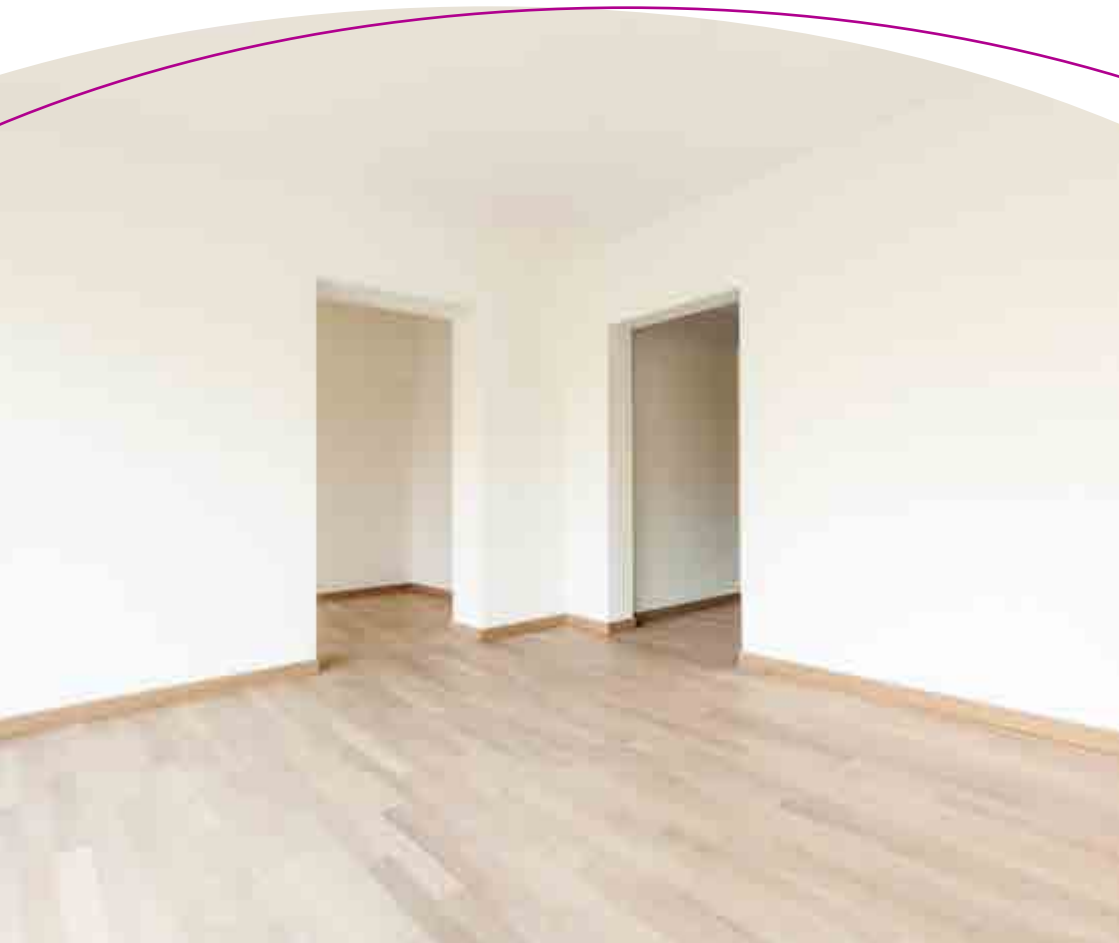
Periods of Insurance

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.

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



Commercial Occupied & Unoccupied Property Insurance

Our Commercial Property Insurance policy has been designed to cater for many uses and eventualities. It is suitable for properties occupied by the owner or let, leased or sub-let to tenants.

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

- ✓ A wide range of usages and trades considered
- ✓ 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
- ✓ £5,000,000 property owners' liability cover
- ✓ £5,000,000 Property Owner's Liability
- ✓ £10,000,000 Employers' Liability



Types of Risks Covered

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

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



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

We can offer policies for portfolios of fewer than 20 properties via our website/portal, however, cover for larger portfolios is available so please contact our dedicated portfolios department: portfolios@vasek.co.uk

Standard Cover Provided

The cover provided as standard will be dependent on the type of risk(s) included within the portfolio.

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



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, higher amounts can be considered
- ✓ Loss of rent and alternative accommodation cover
- ✓ £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



Home Insurance

This policy is designed to provide cover for buildings, contents or buildings and contents combined.

There is the option to quote either on a buildings sum insured or on a bedroom rated basis.

Following a claim, any permanent repair work carried out by approved repairers is guaranteed for one year from completion of the works.

Key Features

- ✓ Bedroom rating available – offers cover up to £1,000,000 for buildings and £100,000 for contents of a standard construction properties with up to 4 bedrooms.
- ✓ Period of unoccupancy 60 days

Standard Home Insurance

Bedroom rated with up to £1,000,000 buildings cover and up to £100,000 contents cover that can include:

- ✓ 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 cover is selected legal liability as owner of the property is covered up to £2,000,000.
- ✓ When Contents only cover is selected, legal liability as occupier is covered up to £2,000,000.

Accidents to domestic staff is covered up to £5,000,000 only if Contents cover is selected. Cover for court awards is up to £100,000 if contents cover is selected and legal liability under Section 3 of the Defective Premises Act 1972.

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

We also provide Family Legal Expenses Insurance as an optional extension of cover for Home Insurance policyholders (see page [21](#)).



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 our standard property insurance covers.

It is also available for properties that are tenanted or used as a holiday home in the UK.

Following a claim, any permanent repair work carried out by approved repairers is guaranteed for one year from completion of the works.

Types of Risks Covered

- ✓ Non-standard construction
- ✓ Underpinned or previously suffered from subsidence
- ✓ Policyholders with criminal convictions
- ✓ Listed properties - we can now insure Grade II, Grade II* (or the Scottish equivalent)

Policyholders with Criminal Convictions

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

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

Mid-Net-Worth Home Insurance

This insurance product provides worldwide cover.

Minimum premiums apply – please see the policy wordings.

Key Features

- ✓ Maximum combined sum insured £4,000,000
- ✓ 'All risks' cover provided worldwide
- ✓ Voluntary excesses available
- ✓ 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
- ✓ Golf buggies and trolleys
- ✓ £5,000,000 property owners' liability
- ✓ £5,000,000 legal liability under the Defective Premises Act 1972

Contents - additional covers:

- ✓ Contents in storage
- ✓ Domestic staff contents up to £10,000
- ✓ Fine art and antiques extended replacement costs
- ✓ Gap year students' personal possessions
- ✓ Residential care contents of parents permanently residing in a residential care or nursing home up to £10,000
- ✓ Students' contents up to £10,000
- ✓ Computer data
- ✓ Death of an artist
- ✓ Guest personal possessions
- ✓ Hole in one cover
- ✓ Marquees at the home

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

We also provide Mid-Net-Worth Family Legal Expenses Insurance as an optional extension of cover for Mid-Net-Worth Home Insurance policyholders (see page [21](#)).



Landlord Legal Expenses & Rent Guarantee Insurance

Landlord Legal Expenses & Rent Guarantee Insurance has been designed to help protect landlords against rent arrears, rent default and the expenses incurred when evicting non-paying tenants.

The full cost is tax deductible against the rental income.

Key Features

- ✓ Rent arrears of up to £2,500 per month are covered
- ✓ Legal expenses of up to £100,000 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 £100,000. It covers rent arrears whilst the tenant still occupies the property.



Family Legal Expenses Insurance

Our Family Legal Expenses Insurance and Mid-Net-Worth Family Legal Expenses Insurance are an optional extension of cover for Home Insurance and Mid-Net-Worth Home Insurance policyholders.

Designed to reimburse the policyholder for legal costs and for a number of insured incidents, the policy also covers any family member that resides with the policyholder at their principal home.

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

Key Features

- ✓ Family Legal Expenses
- ✓ Cover for legal costs of up to £100,000
- ✓ Mid-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).



Cover Provided:

- ✓ Consumer Pursuit
- ✓ Consumer Defence
- ✓ Personal Injury
- ✓ Clinical Negligence
- ✓ Employment Disputes
- ✓ Property Infringement
- ✓ Property Damage
- ✓ Property Sale and Purchase
- ✓ Tax
- ✓ School Admission Disputes
- ✓ Probate
- ✓ Personal Identity Fraud
- ✓ Legal Defence
- ✓ Jury Service
- ✓ Social Media Defamation



Support

Business Development

- 📞 Our experienced 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 or online to discuss our products and answer any questions that you may have.

Please contact bdm@vasek.co.uk

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 our customers are treated fairly, openly and honestly, and are completely satisfied with every aspect of their cover.

Feedback

- ✉ If you wish to provide us with any feedback about our products or services, please get in touch by emailing bdm@vasek.co.uk

Our In-House Claims Department

- 📄 NOTE: This excludes Landlord Legal Expenses & Rent Guarantee Insurance, Family Legal Expenses Insurance and Mid-Net-Worth policies. For further information regarding these products, please see the respective policy wordings.

We endeavour to deal with claims as quickly and efficiently as possible. Claims can be submitted online or by downloading our claim form to fill out and send to us. For higher value claims, we may need to arrange an inspection of the premises by a loss adjuster at our expense. There is also an out of hours claims helpline for our property insurance products to provide help and support, which can be found in our policy wordings.



Contact Us

LiveChat

- ☒ Speak to our specialist team via the LiveChat function on our website www.vasek.co.uk

Vasek Insurance

- 🔍 30-34 Hounds Gate, Nottingham, NG1 7AB

Tel: 0115 950 5052

Email: enquiries@vasek.co.uk / bdm@vasek.co.uk

If you would like to email a department directly:

- ☒ policymanagement@vasek.co.uk
- household@vasek.co.uk
- portfolios@vasek.co.uk
- claims@vasek.co.uk

If you have a complaint:

- 📞 complaints@vasek.co.uk

Follow us on social media

-  [Vasek Insurance Services Ltd](#)

All information correct at time of publication. 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.

Vasek Insurance is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.

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