



**UNOCCUPIED DIRECT PROPERTY  
INSURANCE  
POLICY WORDING**

**APRIL 2024**

Vasek Insurance - 30-34 Hounds Gate, Nottingham, NG1 7AB  
**Tel: 0800 0152211**

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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## YOUR UNOCCUPIED DIRECT PROPERTY INSURANCE POLICY

This insurance provides cover for the sections specified in the **schedule** during the **period of insurance** for which **you** have paid and **we** have accepted **your** premium.

Please read all the documents carefully to make sure they meet **your** requirements. This insurance is a contract between **you** and the **insurer**, as named in the **schedule** and the definitions on page 4. It has been issued in accordance with the authorisation granted to **Vasek Insurance** by the **insurer** under the contract reference number shown in the **schedule** and is based on the information provided to **us** by **you** or anyone acting on **your** behalf.

A copy of the information provided to **us** by **you** or anyone acting on **your** behalf is contained within the **schedule**. Should this information be incorrect please contact **Vasek Insurance** as soon as practicable so the correct information can be provided and the insurance updated.

This policy wording, along with the **schedule** and any endorsement(s) shown within the **schedule** should be read together as one document and form the contract of insurance.

Certain exclusions apply to all sections of this insurance and are shown on page 13. It is important that **you** read them carefully, as they apply at all times.

For **your** added peace of mind and financial protection this insurance does not have a policy excess and therefore any claim will be paid in full without deduction.

**This insurance policy is only available where the owner has passed away or resides in a nursing/ care home, unless shown differently in the schedule.**

**For reference, if the property is awaiting sale following any of the above, this is acceptable.**

## GUARANTEE OF INSURANCE

**We** guarantee that any information provided to **us** by **you** or anyone acting on **your** behalf such as, but not limited to, an executor, solicitor or holder of a power of attorney WILL NOT affect this insurance or any claim that may be made.

Therefore if there is any loss or damage, at the residential **premises** shown in the **schedule**, which is covered by this insurance **we** guarantee to deal with the resultant claim in line with the terms of this insurance policy without exception.

Once again, I would like to thank **you** for purchasing and trusting Vasek with **your** Insurance needs.



James Collins  
Managing Director, **Vasek Insurance**

## PROTECT YOUR UNOCCUPIED HOME DURING THE WINTER MONTHS

From the 1st of October the days start to get shorter and the weather gets colder.

A sudden cold snap can catch **you** off guard and even a small leak from a pipe could cause hundreds of pounds of damage. **We** would like to take this opportunity to remind **you** of the importance of winterising **your** unoccupied home during the winter months.

Escape of Water claims may be restricted to £20,000 per claim, depending on the type of boiler and if **you** have a water tank. Please refer to **your schedule** for any policy limits.

To try and protect yourself as much as possible from the upset and damage caused by an Escape of Water **we** suggest that **you** try and protect **your** property by taking one of the actions below.

### Mini Drain Down

1. Turn off the stopcock
2. Sinks and plugholes to be left unobstructed
3. Ensure all water taps are left open/on, plugs are removed from plugholes, water is emptied from cistern and sinks/showers/bath



### Full Drain Down

1. Turn off the stopcock
2. Locate external water drainage plugs in your home and open them
3. Ensure all water taps are left open/on, plugs are removed from plugholes, water is emptied from cistern and sinks/showers/bath
4. Sinks and plug holes to be left unobstructed
5. Ensure that any water heaters are drained (other than in respect of a proprietary sealed central heating system containing anti-freeze)
6. It is advisable to ensure that all exposed piping is adequately lagged. It is also advisable to add a small amount of non-toxic anti-freeze into any remaining water in the bowl or toilet as well as traps in the sinks and showers.



## HOW TO MAKE A CLAIM UNDER THIS INSURANCE

Naturally **we** hope that **you** will not have any accidents or misfortune, but if **you** do and wish to make a claim under this insurance, please contact **Vasek Insurance** as soon as possible. **You** will be required to complete a claim form, this can be done on **our** website by submitting an electronic claim form or by downloading a claim form to email or post back to **Vasek Insurance**. **We** can also post one out to **you** if required. Alternatively **your** intermediary will be able to assist **you** in making a claim.

**Vasek Insurance 30-34 Hounds Gate Nottingham NG1 7AB**

**Tel:** 0115 9505052 (including out of hours)

**Email:** [claims@vasek.co.uk](mailto:claims@vasek.co.uk)

**Website:** [www.ud.vasek.co.uk](http://www.ud.vasek.co.uk)

At the time of making a claim, **we** will require **you** to provide:-

- The policy number stated on **your schedule**;
- Details of the claim.

**We** and/ or **Vasek Insurance** may require **you** to provide:-

- Documentation to support **your** claim such as purchase receipts, invoices, photographs or surveys,
- Two separate independent estimates or quotations for the replacement or repair of damaged property.

**We** reserve the right to request additional information to give due consideration to **your** claim. **We** or **Vasek Insurance** may need to arrange an inspection of **your premises** by a loss adjuster who will make sure that **your** claim is settled fairly and satisfactorily, this will be at **our** expense. **We** or **our** representatives will be entitled to enter the **premises** or any building where any loss or damage has occurred and deal with the claim,

### Your Duties

In the event of a claim or possible claim under this insurance

- 1) **you** must provide **Vasek Insurance** with any other information they require within 30 days of their request, **you** will only be required to provide information that is necessary to deal with **your** claim.
- 2) **you** must forward to **Vasek Insurance** as soon as possible, but no later than 14 days, any letter, claim, writ, summons or other legal document **you** receive if a claim for liability is made against **you**, **you** must forward all information unanswered.
- 3) **you** must inform the Police as soon as possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
- 4) **you** must not admit liability or offer or agree to settle any claim without the written permission of **Vasek Insurance**.
- 5) **you** must provide **Vasek Insurance** with, at **your** own expense, reasonable evidence of value or age (or both) for all items involved in a claim.
- 6) **you** must take all reasonable care to limit any loss, damage or injury
- 7) **you** must not dispose of or repair any damaged property before **we** have had the opportunity to inspect them or **you** have been advised by **Vasek Insurance** to dispose of them.
- 8) **you** must not abandon any property to **us** without **our** written permission.

If **you** fail to comply with any of the above duties this may invalidate a claim, or any payment could be reduced.

## How we deal with your claim

### 1. Defence of claims

**We** may:

- take full responsibility for conducting, defending or settling any claim in **your** name.
- take any action **we** consider necessary to enforce **your** rights or **our** rights under this insurance.

### 2. Other insurance

**We** will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected.

### 3. Fraudulent claims

**you** must not act in a fraudulent manner.

If **you** or anyone acting with **you** or on **your** behalf:-

- makes a claim under the insurance knowing the claim to be false or fraudulently exaggerated in any respect, or
- makes a statement in support of a claim knowing the statement to be false in any respect or submit a document in support of a claim knowing the document to be forged or false in any respect, or
- makes a claim in respect of any loss or damage caused by **your** wilful act or connivance then:-
- **we** shall not pay the claim
- **we** shall not pay any other claim which has been or will be made under the insurance
- **we** may at **our** option declare the insurance void
- **we** shall be entitled to recover from **you** the amount of any claim already paid under the insurance since the last renewal date
- **we** shall not return any premium
- **we** may inform the Police of the circumstances

## DEFINITIONS

Certain words will carry the same meaning wherever they appear in bold in this policy, unless defined differently in the appropriate section. They are shown below:-

<b>Accidental damage</b>	physical damage caused suddenly and accidentally, and not through wear and tear, breakdown or malfunction.
<b>Bodily injury</b>	physical injury including accidental death, disease or illness.
<b>Buildings</b>	<ul style="list-style-type: none"><li>• the main structure of the <b>premises</b> and its permanently fitted fixtures and fittings</li><li>• its domestic outbuildings and private garage(s)</li><li>• tennis courts, terraces, patios, paths, drives, walls, gates, fences, hedges, lamp-posts and railings</li><li>• permanently installed swimming pools, hot tubs and Jacuzzis</li><li>• permanently fitted central heating/fuel tanks, septic tanks and cesspits</li><li>• permanently fitted <b>solar panels</b></li><li>• permanently fitted flooring, but not carpets</li></ul> All within the <b>premises</b> named in the <b>schedule</b> which <b>you</b> own or for which <b>you</b> are legally liable.
<b>Contents</b>	household goods within the <b>buildings</b> , which <b>you</b> own or are legally liable for, up to £5,000 or 10% of the <b>contents</b> sum insured whichever is greater, for any one item unless shown separately in the <b>schedule</b> .  Contents includes: <ul style="list-style-type: none"><li>• gold, silver, gold and silver plated articles, jade, jewellery, furs, object d'art or fine art up to 25% of the of the <b>contents</b> sum insured unless shown separately in the <b>schedule</b></li><li>• radio and television aerials, satellite dishes, satellite television receiving equipment, their fittings and masts which are attached to the <b>buildings</b></li><li>• items in outbuildings, garages or sheds, which are situated within the <b>premises</b>, up to £500 in total</li><li>• metered water or domestic oil in a fixed oil tank up to £1,000 which <b>you</b> have paid for and are legally liable for<ul style="list-style-type: none"><li>• carpets but not permanently fitted flooring</li></ul></li></ul> Contents are not: <ul style="list-style-type: none"><li>• motor vehicles, caravans, aircraft, trailers or watercraft or their accessories</li><li>• any living creature</li><li>• any part of the <b>buildings</b>, decorations or permanent fixtures and fittings at the <b>premises</b></li><li>• any item(s) insured under any other insurance</li></ul>
<b>Heave</b>	upward and/or lateral movement of the site on which <b>your buildings</b> stands caused by swelling of the ground.
<b>Insurer</b>	this insurance policy is underwritten by HCC International Insurance Company plc (HCCII) trading as Tokio Marine HCC they are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
<b>Landslip</b>	downward movement of sloping ground.
<b>Period of insurance</b>	the length of time for which this insurance is in force, as shown in the <b>schedule of cover</b> .

<b>Premises</b>	the <b>buildings</b> that are within the boundaries of the site shown on the title deeds and are registered as a residential property.
<b>Schedule</b>	the printed document containing details of <b>you</b> , the <b>premises</b> , the sums insured, the <b>period of insurance</b> , the <b>excess</b> , the <b>insurer</b> , and any special terms which may apply.
<b>Settlement</b>	downward movement of the site on which <b>your buildings</b> stands as a result of soil being compressed by the weight of the <b>buildings</b> within ten years of construction.
<b>Solar panels</b>	photovoltaic modules, panels or systems professionally installed at the <b>premises</b> for the purpose of generating an electrical supply.
<b>Storm</b>	A period of violent weather which may incorporate: <ul style="list-style-type: none"> <li>• wind speeds of at least 48 knots (55mph)</li> <li>• torrential rain, falling at a rate of at least 25mm an hour</li> <li>• snow to a depth of at least one foot (30 centimetres) in a 24 hour period</li> <li>• hail of such intensity that it causes damage to hardened surfaces or breaks glass</li> </ul>
<b>Subsidence</b>	downward movement of the site on which <b>your buildings</b> stands by a cause other than weight of the <b>buildings</b> itself.
<b>Unoccupied</b>	not having been lived in overnight or on a continual permanent basis.
<b>Vasek Insurance</b>	the company who have been authorised by the <b>insurer</b> under a delegated authority, to transact insurance business on their behalf. <b>Vasek Insurance</b> 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, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.
<b>We/us/our</b>	the <b>insurer</b> and/or <b>Vasek Insurance</b> .
<b>You/your</b>	the person(s) or company/organisation named in the <b>schedule</b> plus any other person(s) or company/organisation <b>you</b> have given or has legally been granted authority to act on <b>your</b> behalf.

## BUILDINGS SECTION

The following cover applies only if the **schedule** shows that it is included.

We cover loss or damage directly caused by insured events 1 – 11 to the **buildings** at the **premises**.

## INSURED EVENTS

### WHAT IS COVERED

### WHAT IS NOT COVERED

This insurance covers the <b>buildings</b> for loss or damage directly caused by:	<b>We will not pay:</b>
1. <b>Fire, lightning, earthquake or explosion</b>	
2. <b>Storm, flood or weight of snow</b>	<ul style="list-style-type: none"> <li>a) for loss or damage caused by <b>subsidence, landslip or heave</b> other than as covered under Insured Event 11 of this section</li> <li>b) for loss or damage to domestic fixed fuel oil tanks in the open, swimming pools, hot tubs, Jacuzzis, tennis courts, drives, patios, paths, terraces, gates, hedges, fences or railings</li> <li>c) rising ground water levels</li> </ul>
3. <b>Escape of water from any fixed appliance, pipe or tank</b>	any amount over the figure shown in your <b>schedule</b> (this maximum limit includes any costs incurred in relation to the additional cover provided under <i>14. Trace and Access</i> )
4. <b>Escape of oil from any fixed appliance, pipe or tank</b>	
5. <b>Theft or attempted theft</b>	for loss or damage unless caused by forcible and/ or violent entry to or exit from the <b>premises</b>
6. <b>Riot</b>	
7. <b>Malicious damage or terrorism</b>	
8. <b>Collision with the property by aircraft, animals or vehicles</b>	
9. <b>Falling trees or branches, lampposts or telegraph poles</b>	for loss or damage caused by trees being cut down or cut back at the <b>premises</b>
10. <b>Breakage or collapse of satellite television receiving equipment or television and radio aerials</b>	

**BUILDINGS SECTION** (continued)

**WHAT IS COVERED**

**WHAT IS NOT COVERED**

<p>This insurance covers the <b>buildings</b> for loss or damage directly caused by</p>	<p><b>We will not pay:</b></p>
<p>11. <b>Subsidence, landslip or heave of the site on which the buildings stand</b></p>	<ul style="list-style-type: none"> <li>a) for loss or damage to terraces, patios, paths, drives, walls, gates, fences, hedges, lampposts, railings, swimming pools, hot tubs, tennis courts, permanently fitted central heating/fuel tanks, septic tanks or cesspits unless the main structure of the <b>premises</b> is also affected at the same time and by the same event</li> <li>b) for loss or damage caused by coastal or river erosion</li> <li>c) for loss or damage whilst the <b>buildings</b> are undergoing any structural repairs, alterations or extensions</li> <li>d) for loss or damage caused by the normal bedding down, <b>settlement</b> or expansion or contraction of new structures, the settlement of newly made up ground or compaction of infill, demolition, defective design, faulty materials or faulty workmanship</li> <li>e) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law</li> <li>f) for loss or damage to solid floors unless the walls of the <b>buildings</b> are damaged at the same time and by the same event</li> <li>g) for loss or damage that was occurring or existed before this insurance first commenced</li> </ul>

## BUILDINGS (continued)

### ADDITIONAL COVERS

WHAT IS COVERED	WHAT IS NOT COVERED
This section of the insurance also covers:	<b>We will not pay:</b>
<p>12. <b>Nest removal</b></p> <p>the costs <b>you</b> are responsible to pay for professional contractors to trace and remove bird, animal and insect nests at the <b>premises</b></p>	<p>a) any amount over £1,000 per incident</p> <p>b) for the removal of nests that existed before cover commenced</p>
<p>13. <b>Underground services</b></p> <p>the cost of repairing <b>accidental damage</b> caused by external and visible means from a single identifiable event to:</p> <ul style="list-style-type: none"><li>• domestic oil pipes</li><li>• underground water-supply pipes</li><li>• underground sewers, drains and septic tanks</li><li>• blocked sewers including the cost of braking into them and making necessary repairs</li><li>• underground gas pipes</li><li>• underground cables</li></ul> <p>serving the <b>premises</b> and which <b>you</b> are legally liable for</p>	<p>a) loss or damage to any land drainage pipe or the cost of cleaning any blocked drain, drainage or sewer pipe</p> <p>b) damage to septic tank filters unless due to root infiltration</p>
<p>14. <b>Trace and Access</b></p> <p>if the <b>buildings</b> are damaged by water or oil escaping from any fixed tanks, apparatus, pipes or any fixed heating installation at the <b>premises</b>, <b>we</b> will pay for the cost of removing and replacing any other parts of the <b>buildings</b> necessary to find and repair the source of the leak and making good</p>	<p>any amount over the figure shown in your <b>schedule</b> (this maximum limit includes any costs incurred in relation to the additional cover provided under 14. <i>Trace and Access</i>)</p>

**BUILDINGS** (continued)

**ADDITIONAL COVERS**

**WHAT IS COVERED**

**WHAT IS NOT COVERED**

This section of the insurance also covers:	<b>We will not pay:</b>
<p>15. <b>Additional expenses</b> any necessary expenses <b>you</b> may incur following loss or damage which is covered by an Insured Event for:</p> <ul style="list-style-type: none"> <li>• architects', surveyors', consulting/structural engineers and legal fees</li> <li>• the cost of removing debris, demolition, shoring or propping up and making the <b>premises</b> safe</li> <li>• the costs <b>you</b> have to pay in order to comply with any Government or local authority requirements</li> </ul>	<p>a) any expenses or fees for preparing a claim or an estimate of loss or damage</p> <p>b) any costs if Government or local authority requirements have been served on <b>you</b> before the loss or damage</p>
<p>16. <b>Landscaped gardens</b> the necessary costs <b>you</b> may incur for repairing or replacing the gardens at the <b>premises</b> back to their original condition following loss or damage which is covered by an Insured Event or damage caused by the Emergency Services attending the <b>premises</b></p>	any amount over £25,000 in total
<p>17. <b>Fire extinguisher expenses</b> the necessary costs <b>you</b> may incur in replacing or refilling fire extinguishers, replacing sprinkler heads and refilling sprinkler tanks at the <b>premises</b> following loss or damage which is covered by an Insured Event</p>	any amount over £5,000 in total
<p>18. <b>Emergency access expenses</b> the necessary costs <b>you</b> may incur for repairing the <b>buildings</b> following damage caused to the <b>buildings</b> by any of the Emergency Services in gaining entry to the <b>premises</b></p>	any amount over £5,000 in total
<p>19. <b>Closed circuit television systems</b> the necessary costs <b>you</b> may incur in repairing or replacing closed circuit television systems at the <b>premises</b> following <b>accidental damage</b> or loss or damage covered under this section of the policy</p>	any amount over £5,000 in total

**BUILDINGS** (continued)  
**ADDITIONAL COVERS**

**WHAT IS COVERED**

**WHAT IS NOT COVERED**

This section of the insurance also covers:	<b>We will not pay:</b>
<p><b>20. Fly tipping</b>  the necessary costs <b>you</b> have to pay for removing illegally dumped items from the <b>premises</b> and disposing of them at a fully licenced amenity site plus the costs of repairing any damage caused by fly tippers at the <b>premises</b></p>	<p>a) any amount over £1,000 per incident  b) for removing any items that were present before cover commenced</p>
<p><b>21. Buyers benefit</b>  anyone buying the <b>premises</b> will have the benefit of the <b>buildings</b> section of this insurance until the sale is completed or the insurance ends, whichever is sooner</p>	<p>if the <b>buildings</b> are insured under any other insurance</p>
<p><b>22. Index linking</b>  <b>your buildings</b> sum insured against inflation so <b>your buildings</b> sum insured will be indexed each month by <b>us</b> in line with The House Rebuilding Cost index issued by the Royal Institution of Chartered Surveyors  <b>we</b> will not charge <b>you</b> any premium for this monthly increase, but at each renewal <b>we</b> will calculate the premium using the new sum insured for <b>your</b> added protection should the index fall  <b>we</b> will not reduce the sum insured</p>	

## BUILDINGS SECTION (continued)

### ACCIDENTAL DAMAGE COVER TO THE BUILDINGS

The following cover applies only if the **schedule** shows that **accidental damage** to the **buildings** is included.

#### WHAT IS COVERED

#### WHAT IS NOT COVERED

This extension covers:	We will not pay:
<p><b>Accidental damage to the buildings</b></p>	<ul style="list-style-type: none"> <li>a) for damage that <b>we</b> specifically exclude elsewhere under the <b>buildings</b> section</li> <li>b) for damage caused by the <b>buildings</b> moving, settling, shrinking, collapsing or cracking</li> <li>c) for damage while the <b>premises</b> are being altered, refurbished or extended</li> <li>d) for damage to outbuildings or garages that are not built of brick, stone or concrete or roofed with slates, tiles, metal, asbestos, asphalt or concrete</li> <li>e) for damage arising from faulty design, specification or materials</li> <li>f) for damage caused by mechanical or electrical faults or breakdown</li> <li>g) for damage caused by dryness, dampness, extremes of temperature or exposure to light</li> <li>h) for damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks</li> <li>i) for damage caused by or contributed to, by or arising from any kind of pollution and/or contamination</li> </ul>

## SETTLING CLAIMS

### How **we** deal with **your** claim

1. If **your** claim for loss or damage is covered under the **buildings** section **we** can choose to settle **your** claim by:
  - Repairing
  - Replacing
  - Reinstating
  - PaymentBut not so that it is better or more extensive than immediately prior to the incident giving rise to the claim.
2. If **we** have agreed with **you** that the **buildings** will not be repaired, replaced or reinstated following loss or damage **we** will agree a cash settlement with **you** and may deduct an amount for wear and tear.

### **Your** sum insured

3. **We** will not reduce the sum insured under the **buildings** section after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are under insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your** sum insured for the **buildings**, then **we** will only pay a proportion of the claim. For example if **your** sum insured only covers one half of the cost of rebuilding the **buildings**, then **we** will only pay one half of the whole cost of **your** claim. This settlement basis applies to the whole of the **buildings** section.

## CONTENTS SECTION

The following cover applies only if the **schedule** shows that it is included.

**We** cover loss or damage directly caused by insured events 1 – 11 to the **contents** at the **premises**.

### INSURED EVENTS

#### WHAT IS COVERED

#### WHAT IS NOT COVERED

This insurance covers the <b>contents</b> for loss or damage directly caused by:	<b>We</b> will not pay:
1. <b>Fire, lightning, earthquake or explosion</b>	
2. <b>Storm, flood or weight of snow</b>	a) for loss or damage to contents in the open b) rising ground water levels
3. <b>Escape of water from any fixed appliance, pipe or tank</b>	any amount over the figure shown in your schedule
4. <b>Escape of oil from any fixed appliance, pipe or tank</b>	
5. <b>Theft or attempted theft</b>	for loss or damage unless caused by forcible and/ or violent entry to or exit from the <b>premises</b>
6. <b>Riots</b>	
7. <b>Malicious damage or terrorism</b>	
8. <b>Collision with the property by aircraft, animals or vehicles</b>	
9. <b>Falling trees or branches, lampposts or telegraph poles</b>	for loss or damage caused by trees being cut down or cut back at the <b>premises</b>
10. <b>Breakage or collapse of satellite television receiving equipment or television and radio aerials</b>	
11. <b>Subsidence, landslip or heave of the site on which the buildings stand</b>	a) for loss or damage caused by coastal or river erosion b) for loss or damage whilst the <b>premises</b> are undergoing any structural repairs, alterations or extensions c) for loss or damage arising from defective design, faulty materials or faulty workmanship d) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law e) for loss or damage following damage to solid floors unless the walls of the <b>buildings</b> are damaged at the same time and by the same event

## CONTENTS SECTION (continued)

### ACCIDENTAL DAMAGE COVER TO THE CONTENTS

The following cover applies only if the **schedule** shows that **accidental damage** to the **contents** is included.

#### WHAT IS COVERED

#### WHAT IS NOT COVERED

This extension covers:	<b>We</b> will not pay:
<b>Accidental damage to the contents</b>	<ul style="list-style-type: none"><li>a) for damage that <b>we</b> specifically exclude elsewhere under the <b>contents</b> section</li><li>b) for damage to <b>contents</b> within garages and outbuildings</li><li>c) for damage while the <b>premises</b> are being altered, refurbished or extended</li><li>d) for damage or deterioration to any item caused by dyeing, cleaning, repair, renovation or whilst being worked upon</li><li>e) for damage arising from faulty design, specification or materials</li><li>f) for damage caused by mechanical or electrical faults or breakdown</li><li>g) for damage caused by dryness, dampness, extremes of temperature or exposure to light</li><li>h) for damage caused by or contributed to, by or arising from any kind of pollution and/or contamination</li></ul>

## SETTLING CLAIMS

### How **we** deal with **your** claim

1. If **your** claim for loss or damage is covered under the **contents** section **we** can choose to settle **your** claim by:
  - Repairing
  - Replacing
  - Reinstating
  - Payment

For total loss or destruction of any item **we** will pay the cost of replacing the item as new as long as the new item is as close as possible to but not an improvement on the original item when it was new.

2. Where **we** agree to make a cash settlement **we** will only pay **you** what it would cost **us** to repair or replace using **our** preferred suppliers or contactors.

### **Your** sum insured

3. **We** will not reduce the sum insured under the **contents** section after **we** have paid a claim as long as **you** agree to carry out **our** recommendations to prevent further loss or damage.
4. If **you** are under insured, which means the cost of replacing the **contents**, as new, at the time of loss or damage is more than **your** sum insured for the **contents**, then **we** will only pay a proportion of the claim.

For example if **your** sum insured only covers one half of the cost of replacing the **contents**, as new, then **we** will only pay one half of the whole cost of **your** claim.

This settlement basis applies to the whole of the **contents** section.

## PROPERTY OWNERS LIABILITY AND LEGAL LIABILITY AS OCCUPIER

This section of the policy works in the following way:

- If the **buildings** only or the **buildings** and **contents** are insured, **your** legal liability is covered under Property Owners Liability and Legal Liability as Occupier below.
- If the **contents** only are insured, **your** legal liability is covered under Legal Liability as Occupier below, or
- If the **contents** only are insured and **you** paid an additional premium to include Property Owners Liability and this is shown in the **schedule**, **your** legal liability is covered under Property Owners Liability and Legal Liability as Occupier below.

The most **we** will pay for any one accident or series of accidents arising out of any one event is £5,000,000 plus the costs and expenses, which **we** have agreed to pay, unless shown differently in the **schedule**.

### WHAT IS COVERED

### WHAT IS NOT COVERED

We will cover <b>you</b> :	We will not cover <b>you</b> for any liability:
<p><b>Property Owners Liability</b> for <b>your</b> legal liability as owner of the <b>premises</b> for any amounts <b>you</b> become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> <li>• <b>bodily injury</b></li> <li>• damage to property</li> </ul> <p>caused by an accident happening at the <b>premises</b> during the <b>period of insurance</b></p> <p><b>Legal Liability as Occupier</b> for <b>your</b> legal liability as a result of <b>your</b> actions if <b>you</b> are or had been the occupier of the <b>premises</b> for any amounts <b>you</b> become legally liable to pay as damages for:</p> <ul style="list-style-type: none"> <li>• <b>bodily injury</b></li> <li>• damage to property</li> </ul> <p>caused by an accident happening at the <b>premises</b> during the <b>period of insurance</b></p>	<p>a) for <b>bodily injury</b> to:</p> <ul style="list-style-type: none"> <li>• <b>you</b></li> <li>• any member of <b>your</b> family</li> <li>• any person who at the time of sustaining such <b>bodily injury</b> is engaged in <b>your</b> service or employed by <b>you</b></li> </ul> <p>b) for <b>bodily injury</b> arising or in any way connected with any communicable disease or condition</p> <p>c) arising out of any criminal or violent act to another person or property</p> <p>d) for damage to property owned by or in the charge or control of</p> <ul style="list-style-type: none"> <li>• <b>you</b></li> <li>• any member of <b>your</b> family</li> <li>• any person engaged in <b>your</b> service or employed by <b>you</b></li> </ul> <p>e) arising or in any way connected with any profession, occupation, business or employment</p> <p>f) which <b>you</b> have assumed under contract and which would not otherwise have attached</p> <p>g) arising or in any way connected with <b>your</b> ownership, possession or use of</p> <ul style="list-style-type: none"> <li>i) any motorised or horse drawn vehicle other than domestic gardening equipment used within the <b>premises</b></li> <li>ii) any power-operated lift other than stair lifts</li> <li>iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes</li> </ul>

**PROPERTY OWNERS LIABILITY AND LEGAL LIABILITY AS OCCUPIER (continued)**

**WHAT IS COVERED**

**WHAT IS NOT COVERED**

	<b>We will not cover <b>you</b> for any liability:</b>
	<ul style="list-style-type: none"> <li>iv) any animal other than cats, horses or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, the Dangerous Dogs(NorthernIreland)order1991 or Dangerous DogsAmendment1997 or any amending legislation</li> <li>h) in respect of any kind of pollution and/or contamination other than                             <ul style="list-style-type: none"> <li>• caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time at the <b>premises</b> during the <b>period of insurance</b>; and</li> <li>• is reported to <b>us</b> not later than 30 days from the end of the <b>period of insurance</b></li> </ul> </li> <li>i) arising or in any way connected with <b>your</b> ownership, occupation, possession or use of any land or building/structure that is not within the <b>premises</b></li> <li>j) if <b>you</b> are entitled to indemnity under any other insurance until such insurance(s) is/are exhausted</li> </ul>

**IMPORTANT NOTICE**

**Dangerous Dogs Act 1991** - The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described by the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information website ([www.opsi.gov.uk](http://www.opsi.gov.uk)) or contact the Citizens Advice Bureau.

## ACCIDENTS TO DOMESTIC STAFF

This section of the policy works in the following way:

- If the **contents** are insured, **your** legal liability is covered below

The most **we** will pay for any one accident or series of accidents arising out of any one event is £10,000,000 plus the costs and expenses, which **we** have agreed to pay, unless shown differently in the **schedule**.

### WHAT IS COVERED

### WHAT IS NOT COVERED

We will cover <b>you</b> :	We will not cover <b>you</b> for any liability:
<p>for any amounts <b>you</b> become legally liable to pay for accidental <b>bodily injury</b> anywhere in the world to <b>your</b> domestic staff employed in connection with the <b>premises</b> during the <b>period of insurance</b></p>	<ul style="list-style-type: none"> <li>a) for <b>bodily injury</b> arising or in any way connected with any vehicle</li> <li>b) for <b>bodily injury</b> arising or in any way connected with any communicable disease or condition</li> <li>c) for <b>bodily injury</b> arising or in any way connected with <b>your</b> profession, occupation, business or employment</li> <li>d) for <b>bodily injury</b> arising or in any way connected with <b>your</b> stay in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the <b>period of insurance</b></li> <li>e) for <b>bodily injury</b> arising or in any way connected with any animal other than cats, horses or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991, the Dangerous Dogs (Northern Ireland) order 1991 or Dangerous Dogs Amendment 1997 or any amending legislation</li> </ul>

### IMPORTANT NOTICE

**Dangerous Dogs Act 1991** - The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described by the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information website ([www.opsi.gov.uk](http://www.opsi.gov.uk)) or contact the Citizens Advice Bureau.

## GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE OF THIS INSURANCE

### a) **Radioactive Contamination and Nuclear Assemblies Exclusion**

**We** will not cover:

- 1) loss or destruction of or any damage to any **premises** or insured items whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
- 2) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:-
  - i) ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel,
  - ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof,

### b) **War Exclusion**

**We** will not cover any loss or damage or liability directly or indirectly caused by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority,

### c) **Rot Exclusion**

**We** will not cover loss or damage resulting from mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot, vermin, insects, chewing, scratching, tearing, fouling or loss or damage caused by pets,

### d) **Existing or Deliberate Loss or Damage**

**We** will not cover loss or damage:

- occurring before this insurance first commenced
- caused deliberately by **you**, anyone else acting on **your** behalf or anyone lawfully at the premises,

### e) **Undamaged Items**

**We** will not cover the cost of replacing or repairing any undamaged item or parts of items forming part of a pair, set, suite or other article of a uniform nature colour or design when loss or damage occurs within a clearly identifiable area or to a specific part,

### f) **Indirect Loss or Damage**

**We** will not cover any loss or damage that is not directly associated with the incident that caused **you** to claim, except where that loss or damage is expressly included within this insurance,

### g) **Wear and Tear**

**We** will not cover loss or damage caused by or in part through misuse, poor maintenance or from wear and tear at the **premises**,

### h) **Defective Construction or Design Exclusion**

**We** will not cover any loss, damage, liability, cost or expense or any kind caused by or resulting from poor or faulty design, workmanship or materials,

i) **Property Type**

**We** will not cover loss, damage or liability if the **premises** or **buildings** contained within the **premises** are anything other than residential.

j) **Limited Cyber and Data Exclusion**

**We** will not pay for any:

- (a) Cyber loss, damage, liability, cost or expense caused deliberately or accidentally by:
- (i) the use of or inability to use any application, software, or programme;
  - (ii) any computer virus;
  - (iii) any computer related hoax relating to (a) (i) and/or (a) (ii) above.

However, where:

- a fire or explosion occurs as a result of (a)(i) or (a)(ii) above;
- an escape of water occurs as a result of (a)(i) or (a)(ii) above; or
- a theft or attempted theft immediately follows (a)(i) or (a)(ii) above;

and that fire, explosion, escape of water, theft or attempted theft would otherwise be covered under this contract, **we** will still cover physical loss or damage resulting from that fire, explosion, escape of water, theft or attempted theft.

k) **Biological and Chemical Contamination Exclusion Clause**

**We** will not cover:

- 1) Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
- 2) Or any legal liability of whatsoever nature,
- 3) Death or injury to any person,

directly or indirectly caused by or contributed to, by or arising from Biological or Chemical contamination due to or arising from;

- Terrorism; and/or
- Steps taken to prevent, suppress, control or reduce the consequences of any actual attempted, suspected or perceived terrorism.

For the purposes of this exclusion “terrorism” means any act(s) of any person(s) or organisation(s) involving:

- The causing, occasioning or threatening of harm of whatever nature and by whatever means;
- Putting the public or any section of the public in fear,

In circumstances in which it is reasonable to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

l) **The Contracts (Rights of Third Parties) Act 1999 Clarification Clause**

A Person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from the Act.

m) **Infectious or Contagious Disease Exclusion**

This insurance does not cover any loss, damage, liability, cost or expense, in any way caused by or resulting from:

- a) infectious or contagious disease;
- b) any fear or threat of a) above; or
- c) any action taken to minimise or prevent the impact of a) above.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

## CANCELLING THIS INSURANCE

**You** can cancel this insurance at any time by notifying **Vasek Insurance**. This can be done either electronically online, verbally over the phone or in writing via fax or our postal address.

This insurance has a cooling off period of 14 days' from either:

- The date **you, your** solicitor or anyone else acting on **your** behalf receive the insurance documentation, or
- The start date of the **period of insurance**,

whichever is the later.

Providing **you** have not made or reported any claims **we** will refund the premium in full.

This cooling off period will not apply if the **premises** shown in the **schedule** was sold/transferred or inherited during the cooling off period, unless occurring prior to the start of the insurance.

**You** can cancel this insurance at any time outside the cooling off period. As long as no claims have been made or reported during the current **period of insurance we** will return a proportion of **your** premium paid on a pro rata basis, less an administration charge of £20. No return of premium will be given if under £20 or if any claims have been reported or paid in whole or part during the current **period of insurance**.

If however **you** elected to take a 3 or 6 month only policy no return of premium will be given.

**We** can cancel this insurance by giving **you** 14 days' notice in writing to **your** last known postal address or via anyone else who acted on **your** behalf. If **we** do this **we** will return a proportion of **your** premium paid on a pro rata basis, without any administration charge. **You** will still be entitled to this return of premium even if a claim has been reported or paid in whole or part.

**We** will only do this for a valid reason, such as but not limited to:

- non payment of premium, including any direct debit or premium finance instalment;
- non-cooperation or failure to supply any information or documentation **we** request;
- threatening or abusive behaviour including the use of threatening or abusive language.

## ADMINISTRATION CHARGES

**Vasek Insurance** charge an administration fee for arranging and amending policies. Information of these charges can be found within our Initial Disclosure Document at [www.vasek.co.uk](http://www.vasek.co.uk). However, no charge will ever be made if **you** wish to make a claim. Any administration fees are included in the premium charged.

## FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The **insurer** and **Vasek Insurance** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if the **insurer** or **Vasek Insurance** is unable to meet its obligations to **you** under this contract. If **you** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of the contract. Further information about the Scheme is available from the Financial Services Compensation Scheme: PO Box 300, Mitcheldean, GL17 1DY. Tel: 0800 678 1100 or 020 7741 4100 Web: [www.fscs.org.uk](http://www.fscs.org.uk)

## SANCTIONS

**We** will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

## THE LAW APPLICABLE TO THIS INSURANCE

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both **you** and **we** may choose the law which applies to this contract, to the extent permitted by those laws. Unless **you** and **we** agree otherwise, **we** have agreed with **you** that the law which applies to this contract is the law which applies to the part of the United Kingdom in which the **premises** is situated, or, if the **premises** is in the Channel Islands or the Isle of Man, the law of whichever of those two places applies.

**We** and **you** have agreed that any legal proceedings between **you** and **us** in connection with this contract will only take place in the courts of the part of the United Kingdom in which the **premises** is situated, or, if the **premises** is in either the Channel Islands or the Isle of Man, the courts of whichever of those two places applies.

## INSURER

This insurance policy is underwritten by:

HCC International Insurance Company plc (HCCII) trading as Tokio Marine HCC. HCCII is registered in England and Wales (Company Reg No: 01575839) with registered office at 1 Aldgate, London EC3N 1RE. HCCII is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference Number 202655).

**You** can check these details with the Financial Conduct Authority either on their website at [www.fca.org.uk](http://www.fca.org.uk) or by calling them on 0800 111 6768.

## OUR SERVICE COMMITMENT TO YOU

**Our** aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service.

If **you** have any questions or concerns about **your** policy, the handling of a claim or wish to make a complaint **you** should, in the first instance, contact **Vasek Insurance**.

**Vasek Insurance 30-34 Hounds Gate, Nottingham NG1 7AB**

**Tel: 0800 015 2211**

**Email:** [policymanagement@vasek.co.uk](mailto:policymanagement@vasek.co.uk); **or** [claims@vasek.co.uk](mailto:claims@vasek.co.uk); **or** [complaints@vasek.co.uk](mailto:complaints@vasek.co.uk)

If **you** remain dissatisfied after **your** complaint has been considered or, in any event, after a period of eight weeks from making **your** complaint, **you** may be able to refer **your** complaint to the Financial Ombudsman Service (FOS). The contact details for the FOS are:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone:

- 0800 023 4567 (calls to this number are free from “fixed lines” in the UK),
- or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK), or
- +44 (0)20 7964 0500 (if you are calling from outside the UK). Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

This complaints procedure does not affect your right to take legal action.

## DATA PROTECTION

### Your Insurer's Privacy Notice

Tokio Marine HCC respects **your** right to privacy. In **our** Privacy Policy (available at <https://www.tmhcc.com/en/legal/privacy-policy>) **we** explain who **we** are, how **we** collect, share and use personal information about **you**, and how **you** can exercise **your** privacy rights. If **you** have any questions or concerns about our use of **your** personal information, then please contact [DPO@tmhcc.com](mailto:DPO@tmhcc.com).

**We** may collect **your** personal information such as name, email address, postal address, telephone number, gender and date of birth. **We** may also collect **your** sensitive personal information such as data relating to **your** physical or mental health or condition. **We** need the personal or sensitive personal information to enter into and perform a contract with **you**. **We** retain personal information and sensitive personal information **we** collect from **you** where **we** have an ongoing legitimate business need to do so.

**We** may disclose **your** personal or sensitive personal information to:

- **our** group companies;
- third party services providers and partners who provide data processing services to **us** or who otherwise process personal information for purposes that are described in **our** Privacy Policy or notified to **you** when we collect **your** personal information;
- any competent law enforcement body, regulatory, government agency, court or other third party where **we** believe disclosure is necessary (i) as a matter of applicable law or regulation, (ii) to exercise, establish or defend **our** legal rights, or (iii) to protect your interests or those of any other person;
- a potential buyer (and its agents and advisers) in connection with any proposed purchase, merger or acquisition of any part of **our** business, provided that **we** inform the buyer it must use **your** personal information only for the purposes disclosed in **our** Privacy Policy; or
- any other person with your consent to the disclosure.

**Your** personal and sensitive personal information may be transferred to, and processed in, countries other than the country in which **you** are resident. These countries may have data protection laws that are different to the laws of **your** country. **We** transfer data within the Tokio Marine group of companies by virtue of our Intra Group Data Transfer Agreement, which includes the EU Standard Contractual Clauses.

**We** use appropriate technical and organisational measures to protect the personal information that **we** collect and process about **you**. The measures **we** use are designed to provide a level of security appropriate to the risk of processing **your** personal information.

**You** are entitled to know what data is held on **you** and to make what is referred to as a Data Subject Access Request ('DSAR'). **You** are also entitled to request that **your** data be **corrected** in order that **we** hold accurate records. In certain circumstances, **you** have other data protection rights such as that of requesting deletion, objecting to processing, restricting processing and in some cases requesting portability. Further information on **your** rights is included in **our** Privacy Policy.

**You** can opt-out of marketing communications **we** send **you** at any time. **You** can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing e-mails we send **you**. Similarly, if **we** have collected and processed **your** personal or sensitive personal information with **your** consent, then **you** can withdraw **your** consent at any time. Withdrawing **your** consent will not affect the lawfulness of any processing **we** conducted prior to **your** withdrawal, nor will it affect processing of **your** personal information conducted in reliance on lawful processing grounds other than consent. **You** have the right to complain to a data protection authority about **our** collection and use of **your** personal information.

## Vasek Insurance Short Form Privacy Notice

We (Vasek Insurance) are the data controller of any personal data **you** provide to us. We collect and process personal data in order to offer and provide insurance services and policies and to process claims. Personal data is also used for business purposes such as fraud prevention and detection, financial management, to generate risk modelling, conduct analytics including to advise, improve and develop our products and services and to comply with our legal and regulatory obligations. This may involve sharing information with, and obtaining information from, our group companies and third parties such as (re)insurers, other brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us to monitor and improve the service we provide as well as for regulatory purposes.

Please see our Privacy Notice for further information on how **your** personal data is used, shared, disclosed and retained, your rights in relation to your personal data and how to contact our Data Protection Officer. Our Privacy Notice can be found at <https://www.ajg.com/uk/privacy-policy/>. From time to time we may make important updates to our Privacy Notice and these may in turn affect the way we use and handle **your** data. Please ensure **you** review our Privacy Notice periodically to ensure **you** are aware of any changes.

If **you** are providing us with personal data of another individual that would be covered under the insurance policy we may be placing or services we may provide to **you**, **you** shall ensure that **you** have obtained all appropriate consents, where required, tell them **you** are providing their information to us and show them a copy of this notice. **You** must not share personal data with us that is not necessary for us to offer, provide or administer our services to **you**.

**A PLACE FOR YOUR NOTES**



Vasek Insurance - 30-34 Hounds Gate, Nottingham, NG1 7AB, United Kingdom

**Tel: 0115 950 5052 [www.vasek.co.uk](http://www.vasek.co.uk)**

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.

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