



**TENANTED ESSENTIALS
PROPERTY POLICY
WORDING**

MAY 2026

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

Tel: 0115 950 5052

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.

Table of Contents

HOW TO MAKE A CLAIM UNDER THIS INSURANCE	4
DEFINITIONS	6
BUILDINGS SECTION.....	8
CONTENTS SECTION	15
PROPERTY OWNERS LIABILITY AND LEGAL LIABILITY AS OCCUPIER OR LANDLORD	19
ACCIDENTS TO DOMESTIC STAFF.....	22
GENERAL CONDITIONS APPLYING TO THIS INSURANCE POLICY	23
GENERAL EXCLUSIONS APPLYING TO THIS INSURANCE POLICY	24
CANCELLING THIS INSURANCE	26
FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)	26
SANCTIONS	26
THE LAW APPLICABLE TO THIS INSURANCE.....	27
INSURER	27
COMPLAINTS.....	27
DATA PROTECTION.....	28

YOUR TENANTED PROPERTY INSURANCE POLICY

This insurance provides cover for the sections specified in the **schedule of cover** 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 **us** as named in the **schedule of cover** and the definitions on page 8. It has been issued in accordance with the authorisation granted to **Vasek Insurance** by **us** under the contract reference number shown in the **schedule of cover** and **we** have relied on the information **you** have given **us**.

The information provided in the statement of fact, whether provided orally, electronically or in writing and the declaration that **you** have made, have been relied upon by **us** in entering into the insurance.
(*see important notice below)

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

Certain conditions, exclusions and clauses apply to all sections of this insurance and are shown on pages 10, 11 and 12. It is important that **you** read them carefully, as they apply at all times.

* Important Notice - Information **you** have given **us**

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information given to **us**, either orally, electronically or in writing, by **you** or anyone acting on **your** behalf. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete. A copy of the information provided to **us** is contained within the statement of fact attached to the **schedule of cover**. If **you** agree that the information is correct then please sign and date the statement of fact and retain for **your** records. Should the information be incorrect or missing then please contact **Vasek Insurance** or **your** insurance broker as soon as practicable so the correct information can be provided and updated. Please note that any corrected information may result in a change to the premium charged and/or the terms set by **us** or it may result in **us** being unable to continue this insurance and having to cancel this policy.
If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this policy as if it never existed and decline all claims.

If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your** policy and any claim. For example, **we** may:

- treat this policy as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- amend the terms of this insurance. **We** may apply these amended terms as if they were already in place;
- charge **you** more for the remainder of **your period of insurance** and reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged **you**; or
- cancel **your** policy in accordance with the cancellation condition as set out in this policy.

Vasek Insurance or **your** insurance broker will write to **you** if **we**:

- intend to treat this insurance as if never existed; or
- need to amend the terms of this insurance;
- require **you** to pay more for this insurance; or
- intend to cancel **your** policy.

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



Clark Ross
Managing Director Vasek Insurance

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 the **Vasek Insurance** claims department 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 **us**, **we** can also post one out to **you** if required. Alternatively **your** broker will be able to assist **you** in making a claim.

Vasek Insurance Claims Department 30-34 Hounds Gate Nottingham NG1 7AB

Tel: 0115 950 5052 (including out of hours)

Email: claims@vasek.co.uk

Website: www.vasek.co.uk

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

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

We 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 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 the Claims Department with any other information they require within 30 days of their request. **We** will only ask **you** for information in relation to **your** claim or **your** insurance policy.
- 2) **you** must forward to the Claims Department 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 the Claims Department.
- 5) **you** must provide the Claims Department 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 the Claims Department 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 this policy, unless defined differently in the appropriate section. They are highlighted as follows:-

Accidental damage	physical damage caused suddenly and accidentally, and not through wear and tear, breakdown or malfunction.
Bodily injury	physical injury including accidental death, disease or illness.
Buildings	<ul style="list-style-type: none">the main structure of the property and its permanently fitted fixtures and fittingsits domestic outbuildings and private garage(s)tennis courts, terraces, patios, paths, drives, walls, gates, fences, hedges, lamp-posts and railingspermanently installed swimming pools, hot tubs and jacuzzi'spermanently fitted central heating/fuel tanks, septic tanks and cesspitspermanently fitted solar panelspermanently fitted flooring, but not carpets other than where covered under the buildings section, additional cover 13 - Landlords contents <p>All within the premises named in the schedule of cover which you own or for which you are legally liable.</p>
Contents	<ul style="list-style-type: none">household goods within the premises, which you own or are legally liable forradio and television aerials, satellite dishes, satellite television receiving equipment, their fittings and masts which are attached to the propertyitems in outbuildings, garages or sheds, which are situated within the boundaries of the premises, up to £500 in totalmetered water or domestic oil in a fixed oil tank up to £1,000 which you have paid for and are legally liable forcarpets but not permanently fitted flooring <p>Contents are not:</p> <ul style="list-style-type: none">motor vehicles, caravans, aircraft, trailers or watercraft or their accessoriesany living creatureany part of the buildings, decorations or permanent fixtures and fittings at the propertyany item(s) insured under any other insurancegold, silver, gold and silver plated articles, jade, jewellery, furs, objet d'art or fine art, unless agreed by us and shown in the schedule of cover.
Excess	the amount you will have to pay towards each separate claim.
Heave	upward and/or lateral movement of the site on which your property stands caused by swelling of the ground.
Insurer	this insurance policy is underwritten by HCC International Insurance Company plc (HCCII) trading as Tokio Marine HCC who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Landslip	downward movement of sloping ground.
Period of insurance	the length of time for which this insurance is in force, as shown in the schedule of cover .
Premises	the risk address which is named in the schedule of cover .

Property	the private residential premises built of brick, stone or concrete and roofed with slates, tiles, metal, asbestos, asphalt or concrete, as shown in the schedule of cover .
Schedule of cover	the printed document containing details of you, us , the premises , the sums insured, the period of insurance , the excess , and any special terms which may apply.
Settlement	downward movement of the site on which your property stands as a result of soil being compressed by the weight of the property within ten years of construction.
Solar panels	photovoltaic modules, panels or systems professionally installed at the property for the purpose of generating an electrical supply.
Storm	<p>A period of violent weather usually deemed to consist of:</p> <ul style="list-style-type: none"> • wind speeds of at least 48 knots (55mph)* or; • torrential rain, falling at a rate of at least 25mm an hour or; • snow to a depth of at least one foot (30 centimetres) in a 24 hour period or; • hail of such intensity that it causes damage to hardened surfaces or breaks glass <p>*Equivalent to Force 10 on the Beaufort Scale which is the classification of a storm on this Scale.</p>
Subsidence	downward movement of the site on which your property stands by a cause other than weight of the property itself.
Tenant(s)	any person(s) paying rent to you or who is/are allowed to occupy the premises as a guest(s), or any leaseholder that occupies the premises when you own the freehold.
Uninhabitable	<p>If your property is not suitable to live in from a health and safety perspective</p> <ul style="list-style-type: none"> • there's no electricity or running water • the flooring has been stripped out due to insurance-related works and you have children under 16 • there are no kitchen, bathroom or toilet facilities • the property is not safe to live in
Unoccupied	not having had the tenant(s) living at the premises overnight for more than 60 consecutive days however, where the previous tenant(s) were students this period of time is increased to 90 consecutive days.
Vasek Insurance	the company who have been authorised by us under a delegated authority, to transact insurance business on their behalf. 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, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.
White goods	fridges, freezers, cookers, ovens, microwaves, washing machines, tumble dryers and dish washers.
We/us/our	this insurance policy is underwritten by HCC International Insurance Company plc (HCCII) trading as Tokio Marine HCC who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
You/your	the person(s) named in the schedule of cover .

BUILDINGS SECTION

The following cover applies only if the **schedule of cover** 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 buildings for loss or damage directly caused by:	We will not pay:
1. Fire, lightning, earthquake or explosion	
2. Storm, flood or weight of snow	a) for loss or damage caused by subsidence, landslip or heave other than as covered under Insured Event 11 of this section b) for loss or damage to domestic fixed fuel oil tanks in the open, swimming pools, hot tubs, jacuzzi's, tennis courts, drives, patios, paths, terraces, gates, hedges, fences or railings
3. Escape of water from any fixed appliance, pipe or tank	a) for loss or damage caused by subsidence, landslip or heave other than as covered under number 11 of section one b) to domestic fixed fuel oil tanks in the open, swimming pools, hot tubs and Jacuzzis c) caused by water overflowing from wash basins, sinks, bidets, showers and baths as a result of taps being left on (unless you have chosen accidental damage cover) d) while the home is unoccupied e) any amount over £2,500 per incident
4. Escape of oil from any fixed appliance, pipe or tank	Any amount over £2,500
5. Theft or attempted theft	for loss or damage unless caused by forcible and/ or violent entry to or exit from the premises
6. Riot	
7a. Malicious damage or terrorism	
7b. Malicious damage caused by your tenant(s)	Any amount over £1,000
8. Collision with the property by aircraft, animals or vehicles	for loss or damage caused by domestic pets
9. Falling trees or branches, lampposts or telegraph poles	for loss or damage caused by trees being cut down or cut back at the premises
10. Breakage or collapse of satellite television receiving equipment or television and radio aerials	for loss or damage to radio and television aerials, satellite dishes, their fittings and masts (these would be covered under section two contents)

BUILDINGS SECTION (continued)

WHAT IS COVERED

This insurance covers the **buildings** for loss or damage directly caused by:

11. **Subsidence, landslip or heave of the site on which the buildings stand**

WHAT IS NOT COVERED

We will not pay:

- a) for loss or damage to terraces, patios, paths, drives, walls, gates, fences, hedges, lampposts, railings, swimming pools, hot tubs, jacuzzi's, tennis courts, permanently fitted central heating/fuel tanks, septic tanks or cesspits unless the main structure of the **premises** is also affected at the same time and by the same event
- b) for loss or damage caused by coastal or river erosion
- c) for loss or damage whilst the **buildings** are undergoing any structural repairs, alterations or extensions
- d) for loss or damage caused by the normal bedding down, **settlement** 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
- 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
- f) for loss or damage to solid floors unless the walls of the **property** are damaged at the same time and by the same event
- g) the first £1,000 of each claim, unless shown differently in the **schedule of cover**

BUILDINGS SECTION (continued)

WHAT IS COVERED

WHAT IS NOT COVERED

This section of the insurance also covers:	We will not pay:
<p>12. Theft or attempted theft by your tenant(s)</p> <p>for this cover to be effective the premises must be inspected by either you or your appointed representative at least once every six months and records of such inspections kept</p>	any amount over £1,000 per incident
<p>13. Landlords contents</p> <p>loss or damage to carpets, curtains, blinds and white goods belonging to you while they are at the premises for the sole use of the tenant(s)</p> <p>if the premises are a block of flats or apartments then this additional cover applies to contents belonging to you in communal areas</p>	any amount over £1,000 per incident
<p>14. Nest removal</p> <p>the costs you are responsible to pay for professional contractors to trace and remove bird, animal and insect nests at the premises</p>	<p>a) any amount over £500 per incident</p> <p>b) for the removal of nests that existed before cover commenced</p>
<p>15. Underground services</p> <p>the cost of repairing accidental damage caused by external and visible means from a single identifiable event to:</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • blocked sewers including the cost of breaking into them and making necessary repairs • underground gas pipes • underground cables <p>serving the premises and which you are legally liable for</p>	<p>a) for 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>

BUILDINGS SECTION (continued)

WHAT IS COVERED

WHAT IS NOT COVERED

This section of the insurance also covers:	We will not pay:
<p>16. Loss of rent or alternative accommodation</p> <p>if the premises become uninhabitable following loss or damage which is covered by an Insured Event (1-11 inclusive only) for:</p> <ul style="list-style-type: none"> i) the amount of rent due to be paid to you which is lost, or ii) the reasonable cost of similar accommodation for your tenant(s), and iii) the amount of ground rent payable by you but only in respect of the period necessary to repair the premises 	<p>any amount over £5,000 for a maximum period of 12 months from the date of the claim.</p>
<p>17. Trace and Access</p> <p>if the buildings are damaged by water or oil escaping from any fixed tanks, apparatus, pipes or any fixed heating installation at the property, we will pay for the cost of removing and replacing any other parts of the buildings necessary to find and repair the source of the leak and making good</p>	<p>any amount over £1,000 of the sum insured for buildings in total</p>
<p>18. Additional expenses</p> <p>any necessary expenses you may incur following loss or damage which is covered by an Insured Event for:</p> <ul style="list-style-type: none"> a. architects', surveyors', consulting/structural engineers and legal fees b. the cost of removing debris, demolition, shoring or propping up and making the premises safe c. the costs you have to pay in order to comply with any Government or local authority requirements 	<ul style="list-style-type: none"> a) any expenses or fees for preparing a claim or an estimate of loss or damage b) any costs if Government or local authority requirements have been served on you before the loss or damage

BUILDINGS SECTION (continued)

WHAT IS COVERED

WHAT IS NOT COVERED

This section of the insurance also covers:	We will not pay:
<p>19. Replacement locks</p> <p>the necessary costs you may incur in replacing the locks to external doors at the premises (including final exit doors for individual flats or apartments) following:</p> <ul style="list-style-type: none"> a. theft of keys from your place of business or your own private home or the private home of your employee, or b. theft of keys from the insured premises, or c. theft of keys following mugging against, you, your employee or your tenant(s) d. loss of keys by you, your employee or your tenant(s) 	any amount over £500 in total
<p>20. Landscaped gardens</p> <p>the necessary costs you may incur for repairing or replacing the gardens at the premises 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 premises</p>	any amount over £1,000 in total
<p>21. Fire extinguisher expenses</p> <p>the necessary costs you may incur in replacing or refilling fire extinguishers, replacing sprinkler heads and refilling sprinkler tanks at the premises following loss or damage which is covered by an Insured Event</p>	any amount over £1,000 in total
<p>22. Unauthorised use of services</p> <p>the costs you may incur following the unauthorised use of electricity, gas or water at the premises by persons occupying the premises without your authority or consent provided that you take all reasonable steps necessary to terminate such services immediately you become aware of such occupation</p>	any amount over £500 in total

BUILDINGS SECTION (continued)

WHAT IS COVERED	WHAT IS NOT COVERED
This section of the insurance also covers:	We will not pay:
<p>23. Emergency access expenses</p> <p>the necessary costs you may incur for repairing the property following damage caused to the premises by any of the Emergency Services in gaining entry to the premises</p>	any amount over £1,000 in total
<p>24. Closed circuit television systems</p> <p>the necessary costs you may incur in repairing or replacing closed circuit television systems at the premises following accidental damage or loss or damage covered under this section of the policy</p>	any amount over £1,000 in total
<p>25. Fly tipping and abandoned contents</p> <p>the necessary costs you have to pay for:</p> <ul style="list-style-type: none"> i) removing illegally dumped items from the premises, or ii) removing your tenant(s) abandoned contents from the premises following their eviction from the premises or following them abandoning the premises without your knowledge <p>and disposing of them at a fully licenced amenity site, plus the costs of repairing any damage caused by fly tippers at the premises</p>	<ul style="list-style-type: none"> a) any amount over £1,000 per incident b) for removing any items that were present before cover commenced
<p>26. Buyers benefit</p> <p>anyone buying the premises will have the benefit of the buildings section of this insurance until the sale is completed or the insurance ends, whichever is sooner</p>	if the buildings are insured under any other insurance
<p>27. Pet damage</p> <p>Loss or damage to your premises shown in the schedule caused by any domestic pet allowed in the building</p> <p>Only 1 claim per insurance year is allowed under this section</p>	<p>if the buildings are insured under any other insurance</p> <p>any amount over £5,000</p> <p>the first £1,000 of any claim</p> <p>loss or damage while the buildings are unoccupied</p> <p>if cover is provided under both the Buildings and Contents Section, we will only pay this amount under one section.</p>

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.
3. When **we** pay **your** claim **we** will deduct the amount of **excess** as stated in the **schedule of cover** or this policy.

Your sum insured

4. **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.
5. 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.
6. Index-linking clause
The sums insured in section one (**buildings**) will be indexed each month in line with The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors.
We will not charge **you** an extra premium for any monthly increase, but at each renewal **we** will calculate the premium using the new sums insured.
For **your** protection should the index fall below zero **we** will not reduce the sum insured

Limit of insurance

We will not pay more than the sum insured shown in the **schedule**.

CONTENTS SECTION

The following cover applies only if the **schedule of cover** 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 contents for loss or damage directly caused by:	We will not pay:
1. Fire, lightning, earthquake or explosion	
2. Storm, flood or weight of snow	for loss or damage to contents in the open
3. Escape of water from any fixed appliance, pipe or tank	Any amount over £2,500
4. Escape of oil from any fixed appliance, pipe or tank	Any amount over £2,500
5. Theft or attempted theft	a) for loss or damage unless caused by forcible and/ or violent entry to or exit from the premises b) for loss or damage to contents in the open
6. Riots	
7a. Malicious damage or terrorism	
7b. Malicious damage caused by your tenant(s)	Any amount over £1,000
8. Collision with the property by aircraft, animals or vehicles	
9. Falling trees or branches, lampposts or telegraph poles	for loss or damage caused by trees being cut down or cut back at the premises
10. Breakage or collapse of satellite television receiving equipment or television and radio aerials	

<p>11. Subsidence, landslip or heave of the site on which the buildings stand</p>	<ul style="list-style-type: none"> a) for loss or damage caused by coastal or river erosion b) for loss or damage whilst the premises 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 property are damaged at the same time and by the same event
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CONTENTS SECTION (continued)

ADDITIONAL COVERS

WHAT IS COVERED

WHAT IS NOT COVERED

This section of the insurance also covers:	We will not pay:
12. Theft or attempted theft by your tenant(s) for this cover to be effective the premises must be inspected by you or your appointed representative at least once every six months and records of such inspections kept	any amount over £1,000 per incident
13. Loss of rent if the premises become uninhabitable following loss or damage which is covered by an Insured Event for the amount of rent due to be paid to you which is lost, but only in respect of the period necessary to repair the premises	any amount over £1,000 for a maximum period of 12 months from the date of the claim.
14. Pet Damage Loss or damage to your property shown in the schedule caused by any domestic pet allowed in the building	if the contents are insured under any other insurance the first £1,000 of every claim any amount over £5,000 in respect of any one incident and any amount over £10,000 in any one period of insurance loss or damage while the buildings are unoccupied if cover is provided under both the Buildings and Contents Section, we will only pay this amount under one section

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. When **we** pay **your** claim **we** will deduct the amount of **excess** as stated in the **schedule of cover** or this policy.
3. 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 contractors.

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 OR LANDLORD

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 or Landlord below.
- If the **contents** only are insured, **your** legal liability is covered under Legal Liability as Occupier or Landlord 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 of cover**, **your** legal liability is covered under Property Owners Liability and Legal Liability as Occupier or Landlord below.

The most **we** will pay for any one accident or series of accidents arising out of any one event is £2,000,000 plus the costs and expenses, which **we** have agreed to pay, unless shown differently in the **schedule of cover**.

WHAT IS COVERED

WHAT IS NOT COVERED

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

PROPERTY OWNERS LIABILITY AND LEGAL LIABILITY AS OCCUPIER OR LANDLORD

(continued)

WHAT IS COVERED

WHAT IS NOT COVERED

	We will not cover you for any liability:
	<p>iv) 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</p> <p>h) arising from the Party Wall etc Act 1996 or any amending legislation</p> <p>i) in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time at the premises during the period of insurance; and is reported to us not later than 30 days from the end of the period of insurance <p>j) arising out of your ownership, occupation, possession or use of any land or building/structure that is not within the boundaries of the premises</p> <p>k) if you are entitled to indemnity under any other insurance until such insurance(s) is/are exhausted</p>

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) or contact the Citizens Advice Bureau.

Party Wall etc. Act 1996 - The Party Wall etc. Act 1996 provides a framework for preventing or resolving disputes in relation to party walls, party structures, boundary walls and excavations near neighbouring buildings.

Anyone intending to carry out work (anywhere in England and Wales) of the kinds described in the Act must give Adjoining Owners notice of their intentions. For further guidance please see the Office of Public Sector Information website (www.opsi.gov.uk) or contact the Citizens Advice Bureau.

DEFECTIVE PREMISES ACT 1972

This section of the policy works in the following way:

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

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

WHAT IS COVERED

WHAT IS NOT COVERED

We will cover you :	We will not cover you for any liability:
for any amounts you become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any property, that was residential or used for residential purposes, previously owned by you	<ul style="list-style-type: none">a) if you are entitled to indemnity under any other insuranceb) for the cost of repairing any fault or alleged faultc) for any property previously owned by you in which you still hold legal title or have an interestd) for any incident which happens more than 7 years after the last day of insurance in respect of any property previously insured by us and owned by youe) for anything owned by or the legal responsibility of your familyf) for injury, death, disease or illness of any of your family or employeesg) arising from any employment, trade, profession or business of any of your familyh) accepted by any of your family under any agreement, unless the liability would exist without this agreementi) arising from the Party Wall etc Act 1996 or any amending legislation 1997 or any amending legislation

IMPORTANT NOTICE

The Defective Premises Act 1972 imposes duties in connection with the provision of dwellings and imposes liability for injury or damage caused to persons through defects in the state of the premises. Section 3 of the Defective Premises Act 1972 (or in Northern Ireland Section 5 Defective Premises Northern Ireland Order 1975) extends the duty of care in certain circumstances after the dwellings have been disposed of. For further guidance please see the Office of Public Sector Information website (www.opsi.gov.uk) or contact the Citizens Advice Bureau.

Party Wall etc. Act 1996 - The Party Wall etc. Act 1996 provides a framework for preventing or resolving disputes in relation to party walls, party structures, boundary walls and excavations near neighbouring buildings.

Anyone intending to carry out work (anywhere in England and Wales) of the kinds described in the Act must give Adjoining Owners notice of their intentions. For further guidance please see the Office of Public Sector Information website (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 of cover**.

WHAT IS COVERED

WHAT IS NOT COVERED

We will cover you :	We will not cover you for any liability:
for any amounts you become legally liable to pay for accidental bodily injury anywhere in the world to your domestic staff employed in connection with the premises during the period of insurance	<ul style="list-style-type: none">a) for bodily injury arising directly or indirectly from any vehicleb) for bodily injury arising directly or indirectly from any communicable disease or conditionc) for bodily injury arising directly or indirectly in connection with your profession, occupation, business or employmentd) for bodily injury arising directly or indirectly 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 period of insurancee) for bodily injury arising directly or indirectly from 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

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) or contact the Citizens Advice Bureau.

GENERAL CONDITIONS APPLYING TO THIS INSURANCE POLICY

- a) i) **you** must ensure that all protections provided for the security of the **premises**, including all intruder and fire alarm systems and locks, are maintained in good working order throughout the **period of insurance**, and are in full and effective operation and use when the **tenant(s)** have permanently vacated the **premises**,
- ii) where there is a statutory or regulatory requirement for the **premises** to be protected by a fire alarm system or any other fire protection then **you** must ensure that these protections are maintained in accordance with the manufacturer's specifications and be in full and effective operation and use at all times,

If **you** fail to comply with any part of this condition **your** claim will be void and not paid,

- b) **you** must ensure that the **premises** are adequately protected and secure at all times, when the **property** is **unoccupied** or the **tenant(s)** have vacated the **premises**. If **you** fail to comply with this condition claims as a result of the **premises** being insecure will not be covered,
- c) it is a condition precedent to **our** liability that **you** comply with all regulations and statutory conditions regarding the letting of the **premises**. If **you** fail to comply with this condition precedent then this policy will be void,
- d) **you** must comply with all the terms and conditions of this policy, **you** must also take all reasonable steps to prevent loss, damage or accidents and keep the **premises** in a good state of repair, if **you** fail to comply with any part of this condition **your** claim will be void and not paid,
- e) **you** must notify **us**, by way of a claim form, of all incidents that may give rise to a claim, please refer to the **Vasek Insurance** website www.vasek.co.uk or the "How to make a claim under this insurance" section of this policy for more information regarding claims and **your** duties,
- f) if any premium has not been paid by the payment due date at the time of any claim or incident giving rise to a claim **your** claim will be void and not paid,
- g) **you** must notify **us** before any alterations, extensions or renovations take place at the **premises**, if **you** fail to comply with any part of this condition **your** claim may be void and not paid or not paid in full.

GENERAL EXCLUSIONS APPLYING TO THIS INSURANCE POLICY

We will not cover:

- a) 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) 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) any loss or damage caused directly or indirectly by any criminal activity at the **premises** by the **tenant(s)**,
- d) loss or damage resulting from mildew, fungus, climatic or atmospheric conditions, frost, wet or dry rot, vermin, insects, chewing, scratching, tearing, fouling,
- e) loss or damage caused directly or indirectly to, by or from any felt roof at the **premises** unless the felt roof has been fully replaced or renewed in the last 12 years,
- f) loss or damage to any **premises** or insured items as a result of seizure or confiscation or attempts at either of these by customs or any other authorities,
- g) any loss or damage occurring before cover commenced,
- h) any loss or damage resulting from theft or malicious acts by **you** or any other person(s) lawfully at the **premises**, other than **your tenant(s)**
- i) 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 damage occurs within a clearly identifiable area or to a specific part,
- j) any loss or damage that is not directly associated with the incident that caused **you** to claim, or any reduction in value except where that loss or damage is expressly included within this insurance,
- k) any loss or damage caused by or in part through misuse, poor maintenance or wear and tear at the **premises**,
- l) loss or damage caused by faulty workmanship, general maintenance or anything that happens gradually at the **premises**,
- m) **Cyber and Data Exclusion**

This insurance does not cover:

- (a) Cyber loss
 - 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.

- (b) Electronic Data loss of or damage to any electronic data (for example files or images) wherever it is stored.

n) **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.

o) **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.

p) **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.

q) **Wear, tear, anything that happens gradually and general maintenance**

This insurance does not cover loss or damage resulting from wear and tear, anything that happens gradually, general maintenance or a lack of sealant or grout.

CANCELLING THIS INSURANCE

You can cancel this insurance at any time by notifying the insurance broker who sold **you** this insurance, or **Vasek Insurance**.

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

- The date **you** receive **your** insurance documentation, or
- The start of the **period of insurance**

whichever is the later, providing **you** have not made any claims **we** will refund the premium in full.

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 **period of insurance** **we** will return a proportion of **your** premium paid on a pro rata basis, an administration fee may be charged. 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 **period of insurance**.

We can cancel this insurance by giving **you** 14 days' notice in writing to **your** last known postal address or via **your** insurance broker. If **we** do this **we** will return a proportion of **your** premium paid on a pro rata basis. **We** will only do this for a valid reason (examples of valid reasons are but not limited to):

- non payment of premium, including any direct debit or premium finance instalment;
- a change in risk occurring which means that **we** can no longer provide **you** with insurance cover;
- non-cooperation or failure to supply any information or documentation **we** request;
- threatening or abusive behaviour or 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. 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)

We and **Vasek Insurance** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **we** or **Vasek Insurance** are 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

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 **property** is situated, or, if the **property** 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 **property** is situated, or, if the **property** 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 St Botolph Building, 138 Houndsditch, London EC3A 7DH.

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 or by calling them on 0800 111 6768.

COMPLAINTS

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: 0115 950 5052

Fax: 0115 950 5053

Email: policymanagement@vasek.co.uk; **or** claims@vasek.co.uk; **or** 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.

This complaints procedure is without prejudice and 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 [Privacy policy - Tokio Marine HCC](#)) **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.

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 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 [Privacy Policy | AJG United Kingdom](#). 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 consent, must not share personal data with us that is not necessary for us to offer, provide or administer our services to you. Where required, tell them you are providing their information to us and show them a copy of this notice. You



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

Tel: 0115 950 5052

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 Blythwood Street, Glasgow, G2 7AT.

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