



Specialist Property Insurance Provider

Guide to Products and Services





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Welcome to Vasek Insurance



Why Choose Vasek

- ✓ Online trading platform with instant quotes and cover
- ✓ Six 5 Star Defaqto rated products
- ✓ In-house underwriters
- ✓ Experienced account executives
- ✓ Dedicated Business Development Managers
- ✓ Delegated Authority claim handling or Own Claims teams with delegated authority

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

Our online broker trading platform enables instant quotes with the option to proceed with cover. Any referrals are dealt with by our in-house underwriters.

Managing General Agent's Association

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

Defaqto Rated Products

Defaqto's star ratings are a trusted expert assessment of the products and propositions in the market, as they are based on facts, not opinions.

Defaqto experts have done all the hard work by analysing policies, terms and conditions, and rating them on a scale of 1 to 5 based on the quality and comprehensiveness of the features and benefits they provide.

A 1 Star rating indicates a basic product, with a low level of features and benefits, while 5 Star products have a high level.

By giving each product a rating of 1 to 5, Defaqto star ratings provide consumers, advisers and brokers with an expert benchmark, so that they can see at a glance how products and policies in the market compare.

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



Landlord Insurance

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

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

Key Features

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

Property Owners' Liability and Legal Liability as Occupier or Landlord

When buildings only or the buildings and contents are insured, property owners' liability and legal liability as occupier or landlord are covered. If the contents only are insured, the legal liability as occupier or landlord is covered. Cover for property owners' liability can be arranged on contents only policies for an additional premium. £5,000,000 cover is provided.

Standard Cover Provided

Buildings and contents are covered for loss or damage directly caused by:

- Fire, lightning, earthquake or explosion
- Storm, flood or weight of snow
- Escape of water from any fixed appliance, pipe or tank
- Escape of oil from any fixed appliance, pipe or tank
- Theft or attempted theft
- Riot
- Malicious damage or terrorism
- Malicious damage caused by the tenant(s)

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

- Collision with the property by aircraft, animals or vehicles
- Falling trees or branches, lampposts or telegraph poles
- Breakage or collapse of satellite television receiving equipment or television and radio aerals
- Subsidence, landslip or heave of the site on which the buildings stand

Buildings insurance also covers:

- Accidental damage
- Theft or attempted theft by the tenant(s)
- Landlord's contents up to £5,000 for carpets, curtains, blinds and white goods
- Underground services
- Loss of rent or alternative accommodation
- Trace and access
- Unauthorised alteration, including conversion to cannabis farms
- Additional expenses
- Replacement locks
- Landscaped gardens
- Fire extinguisher expenses
- Unauthorised use of services
- Emergency access
- Closed circuit TV
- Nest removal
- Fly tipping and abandoned contents
- Buyers' benefit
- Index linking
- £5,000,000 property owners' liability
- £5,000,000 legal liability as occupier or landlord
- £5,000,000 legal liability under the Defective Premises Act 1972



Contents insurance also covers:

- Accidental damage
- Theft or attempted theft by the tenant(s)
- Loss of rent/alternative accommodation
- £10,000,000 accidents to domestic staff
- £5,000,000 legal liability as occupier or landlord

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

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





UK Holiday/Second Home Insurance

Cover is available whether the property is used for personal use or for letting to holidaymakers. We also provide cover for second homes that are left unoccupied due to the owner living or working away. Accidental damage cover is included as standard.

Key Features

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

Property Owners' Liability and Legal Liability as Occupier or Landlord

When buildings only or the buildings and contents are insured, property owners' liability and legal liability as occupier or landlord are covered. If the contents only are insured, the legal liability as occupier or landlord is covered and an additional premium can be paid to add property owners' liability cover for contents only policies. £5,000,000 cover is provided.

Accidents to Domestic Staff

We provide legal liability cover up to £10,000,000 for accidents to domestic staff connected and employed at the holiday home when contents are insured.

Standard Cover Provided

Buildings and contents are covered for loss or damage directly caused by:

- Fire, lightning, earthquake or explosion
- Storm, flood or weight of snow
- Escape of water from any fixed appliance, pipe or tank
- Escape of oil from any fixed appliance, pipe or tank
- Theft or attempted theft
- Riot
- Malicious damage or terrorism
- Malicious damage caused by the tenant(s)
- Collision with the property by aircraft, animals or vehicles
- Falling trees or branches, lampposts or telegraph poles

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

- Breakage or collapse of satellite television receiving equipment or television and radio aerials
- Subsidence, landslip or heave of the site on which the buildings stand

Buildings cover also includes:

- Accidental damage cover
- Theft or attempted theft by the tenant(s)
- Underground services
- Loss of rent or alternative accommodation up to 100% of the buildings sum insured
- Trace and access
- Additional expenses
- Replacement locks
- Landscaped gardens
- Fire extinguisher expenses
- Closed circuit TV
- Unauthorised use of services
- Emergency access
- Nest removal
- Fly tipping
- Buyers' benefit
- Index linking
- £5,000,000 property owners' liability
- £5,000,000 legal liability as occupier or landlord



Contents cover also includes:

- Accidental damage cover
- Loss of rent
- Theft or attempted theft by the tenant(s)
- £10,000,000 accidents to domestic staff
- £5,000,000 legal liability as occupier or landlord

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



Unoccupied Residential Property Insurance

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

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

Periods of Insurance

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

- 3 months
- 6 months
- 12 months

Our 12 month policy offers pro rata refunds following cancellation.

The Two Levels of Cover We Offer

Unoccupied full cover

Standard perils, including -

- Accidental damage to buildings and contents
- Liability

Unoccupied restricted cover

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

Property Owners' Liability and Legal Liability as Occupier

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

Standard Cover Provided

Buildings and contents are covered for loss or damage directly caused by:

- Fire, lightning, earthquake or explosion
- Storm, flood or weight of snow
- Escape of water from any fixed appliance, pipe or tank
- Escape of oil from any fixed appliance, pipe or tank

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

- Theft or attempted theft
- Riot
- Malicious damage or terrorism
- Collision with the property by aircraft, animals or vehicles
- Falling trees or branches, lampposts or telegraph poles
- Breakage or collapse of satellite television receiving equipment, or television and radio aerials
- Subsidence, landslip or heave of the site on which the buildings stand

Buildings cover also includes:

- Accidental damage cover
- Underground services
- Trace and access
- Buyers' benefit
- Landscaped gardens
- Fire extinguisher expenses
- Emergency access
- Closed circuit TV
- Additional expenses
- Nest removal
- Fly tipping
- Index linking
- £5,000,000 property owners' liability
- £5,000,000 legal liability as occupier

Contents cover also includes:

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

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



Commercial Occupied & Unoccupied Property Insurance

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

Our cover for unoccupied properties is offered on a 3, 6 or 12 month basis, with pro rata returns offered on 12 month policies upon cancellation.

Key Features

- A whole host of usages and trades accepted
- Accidental damage cover for buildings and contents
- Plate glass cover
- Malicious damage caused by tenants cover
- Unauthorised alteration including conversion to cannabis farms cover
- Loss of rent
- £5,000,000 property owners' liability cover
- £5,000 landlord's contents cover for white goods, curtains, carpets and blinds included with the buildings insurance for residential areas

Types of Risks Covered

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

Property Owners' Liability and Employers' Liability

When the buildings are insured, we provide cover for £5,000,000 legal liability.

When the buildings are insured, we can provide cover on request for £10,000,000 legal liability for employees employed in connection with the property.

Standard Cover Provided

Buildings and residential contents are covered for loss or damage directly caused by:

- Fire, lightning, earthquake or explosion
- Storm, flood or weight of snow
- Escape of water from any fixed appliance, pipe or tank

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

- Escape of oil from any fixed appliance, pipe or tank
- Theft or attempted theft
- Riot
- Malicious damage or hold up by violence or threats of violence
- Malicious damage caused by the tenant(s)
- Collision with the property by aircraft, animals or vehicles
- Falling trees or branches, lampposts or telegraph poles
- Breakage or collapse of satellite television receiving equipment or television and radio aerials
- Subsidence, landslip or heave of the site on which the building stands, but not when the property is insured as unoccupied

Buildings cover also includes:


- Accidental damage
- Theft or attempted theft by the tenant(s)
- Landlord's contents up to £5,000 for carpets, curtains, blinds and white goods in residential areas
- Underground services
- Loss of rent up to 25% of the buildings sum insured
- Trace and access
- Unauthorised alteration, including conversion to cannabis farms
- Additional expenses
- Replacement locks
- Fire extinguisher expenses
- Unauthorised use of services
- Emergency access
- Closed circuit TV
- Nest removal
- Fly tipping
- Index linking
- Plate glass
- £5,000,000 property owners' liability
- £10,000,000 employers' liability

Contents (residential areas only) cover also includes:

- Accidental damage cover
- Theft or attempted theft by the tenant(s)
- Loss of rent

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





Residential Blocks of Flats or Apartments Insurance

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

Key Features

- Sum insured up to £3,000,000
- Cover can be arranged for blocks that are owner-occupied and blocks that have flats that are tenanted, used as holiday homes or left unoccupied
- £10,000 communal contents cover included free of charge, higher amounts can be covered
- Loss of rent and alternative accommodation cover
- Discounts available for newer blocks and higher sums insured
- £5,000,000 legal liability to the public cover
- £5,000,000 accidents to domestic staff cover

Covers Available

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

Standard Cover Provided

Buildings and communal contents are covered for loss or damage directly caused by:

- Fire, lightning, explosion or earthquake and smoke damage caused by these perils
- Aircraft and other flying devices or items dropped from them
- Storm, flood or weight of snow
- Escape of water from and frost damage to fixed water tanks, apparatus or pipes
- Escape of oil from a fixed domestic oil fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation
- Theft or attempted theft
- Collision by any vehicle or animal
- Any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously

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

- Falling trees, telegraph poles or lampposts
- Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
- Subsidence, landslip or heave of the site on which the buildings stand

Buildings cover also includes:

- Accidental damage to fixed glass, double glazing, solar panels, sanitary ware and ceramic hobs
- Accidental damage to any underground water or gas main, sewer or drainpipe, or underground electricity or telephone cable
- Loss of rent or alternative accommodation while the block or any individual flat or apartment cannot be lived in, following loss or damage
- Increased domestic water charges
- Additional expenses
- Buyers' benefit - For the block, or individual flats or apartments
- Trace and access
- Replacement locks to alarms and outside doors in the block or individual flats or apartments
- Landscaped gardens
- Fire extinguisher expenses
- Emergency access
- Closed circuit TV
- Nest removal
- Fly tipping
- Index linking
- Legal liability as owner of the block and occupier of common/communal areas up to £5,000,000
- Legal liability up to £5,000,000 for accidents to domestic staff employed in connection with the running and maintenance of the block of flats or apartments

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



Home Insurance

We designed this policy to provide cover for buildings, contents or buildings and contents combined.

The policy can suit all and has been rated 5 Star by Defaqto for providing comprehensive cover. There is the option to quote either on a buildings sum insured or on a bedroom rated basis.

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

Key Features

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

Types of Risks Covered

- ✓ Standard home insurance
- ✓ Bedroom rated with up to £1,000,000 buildings cover and up to £100,000 contents cover
- ✓ Childminding
- ✓ Lodgers
- ✓ Contents in depositories and storage
- ✓ Cover between exchange and completion
- ✓ Shared occupancy
- ✓ Bed and breakfasts

Optional Additional Covers

- ✓ Accidental damage cover for buildings and contents
- ✓ Specified and unspecified all risks cover
- ✓ Mobile phones away from the home
- ✓ Increased contents for garages, sheds, greenhouses and outbuildings
- ✓ Pedal cycles, ride-on lawnmowers, mobility scooters and quad bikes



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

Legal Liability to the Public

When buildings only or the buildings and contents are insured, property owners' liability and legal liability to the public are covered. If the contents only are insured, the legal liability to the public is covered. £2,000,000 cover is provided.

Cover for court awards and Defective Premises Act 1972 is also provided as standard.

Standard Cover Provided

Buildings and contents are covered for loss or damage directly caused by:


- Fire, lightning, explosion or earthquake and smoke damage caused by these perils
- Aircraft and other flying devices or items dropped from them
- Storm, flood or weight of snow
- Escape of water from and frost damage to fixed water tanks, apparatus or pipes
- Escape of oil from a fixed domestic oil fired heating installation and smoke damage caused by a fault in any fixed domestic heating installation
- Theft or attempted theft
- Collision by any vehicle or animal
- Any person taking part in terrorism, a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously
- Falling trees, telegraph poles or lampposts
- Breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts
- Subsidence, landslip or heave of the site on which the buildings stand

Buildings cover also includes:

- Accidental damage to fixed glass, double glazing, solar panels, sanitary ware and ceramic hobs
- Accidental damage to any underground water or gas main, sewer or drainpipe, or underground electricity or telephone cable
- Loss of rent/alternative accommodation
- Additional expenses
- Increased domestic water charges
- Buyers' benefit
- Trace and access
- Replacement locks
- Landscaped gardens
- Fire extinguisher expenses
- Emergency access
- Closed circuit TV

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



- 
- Nest removal
 - Fly tipping
 - Index linking
 - £2,000,000 property owners' liability
 - £2,000,000 legal liability under the Defective Premises Act 1972

Contents cover also includes:

- Accidental damage to TVs, audio equipment and computers/laptops
- Accidental breakage of fixed glass, double glazing and sanitary ware that tenants are liable for
- Contents temporarily removed
- Professional removals
- Loss of rent up to 12 months
- Alternative accommodation
- Tenants' liability
- Accidental damage to any underground water or gas main, sewer or drainpipe or underground electricity or telephone cable that tenants are liable for
- Fatal injury
- Replacement locks
- Increased domestic water charges
- Wedding gifts within the home
- Religious festival gifts and provisions
- Students' contents up to £2,500
- Computer data
- Landscaped gardens
- Guests' personal possessions
- Nest removal
- Fly tipping
- Freezer contents
- Money and credit cards
- Index linking
- £2,000,000 legal liability to the public
- £2,000,000 occupiers' liability
- £5,000,000 accidents to domestic staff
- £100,000 court awards

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

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

Non-Standard Property Insurance

Our Non-Standard Property Insurance can cover a variety of risks, including non-standard construction or usage. We can also quote for previously underpinned homes or where the policyholder has criminal convictions, providing all of our standard property insurance covers.

This cover is provided under our Home Insurance product, which is rated 5 Star by Defaqto. It is also available for properties that are tenanted or used as a holiday home in the UK.

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

Types of Risks Covered

- ✓ Non-standard construction
- ✓ Underpinned or previously suffered from subsidence
- ✓ Policyholders with criminal convictions
- ✓ Grade II and II* (or regional equivalent) listed buildings

Policyholders with Criminal Convictions

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

Standard Cover Provided

The cover provided as standard will be dependent on the type of risk(s). In all cases, our standard policy covers apply, as shown in this guide.



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



Private Client High Net Worth Home Insurance

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

Key Features

- All risks cover provided worldwide
- High voluntary excesses available
- High maximum sums insured
- Over 30 additional covers provided
- Index linking
- Legal liability cover

Covers Available

- ✓ Buildings
- ✓ General contents
- ✓ Fine art and antiques
- ✓ Gold, silver and plate
- ✓ Watches and jewellery
- ✓ Guns, saddle and tack
- ✓ Items in banks and safety deposits
- ✓ Ride-on lawnmowers
- ✓ Quad bikes
- ✓ Additional covers - [see our website](#)



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

Property Owners' Liability and Legal Liability to the Public

When buildings only or the buildings and contents are insured, property owners' liability and legal liability to the public are covered. If the contents only are insured, the legal liability to the public is covered. £5,000,000 cover is provided.

Cover for court awards and the Defective Premises Act 1972 is also provided as standard.

Standard Cover Provided

Buildings - additional covers:

- Additions, improvements and alterations
- Alternative accommodation and loss of rent, including pets
- Additional expenses
- Buildings extended replacement costs
- Closed circuit TV
- Emergency access
- Essential adaptations or alterations to the home
- Fatal injury
- Fire extinguisher expenses
- Fly tipping
- Buyers' Benefit
- Increased water charges
- Index linking
- Landscaped gardens
- Legal advice service for personal legal problems
- New additions, improvements or alterations to the buildings
- Replacement locks
- Temporary removal of permanent fixtures
- Trace and access
- Underground services
- £5,000,000 property owners' liability
- £5,000,000 legal liability under the Defective Premises Act 1972

Contents - additional covers:

- Alternative accommodation, rent that has to be paid and loss of rent, including pets and tenants
- Book debts
- Closed circuit TV
- Computer data
- Contents extended replacement costs
- Contents in storage

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





- Credit cards
- Death of an artist
- Deeds, registered bonds and personal documents
- Defective title
- Domestic oil charges
- Domestic staff contents up to £10,000
- Fatal injury
- Fine art and antiques extended replacement costs
- Fire extinguisher expenses
- Freezer and refrigerator contents
- Gap year students' personal possessions
- Garden plants, shrubs and trees
- Gift purchases
- Guests' personal possessions
- Hole in one cover up to £600
- Increased water charges
- Legal advice service for personal legal problems
- Marquees at the home
- Money
- Nest removal
- New purchases
- Professional removals
- Replacement locks
- Residential care contents of parents permanently residing in a residential care or nursing home up to £10,000
- Rewards up to £10,000
- Students' contents up to £10,000
- Underground services
- Watches and jewellery extended replacement costs
- £5,000,000 occupiers' liability
- £5,000,000 legal liability to the public
- £2,000,000 court awards
- £10,000,000 accidents to domestic staff
- £2,000,000 tenants' liability

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

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

Portfolio Schemes

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

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

Portfolio Size Options

Up to 20 properties can be transacted online. For portfolios consisting of 21 properties upwards, email a portfolio presentation to our team.

If you do not have a presentation, we have designed a spreadsheet for this use. Email our dedicated department: portfolios@vasek.co.uk.

Property Owners' Liability and Legal Liability as Occupier or Landlord

When buildings only or the buildings and contents are insured, property owners' liability and legal liability as occupier or landlord are covered. If the contents only are insured, the legal liability as occupier or landlord is covered and an additional premium can be paid to add property owners' liability cover for contents only policies. £5,000,000 cover is provided.

Standard Cover Provided

The cover provided as standard will be dependent on the type of risk(s) included within the portfolio. In all cases, our standard policy covers apply, as shown in this guide.



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





Landlord Legal & Rent Guarantee Insurance

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

The full cost is tax deductible against the rental income.

Key Features

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

What We Will Pay For

The most we will pay for all claims resulting from one or more events arising at the same time and from the same originating cause is £50,000. It covers rent arrears whilst the tenant still occupies the property.

Insured Events

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

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

Family Legal Expenses Insurance

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

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

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

Key Features

Family Legal Expenses

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

High Net Worth Family Legal Expenses

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

Cover Provided:

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

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





Support

Business Development

Our team is here to support our intermediaries and brokers in the understanding and promotion of our specialist insurance products. We are committed to building strong relationships, which are fundamental to the success of our brokers and our business. We can arrange to meet you face-to-face to discuss our products and answer any questions that you may have.

Underwriting

All quotes are emailed to you automatically by our online quote systems and any quotes that may go for referral will be dealt with by our in-house underwriting team, with email delivery of our decision.

Customer Service

Vasek Insurance has a team of experienced insurance and property professionals working alongside our dedicated policy management departments, underwriters, and claims department.

Customer Satisfaction

A core value at Vasek Insurance is to ensure that all of our customers are treated fairly, openly and honestly, and are completely satisfied with every aspect of their cover.

Feedback

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

Our In-House Claims Department

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

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

Contact Us

LiveChat

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

Vasek Insurance

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NG1 7AB

Tel: 0115 950 5052

Email: enquiries@vasek.co.uk

Email a department directly:

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portfolios@vasek.co.uk

claims@vasek.co.uk

If you have a complaint:

complaints@vasek.co.uk

Follow Us on Social Media



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[Vasek Insurance Services Ltd](#)

All information correct at time of publication. This booklet is to be used as a guide to our products; it outlines key features that Vasek policies can provide.

Please see our policy wordings for more details of cover and the terms and conditions.

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