

defaqto

2017



Home Emergency Cover

Awarded for Home
and Heating Emergency.



Your guide to
Saga Home Emergency
including the Policy Summary



The reassuring home emergency service

Saga Home Emergency offers the reassurance that, in the event of a home emergency, help is at hand 24 hours a day, 365 days a year.

Saga Home Emergency offers a choice of two cover levels, to ensure you have the right protection for your needs. See pages 4 and 5 for more details. This guide also explains what we mean by a home emergency and clarifies the situations that are covered.

The Policy Summary, starting on page 6, describes the cover in more detail. Of course, if you have any other questions, you can always give us a call on 0800 904 7509.

Real people, real help, real results

An emergency is almost always stressful, inconvenient and disruptive, so Saga Home Emergency strives to deal with every incident as quickly and effectively as possible.

Saga Home Emergency receives a 5 Star Rating

Our Home and Heating Emergency cover level has been awarded the highest rating – 5 stars – by independent financial information business, Defaqto. This means it is an 'excellent' product with a comprehensive range of features and benefits.



What is a home emergency?

Put simply, for the purposes of our cover a 'home emergency' is an event that happens suddenly and unexpectedly and needs immediate action to:

a) prevent damage or further damage to your home

and/or

b) make your home safe, secure and habitable.

The following situations are classed as emergencies...

- Your toilet isn't working
- There is a totally blocked drain within the boundary of your property
- The kitchen sink is blocked and unusable
- A water pipe suddenly starts leaking uncontrollably and there's nothing you can do to stop it
- You lose all power to your home
- There's a wasp nest inside or attached to your home.

The following situations are NOT classed as emergencies...

- A leak from the roof that has been happening for some time or is not unexpected
- Your toilet takes several attempts to flush
- An appliance is faulty or not working properly.

In addition, we could not help you with the following...

- An emergency that happens due to something that you were aware of before (or within 14 days of) the start of the policy
- If you live in a property with shared facilities, for example a flat, we cannot help with problems relating to a roof, plumbing, water supply pipes, drainage, electrics, doors or windows, if these are shared
- Problems relating to thatched, glass, plastic, felt, tarpaulin or flat roofs.

What's covered

Choose from two cover levels

Home Emergency – This level provides cover for a range of home emergencies relating to gas and electricity supply, water supply pipes, plumbing and drains.

Home and Heating Emergency – This level adds further cover for a sudden and complete breakdown of your boiler, heating controls and main heating system.

Plus... Annual Boiler Service

Ensure your gas boiler is working safely and efficiently with an annual visit from a Gas Safe registered engineer. This service can be added as an optional extra. For more information, please see page 10.



The cover at a glance

What's covered	Home Emergency	Home and Heating Emergency
Call outs allowed each year	Unlimited	Unlimited
Water supply pipe	✓	✓
Internal plumbing and drainage	✓	✓
Internal electrical failure	✓	✓
Roof damage	✓	✓
Pest infestation	✓	✓
Security (i.e. glazing and locks)	✓	✓
Overnight accommodation each year	✓ 3 nights	✓ 3 nights
Complete boiler breakdown	✗	✓
Annual Boiler Service	Optional	Optional

Policy summary

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This summary does not contain the full terms and conditions of the Saga Home Emergency policy. Full details can be found in the Policy Booklet which is available on request by calling Saga on 0800 904 7509 or by downloading a copy online at saga.co.uk/homeemergency

Your policy documents will outline the levels of cover you have selected. It is important that you check these documents carefully and read them together with this Summary of Cover to determine which sections are relevant to you.

Duration of the policy

This policy is effective for one year from the cover start date shown in your policy documentation.

Your insurer

The insurer for all sections shown in this summary is Inter Partner Assistance SA, which is fully owned by the AXA Assistance Group.

What is Saga Home Emergency?

Saga Home Emergency provides cover for a wide range of home emergencies relating to plumbing, drainage, roofing, boilers and central heating, depending on the level of cover you choose.

What do we mean by an emergency?

An emergency means a sudden, unexpected event, which in the insurer's opinion requires immediate attention to prevent damage or further damage to your home; or make your home safe, secure or habitable.

For our Home Emergency cover level this includes situations such as a burst pipe or a power failure to your home.

For our Home and Heating Emergency cover level this also includes situations where your boiler completely fails so you have no hot water or heating.

Information relating to the key features and exclusions of our individual cover levels is shown on the following pages and full details can be found within the Policy Booklet under the sections Home Emergency and Home and Heating Emergency.

Home Emergency

Cover of up to £2,000 per insured event for call out, labour, parts, materials and VAT following a home emergency relating to your water supply pipes, plumbing, drainage, internal domestic gas supply, internal electrics, keys and locks, roofing and windows. We also provide cover for pest infestation.

Significant and unusual exclusions or limitations:

- Any claim within 14 days of the start of this policy.
- More than £2,000 per claim.
- Any claim relating to circumstances that you were aware of at the time of taking out this policy or which existed before you took out this policy.
- Claims relating to sections of pipes that are shared.
- Pest infestation outside of the home and any infestation by any protected species.
- Any claim relating to thatched, flat, glass, plastic, felt or tarpaulin roofs.

Home and Heating Emergency

Includes all the cover provided by Home Emergency, plus up to £2,000 per insured event for call out, labour, parts, materials and VAT following a home emergency relating to the sudden, unexpected, complete failure to function of the main heating system or boiler in your home. We also include cover of up to £250 towards the cost of replacing your boiler if it is beyond economic repair.

Significant and unusual exclusions or limitations:

- Any claim within 14 days of the start of this policy.
- Any partial failure, such as intermittent faults or the failure of one or more radiators.
- More than £2,000 per claim.
- Any claim relating to circumstances that you were aware of at the time of taking out this policy or which existed before you took out this policy.
- Any excess applicable, as shown in your Schedule under 'Important information you need to know about your insurance – Excesses'.
- Boilers with an output over 70kw.
- Warm air and solar heating systems.
- Loss or damage caused by a boiler that has not been properly maintained in accordance with manufacturer's instructions.

- Any boiler systems which have not been correctly installed to British Standards.
- Any claim relating to thatched, flat, glass, plastic, felt or tarpaulin roofs.

Useful information

Cancellation within the first 14 days

If you cancel your policy within 14 days of receiving it we will refund your full premium within 30 days.

If you do wish to cancel your policy and the insurance cover has not yet commenced you will be entitled to a full refund of the premium.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium.

For your cancellation rights outside the statutory cooling off period, please refer to the paragraph below.

Cancelling your policy

If this policy no longer meets your needs you have the right to cancel it at any point during its duration. You can telephone Saga on 0800 904 7509 or write to us at Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ to cancel your policy. Cancellation is effective from the date your letter is received.

We or the insurer may cancel this policy by giving you seven days notice by recorded delivery letter. We will send this notice to your last known address.

We will refund any premium owing to you on a pro-rata basis, if you have not made a claim under this policy or your Saga Home Insurance policy.

If you have made a claim we will not refund any premium paid.

Please note that, if you amend or cancel your policy during the policy year and have paid by credit card or cheque, we will be unable to refund any amounts of £5 or less. Similarly, if you make any changes to your policy or cancel it during the policy year, we will only request any payment from you if the amount is over £5. We will deduct an administration fee from your refund.

Making a claim

If you wish to make a claim on your Saga Home Emergency policy, please call us on 0800 092 1426 (from the UK) or +44 1737 334 269 (from abroad).

The law applicable to our policies

Our policies are governed by the law of England and Wales unless we have agreed otherwise.

Financial Services Compensation Scheme

Inter Partner Assistance SA is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they cannot meet their obligations. This depends on the type of insurance and the circumstances of your claim. Further information about compensation scheme arrangements is available from the FSCS website www.fscs.org.uk

How to complain to the insurer

If you are dissatisfied with the service that Inter Partner Assistance SA has provided or feel that they have made a wrong decision, please contact them at The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR; by phone on 01737 815913; or by e-mail at: homeemergencycomplaints@axa-assistance.co.uk. If you are dissatisfied with the outcome of their investigation, you can ask the Financial Ombudsman Service to consider your complaint.

Annual Boiler Service

This service is available as an optional extra on both our cover levels.

Keeping your boiler in good working order could help reduce the likelihood of a boiler breakdown and may even reduce your energy bills. With this dedicated cover level, a Gas Safe registered engineer will service your gas boiler so you can be sure that it works safely and efficiently.

A comprehensive series of servicing and safety checks encompasses:

- All boiler controls and components
- Pipework and ventilation
- Heat input
- Disassembly and cleaning of key components.

In addition, the engineer will undertake a series of tests involving:

- Boiler performance
- Boiler ignition and gas pressure
- All components and seals
- Flues to confirm that emissions are safe.

If your boiler passes the safety check, the engineer will give you a dated certificate. Please note that the Annual Boiler Service provides up to £10 towards the cost of replacement parts, but it does not cover the repair of a faulty or unsafe boiler.

Please note that the premium for Annual Boiler Service is non-refundable.



If you are aged 50 or over and would like more details, please call the telephone number on your enclosed documents, or visit

[saga.co.uk/homeemergency](https://www.saga.co.uk/homeemergency)

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