SAGA
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Your summary of cover

Saga Home Insurance

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Saga Home Insurance receives a 5 Star Rating for the fifth consecutive year

Independent financial information business, Defaqto has given our cover 5 Stars – their highest rating. This means it is an excellent product with a wide range of features and benefits.

Your introduction to Saga Home Insurance

Thank you for your interest in Saga Home Insurance. This leaflet gives you a summary of our buildings and contents policies and the two cover levels available – Home and Premier. It also introduces the additional cover options that can be added to your policy.

If you would like to see a copy of either of the Saga Home Insurance Policy Books, which describe our cover in more detail, please call 0800 414 525, or visit saga.co.uk/house to download a copy. For details of the insurer please see the 'Important information you need to know about your insurer' section in your policy documents.

Buildings insurance

Our Home and Premier cover levels both include as standard up to £1 million of buildings cover. This means your buildings, their permanent fixtures and fittings and your outbuildings are protected against loss or damage caused by specific incidents such as fire, storm, subsidence, flood and theft.

The premium you pay for this amount of cover is based on the size of your home. We can arrange more than £1 million cover through our Saga TailorMade policy. If you need this please call 0800 096 3245 for details.

A brief look at our buildings cover

Cover	Home	Premier
Rebuilding or repair costs, including architects' and surveyors' fees, if your property is damaged.	Up to £1,000,000	Up to £1,000,000
Your legal liability as owner of the property.	Up to £2,000,000	Up to £2,000,000
Alternative accommodation if your home is uninhabitable following a claim.	Up to £100,000	Up to buildings sum insured for each
Trace and access of a water or oil leak, including reinstating any wall, floor or ceiling damaged during the search.	Up to £5,000	
Full accidental damage including putting your foot through a ceiling or a nail through a pipe.	Optional	
Replacement of matching sets if one item is damaged and cannot be cleaned, repaired or replaced to match the rest of the set – e.g. kitchen cabinets and bathroom suites.	Not covered	
Damage caused by pets.	Not covered	

A choice of cover levels

Here is a guide to our buildings cover levels and the protection they provide in different situations.

Situation	Home	Premier
A violent storm damages your roof.	✓	✓
Your grandchild kicks a ball through your window.	Optional	✓
You have a water leak, but don't know where it's coming from.	✓	✓
You need to stay in alternative accommodation while your home is being repaired following a claim.	✓	✓
You put a hot pan on the kitchen worktop and damage the surface.	Optional	✓
While digging in the garden you damage an underground pipe.	✓	✓
You damage the bath while doing DIY and it can't be repaired or replaced to match the basin and toilet – we will replace the whole set.	✗	✓

Contents insurance

Home and Premier both offer up to £75,000 or £100,000 contents cover as standard. This means your possessions in your home, garage and any outbuildings within the boundary of your property are protected against loss or damage caused by specific incidents including fire, storm, subsidence, flood and theft.

The premium you pay for this amount of cover is based on the information you give us about your home and possessions. If you need more than £100,000 to cover your possessions, we can arrange this through our TailorMade policy. Call 0800 096 3245 for details.

A brief look at our contents cover

Cover	Home	Premier
New for old replacement of possessions that are damaged or stolen including clothing and linen.	Up to contents sum insured	Up to contents sum insured
Theft from outbuildings.	Up to £3,000	Up to contents sum insured
Accidental damage for everyday mishaps such as spillages and breakages.	Optional	Up to contents sum insured
Cover for your valuables, personal belongings and pedal cycles away from the home (single article limit of £2,500 for valuables and personal belongings, £500 for pedal cycles).	Optional with £2,500, £5,000 and £10,000 limits	Up to £10,000
Valuables in your home, i.e. jewellery; watches; clocks; furs; articles made of gold, silver and other precious metals; precious stones; pictures; works of art; stamp, coin and medal collections. (Individual items worth over £2,500 must be specified separately on your policy.)	The amount shown on your Schedule	The amount shown on your Schedule
Your legal liability as occupier of the home and as a private individual.	Up to £2,000,000	Up to £2,000,000

Cover	Home	Premier
Alternative accommodation if your home is uninhabitable following a claim.	Up to £25,000	Up to contents sum insured
Garden contents in the open, e.g patio heaters and garden furniture.	Up to £1,000	Up to £1,000
Replacement locks if your keys are lost or stolen.	Up to £1,000	Up to contents sum insured
Frozen food if your freezer breaks down.	Up to £500	Up to contents sum insured
Loss of oil or metered water.	Up to £2,000	Up to contents sum insured
Cover for contents in student accommodation – whilst in full-time education i.e. university or college.	Not covered	Up to £5,000
Personal money and credit cards lost anywhere in the world.	Up to £500	Up to £500
Visitors' personal belongings if they are damaged or stolen while in your home.	£250 per person, £1,000 per household	£1,000 per incident
Loss or damage to hedges, lawns, trees, shrubs, plants and garden contents from such things as storm, fire or malicious damage.	Up to £1,000	Up to £1,000
Unrecovered court awards.	Up to £100,000	Up to £2,000,000
Replacement of matching sets if one item is damaged and cannot be cleaned, repaired or replaced to match the rest of the set – e.g. three-piece suites, jewellery sets and curtains.	Not covered	Up to contents sum insured
Damage caused by pets.	Not covered	Up to contents sum insured

A choice of cover levels

Here is a guide to our contents cover levels and the protection they provide in different situations.

Situation	Home	Premier
Your camera, DVD player and jewellery are stolen when your home is burgled.	✓	✓
Your garden furniture is stolen.	✓	✓
You knock your TV off its stand and crack the screen.	Optional	✓
You drop your mobile phone on the kitchen floor and it breaks.	Optional	✓
You put your glasses on your chair and accidently sit on them and break them.	Optional	✓
You lose your mobile phone while out for a walk.	Optional	✓
Your child has their room broken into while away at university.	✗	✓
Your dog tears a hole in your three-piece suite.	✗	✓
A friend spills red wine on your sofa and it can't be cleaned or replaced to match the chairs – we will replace the whole suite.	✗	✓

A few key things we don't cover

There are some things we can't cover at all and some that have certain restrictions or conditions you need to be aware of. To ensure you know what these are, here's a quick guide.

Please refer to your Policy Book and Schedule for full details.

For buildings and contents cover

- The excesses shown in your policy Schedule under 'Important information you need to know about your insurance – Your excesses'.
- Damage or loss that occurs when your home is unoccupied or unfurnished for more than 60 days in a row.
- Damage caused by wear and tear, by poor maintenance, or which happens gradually.
- Damage or loss caused deliberately, either by you or someone acting on behalf of you.
- Some cover may be restricted by endorsements – for example theft cover may be restricted unless certain security measures are in force. If applicable, these will be shown in your policy Schedule under 'Statement of insurance – Endorsements – special conditions that apply to your policy'.

...for buildings only

- Storm or flood damage to fences, hedges and gates.

...and for contents only

- Home cover does not include loss or damage to valuables, personal belongings and pedal cycles when away from the home (available with our additional cover options – Personal Belongings Cover and Specified Pedal Cycles Outside the Home Cover).
- Premier cover does not include loss or damage to valuables and personal belongings worth more than £2,500 and pedal cycles worth more than £500 when away from the home (available with our additional cover options – Personal Belongings Cover – Specified items and Specified Pedal Cycles Outside the Home Cover). ongings Cover – Unspecified items'.
- Home cover does not include loss or damage to contents in student accommodation.
- Certain loss or damage when your home is lent, shared, let or sub-let.
- Items used for business purposes, other than certain business equipment.

Additional cover options

We recognise that everyone's insurance needs are different and you may want specific protection to suit you. That's why we offer a choice of additional cover options. Your Schedule shows which ones you have chosen and if you want to add any further options, please let us know.

Available with both Buildings and Contents policies

Accidental Damage Cover (Included as standard with Premier Cover)

This provides cover for a range of accidents that can happen in and around the home, e.g. you drop your mobile phone or tablet on the floor and it breaks, or your grandchild kicks a ball through the window.

Legal Expenses Cover

This offers unlimited legal advice, including advice on fraud, scams and cybercrime. You can claim up to £100,000 for a variety of legal proceedings including protection of your property and up to £25,000 per claim related to cybercrime. We will cover claims within the UK notified to us within 180 days of the incident as long as the legal team believes you can win your case.

Saga Home Emergency

We cover a range of emergencies relating to areas such as:

- Plumbing and drains – for example a blocked drain or a burst pipe
- Internal electrics – partial or complete failure of electrics
- Pest infestation – for example the removal of wasps' or hornets' nests
- Security (i.e. glazing and locks) – for example a smashed window causing a security risk.

This 24-hour service includes unlimited call outs, up to £2,000 per event, and uses only approved tradesmen. There is no excess to pay.

...and with Contents policies only

Personal Belongings Cover – Unspecified Items (Included as standard with Premier Cover)

This provides protection for possessions you take outside your home, with cover options of £2,500, £5,000 or £10,000 per incident. So if you lose your phone on a train, drop your camera while on holiday or have your pedal cycle stolen, you will be covered. (Please note there is a single article limit of £2,500 for valuables and personal belongings and £500 for pedal cycles.)

Personal Belongings Cover – Specified Items

Cover for loss or damage anywhere in the world to valuables and personal belongings that you have specified individually on your policy.

Specified Pedal Cycles Outside the Home Cover

Cover for loss or damage to your pedal cycles including their accessories, shown in your Schedule while anywhere in the United Kingdom, Channel Islands or Isle of Man.

Extended Garden Cover

This increases your cover to £5,000 for loss or damage to your garden and its contents including your plants, lawns/artificial surfaces and garden furniture. It also covers professional garden design fees and expenses following any damage.

Important information you need to know

There are a few more things we need to let you know before you take out Saga Home Insurance. These include more about Saga, your payment options and what happens after you take out your policy.

More about Saga

Saga Services Limited is registered in England and Wales (Company No. 732602). Registered Office: Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE. Saga Services Limited and Acromas Insurance Company Limited are ultimately wholly owned subsidiaries of Saga plc.

Saga Services Limited is authorised and regulated by the Financial Conduct Authority (FCA registered number is 311557). You can confirm Saga Services Limited's address and statutory status on the Financial Conduct Authority website at fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

Saga's home insurance is provided by a number of specially selected insurers, chosen because they deliver the high standards we expect. A list of these insurers is available on request.

For your reassurance

Saga and the insurer shown on your Schedule are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if Saga or the insurer 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

The law applicable to our policies

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

Choosing your excess

An 'excess' is the amount you have to pay towards any claim you make. For most claims this is at least £50, although for subsidence claims under buildings cover it can be £1,000. If you have a combined buildings and contents policy and make a claim under both sections, you will pay an excess on both sections.

Before taking out your policy, you can choose a higher excess in return for a lower premium. The higher the excess you choose, the greater the discount on your premium.

Ways to pay

You can choose to pay for your policy by Direct Debit or by credit or debit card, either annually or in instalments as set out opposite. However, please be aware that if you choose to pay in instalments and do not keep up to date with your payments, you will not be covered by your policy from the date the last premium was due.

Paying by Direct Debit

With this option you can spread the cost of your insurance throughout the year with monthly payments. This is an easy and convenient way to pay, and the Direct Debit Guarantee ensures it is a safe way too. (Charges may apply.)

The Direct Debit Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. It means that if a payment error is made by either Saga Services Limited or your bank or building society, your branch will immediately give you a full refund of the amount paid. It also means that if there is a change to the amount or payment date, Saga Services Limited will notify you ten working days before the payment is taken, or as otherwise agreed. You can cancel your Direct Debit at any time by contacting your bank or building society and notifying Saga Services. Written confirmation may be required.

Paying by credit or debit card

With this option you can pay your premium in one upfront payment (by Visa, Mastercard, Maestro or Visa debit card) or by continuous authority annual or quarterly payments (by Visa, Mastercard or Visa debit card). If you choose continuous authority, Saga Services will advise you of the date and amount in advance and always let you know about any forthcoming changes.

After you've taken out your policy

As with most insurance policies, Saga Home Insurance is a 12 month policy. When you receive your policy documentation you have 14 days to decide whether the policy is right for you. After that your insurer will assume you have accepted the terms and wish your policy to continue for 12 months. However, if you need to cancel your policy, you may do so at any point. There are a few things we'd like to advise you of:

If you need to cancel your policy

If you feel the policy is not right for you, you may cancel it within 14 days of receiving your policy documents and no administration fee will be charged. If cover has not yet commenced (i.e. it is before the policy start date), you will receive a full refund of the premium. If the insurance cover has commenced (i.e. it is after the policy start date), your insurer will give you a pro-rata refund on your premium based on the cover you have had.

After the first 14 days, if the policy no longer meets your needs, you can still cancel it at any time. As long as you have not made a claim under the policy, or a claim has not been made against you, your insurer will refund the unused part of your premium. If you have made a claim, or a claim has been made against you, you will not receive a refund. Saga will charge an administration fee of £35.

If you wish to cancel your policy, you will need to notify us of this intention. You can do this by telephone on 0800 056 9060 or by writing to Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ. Cancellation will take effect from the date you call us or your letter is posted, or from a future date you and your insurer have agreed to.

If we need to cancel your policy

Your insurer or Saga, on their behalf, may cancel your policy by giving you seven days' notice by recorded delivery letter to your last known address. Your insurer will then refund to you the unused part of your premium.

Legal Expenses Cover

Please note that if you or we cancel your Saga Home Insurance policy and you have selected Legal Expenses as an additional cover, this will automatically be cancelled at the same time. The additional premium is not refundable if cover has commenced.

Any fees you may need to pay

There are times when you may need to amend your policy, for example if you alter your cover. Saga will charge an administration fee for any changes. For the exact fee, please see 'What will you pay us for our services?' in the section of your Schedule entitled 'About our services – Your contract with Saga Services Limited'.

A note about fees and refunds

Please note that if you amend or cancel your policy and have paid by credit card or cheque, we will be unable to refund any amounts of £5 or less. Similarly, we will only request any charges from you if the amount is over £5.

How we handle your money

When collecting or refunding premiums, this is done through Saga Services Limited, who acts as the agent of the insurer. However the insurer treats the payment as having been made directly to them, meaning that your money is protected.

If things don't go to plan and you want to complain.

If you have a complaint about any matter not related to a claim, please

contact us on 01303 771160, write to us at The Customer Relations Department, Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ or e-mail us at services.customer-relations@saga.co.uk

If you are not satisfied with the response you receive to your complaint, you can ask the Financial Ombudsman Service to review your case. You can contact the Financial Ombudsman at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone: 0300 123 9123 or 0800 0234 567. www.financial-ombudsman.org.uk.

If you live in the Channel Islands, please see the 'Important information you need to know about your insurer' section of your documents for further details.

If you have a complaint about a claim-related matter, please refer to the complaints procedure under the 'Important information you need to know about your insurer' section of your documents for further details.

How we use your personal information

The information you have given to Saga Services Limited (Saga) and/or the insurer(s) will be held and used to manage your insurance policy, which will include both underwriting and claim handling. For this purpose Saga and/or the insurer(s) may disclose it to other interested third parties, for example to other insurers, regulatory authorities and to agents who provide services on their behalf.

Your data may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes. It may also be used for market research, offering renewals, research and for statistical purposes and crime prevention.

Saga and/or the insurer(s) will ensure that any personal data you provide will be held securely and in accordance with Data Protection Legislation*. From time to time Saga and/or the insurer(s) may use service providers and organisations outside the European Economic Area (EEA) for the purpose of processing services, system testing and maintenance. It is worth noting however that some non-EEA countries do not afford the same level of data security as the UK. By submitting your details, you consent to this transfer. The insurer(s) and/or, if applicable, Saga will always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.

Your calls may be monitored and recorded in order that the service may be improved and to help prevent and detect fraud. Saga and/or the insurer(s) may check information provided or received and may also undertake additional fraud searches.

Credit Reference Bureaus: To assess your insurance application and the terms on which cover may be offered (including the quote and payment methods Saga and/or the insurer(s) is able to offer you), Saga and/or the insurer(s) may obtain information about you from a number of sources, including credit reference bureaus, to assess your financial and insurance risk and your identity. The credit reference bureaus will keep a record of the search; this may be reflected in your credit score.

In order to assess financial and insurance risk, we will make checks on the full and open registers of the electoral roll and public data provided to us by credit reference bureaus and other third parties. This is also to assess your premium at quote and renewal, for credit applications and to assist with identity checks in order to prevent money laundering.

By applying for this policy you consent to Saga and/or the insurer(s) processing personal data, including sensitive personal data, about you and any other persons who are the subject of that application and/or who may be insured under the policy. You understand that all personal data you provide must be accurate and that if you supply another person's personal data you are, by doing so, confirming that you have the specific consent of that other person to disclose that data.

Saga and/or the insurer will use your information (and that of other people insured by your policy), either collected at the outset or obtained from other third parties, for the following purposes:

- To assess financial and insurance risks;
- To prevent and detect crime including fraud, money laundering and financial sanctions;
- To develop our products, pricing, systems, services and relationships with you;
- To comply with our legal and regulatory obligations.

Saga and/or the insurer(s) may share this information with third parties in order to carry out insurance related activities on our behalf, including management of your claim, and legal advice.

From time to time Saga and/or the insurer(s) may need to disclose your personal and sensitive personal information and that of any other persons insured by your policy to other insurers, reinsurers, third party underwriters, credit reference bureaus, fraud prevention agencies, regulators and law enforcement agencies.

By accepting the original quotation and taking out this Saga policy you have provided us with permission on your own behalf and on behalf of any other persons insured by your policy to collate this personal sensitive data. You are deemed to have made any other persons insured by your policy aware of the information that has been captured and the uses disclosed.

Saga and/or the insurer(s) may transfer the rights and obligations existing under this policy of insurance.

If you contact us electronically we may store your Internet Protocol (IP) address or your telephone number supplied by your Service Provider. This may be used to identify repeat website visits, fraudulent behaviour or mystery shoppers using Saga Group websites.

Saga uses the data they collect from you, including sensitive personal data, to contact you and personalise their communication. Saga and/or the insurer also use if for administrative purposes to provide the service you requested and for preparing quotations. If Saga has obtained your permission to do so, they will also contact you by post, telephone, email or other means to tell you about offers, products and services that may be of interest to you. At any time you can opt out of receiving such information, revise the products you would like to hear about or change the method they use to communicate with you. You can update these preferences by calling 0800 056 9060. For further information about how the Saga Group uses your personal information, please visit www.saga.co.uk/privacy-policy.aspx or contact the Saga Group Data Protection Officer by email: data.protection@saga.co.uk or post: The Saga Building, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

Data Protection Legislation – Information uses

For the purpose of Data Protection Legislation, the Data Controllers in relation to any personal data you supply are Saga plc, Acromas Insurance Company Limited and any insurers specified on your Schedule.

You should show these notices to anyone who has an interest in property insured under the policy.

Claims

Please be aware that information on how to make a claim is shown in your policy documents under the section 'Important information you need to know about your insurer'.

*The General Data Protection Regulation ((EU) 2016/679) and any national implementing laws, regulations and secondary legislation, as amended or updated from time to time, in the UK.

For more information about Saga Home Insurance, or to take out your policy, call

0800 414 525

Lines are open – 8.30am to 7pm Monday to Friday, 9am to 3pm Saturday and 10am to 2pm Sunday.

or visit **saga.co.uk/house**

This document is also available in large print, audio and Braille. If you require any of these formats please contact us on **0800 096 3251**.

If you have a hearing or speech impairment, you can also contact us by e-mailing **dda@saga.co.uk**

Saga Services Limited is a wholly owned subsidiary of Saga plc and is registered in England and Wales (Company No. 732602). Registered Office: Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE. Authorised and regulated by the Financial Conduct Authority.

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