



*Your* summary of cover  
Saga Landlord Insurance



# Your introduction to Saga Landlord Insurance

Thank you for your interest in Saga Landlord Insurance. This important guide gives you a summary of our cover and the additional options available.

When you take out a policy with us, you will receive a clear and concise Policy Booklet that describes all the terms and conditions of your insurance cover in detail. If you would like to see a copy of the Policy Booklet, please call 0800 027 1354, or visit [saga.co.uk/landlord](http://saga.co.uk/landlord) to download a copy.

## A brief description of our cover levels

### Buildings cover

Saga Landlord Insurance provides up to £500,000 cover as standard against damage caused by incidents such as fire, storm, subsidence, flood, and theft. Your buildings and their permanent fixtures and fittings, such as fitted kitchen units, are included in the policy. Walls, hedges, fences, drives, paths, patios and outbuildings are also covered, subject to policy terms and conditions.

### Contents cover

If you have chosen to include our Contents cover, your policy also provides cover against loss or damage for the contents of the let property that belong to you. We offer three levels of cover for your contents, depending on your needs – £10,000, £25,000 or £50,000.

### Legal Expenses Cover

As a landlord, there may be times when you could do with legal advice, or perhaps you find yourself in a situation where you need to take legal proceedings against a tenant or another person or organisation. Legal Expenses Cover is included as standard in both Buildings and Contents cover and provides the help of a legal expert when it's needed. This would be where we consider there is a 51% and above chance of succeeding with your claim and enforcing any award.

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# A quick guide to the cover we include

Buildings cover	Maximum claims limit
<b>Alternative accommodation for your tenants</b> if your property is made uninhabitable as a result of damage by an insured event, such as a flood or fire	20% of buildings sum insured
<b>Loss of rent</b> if the let property is made uninhabitable by an insured event, such as a flood or fire	20% of buildings sum insured
<b>Trace and access of a water or oil leak</b> , including reinstating any wall, floor or ceiling damaged during the search	£5,000
<b>Loss of metered water or heating oil</b> following accidental damage to the domestic water or heating installation in your property	£2,000
<b>Unauthorised use of electricity/gas/water</b> by someone taking possession, keeping possession or occupying your property without your permission	£1,000
<b>Fire extinguishers</b> that need refilling, plus the replacement of sprinkler heads and resetting of fire alarms following an insured event, such as a fire	Up to buildings sum insured
<b>Property owner's liability</b> for accident or injury to other people, or damage to their property	£2 million



Contents cover	Maximum claims limit
<b>Replacement of locks</b> if the keys are lost or stolen	£1,000
<b>Contents in the open</b> , including contents in your garden, such as patio heaters and garden furniture	£1,000
<b>Temporary storage of your contents</b> if your property is made uninhabitable by an insured event, such as a flood or fire	20% of sum insured
<b>Garden cover</b> for your hedges, lawns, trees, shrubs and plants if they are damaged by an insured event, such as vandalism	£1,000
<b>Fixtures and fittings</b> , such as built-in furniture, built-in kitchen appliances and fixed glass, that are damaged by an insured event, such as a flood or fire	£10,000
<b>Liability cover</b> if you let a flat with contents only insurance	£2 million

Legal Expenses Cover	Maximum claims limit
<b>Tenant eviction</b> – advisers' costs to pursue eviction proceedings and recover possession of the property if your tenant reneges on the tenancy agreement	£100,000 per claim
<b>Non-tenancy property infringement</b> – advisers' costs to pursue legal proceedings against someone who trespasses or causes a nuisance on your property	£100,000 per claim
<b>Non-tenancy property damage</b> – advisers costs to pursue legal proceedings against someone who damages your property	£100,000 per claim
<b>Criminal prosecution</b> – advisers' costs to defend yourself against criminal prosecutions brought against you	£100,000 per claim

## Additional cover options you can choose

We recognise that everyone's insurance needs are different and you may want specific protection to suit you and your tenants. That's why we offer a choice of additional cover options. If you would like to add either of these options, please let us know.

### Rent Guarantee

When you let a property, you may rely on the rent you get from it to provide a regular income, or perhaps to cover the mortgage. Either way, if your tenant stops paying you could well be left in a tight spot. We provide up to £5,000 per month (total £100,000), if a tenant owes rent under a tenancy agreement and you are pursuing a claim to evict them from your property.

We also include rent protection payments, which cover 50% of the rent for a further three months, giving you time to find another tenant.

### Saga Home Emergency

A household emergency is almost always stressful, inconvenient and disruptive, for both you and your tenants. This additional cover option provides the reassurance that help is at hand 24 hours a day, 365 days a year, aiming to deal with an incident as quickly as possible. There are two cover levels to choose from:

#### 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 the boiler, heating controls and main heating system.



## 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 Booklet and Schedule for full details.

### For buildings and contents cover

- The excesses shown in your Schedule
- Damage caused by wear and tear, by poor maintenance, or that happens gradually
- Damage or loss caused deliberately by you, your tenants (excluding theft, malicious acts or vandalism by tenants), any sub-tenant or any person acting on your behalf
- Theft cover may be restricted unless certain security measures are in force. If applicable, these will be shown in your policy Schedule.

### ...and for buildings only

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

### For Legal Expenses Cover

- Where you fail to provide evidence that you have successfully completed a tenant reference on the tenant (or guarantor if required) prior to the start of the tenancy agreement or where the tenancy agreement started more than 31 days after the tenant reference
- Any contract disputes where the amount is less than £250 plus VAT
- Any nuisance or trespass by a non-tenant within 45 days of the insurance first being purchased.

### For additional cover options

#### Rent Guarantee

- Any insured incident that occurs within the first 45 days of the policy if you did not have continuous previous insurance
- Rent payments if you are not able to make a valid claim under the tenant eviction cover
- An arrears amount of less than £250.

#### Saga Home Emergency

- Any claim within 14 days of the start of the policy
- More than £2,000 per claim
- Any claim relating to circumstances that you were aware of at the time of taking out the policy or which existed before you took out the policy.

## Important information you need to know

There are a few more things we need to let you know about Saga Landlord 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 [register.fca.org.uk](http://register.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

Saga Landlord Insurance is underwritten by Royal & Sun Alliance Insurance plc.

### For your reassurance

Saga and Acromas Insurance Company Limited and Royal & Sun Alliance Insurance plc 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](http://www.fscs.org.uk)



### The law applicable to the policy

Both you and we may choose the law that applies to this contract. Unless you and we agree otherwise, the law applying to this contract is the law that applies to the part of the United Kingdom in which you live. If you live in the Channel Islands or the Isle of Man, the relevant law of that place applies. Full details will be provided in your policy documentation.

### After you've taken out your policy

As with most insurance policies, Saga Landlord 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 027 1355 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 14 days' notice by recorded delivery letter to your last known address. Your insurer will then refund to you the unused part of your premium. Saga will charge an administration fee of £35.

### 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. Please refer to your policy Schedule for the exact fee.

### 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](mailto: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](http://www.financial-ombudsman.org.uk). If you live in the Channel Islands, please refer to your documents for complaints information. If you have a complaint about a claim-related matter, please refer to the complaints procedure in your policy documents.

### How we use your personal information

The information you have given to Saga Services Limited (Saga) and/or the insurer 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 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 will try to ensure that any personal data you provide will be held securely and in accordance with the Data Protection Act 1998. From time to time Saga and/or the insurer 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 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 may check information provided or received and may also undertake additional fraud searches.

Saga and/or the insurer may obtain information about you from a number of sources in order to check your identity, to prevent money laundering and to assess your financial and insurance risk, your insurance application and the terms on which cover may be offered (including your premium at quote and renewal, and the payment methods Saga and/or the insurer is able to offer you). These sources include credit reference bureaus, the electoral roll and public data provided to us by credit reference bureaus and other third parties. The credit reference bureaus will keep a record of the search; this may be reflected in your credit score.

By applying for this policy you consent to Saga and/or the insurer 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.

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 behavior or mystery shoppers using Saga websites. By providing Saga with your personal information, including your medical data, you consent to the Saga and Acromas groups of companies (the Group) using it to contact you by post, telephone, e-mail, SMS or other electronic means about offers, products and services which may be of interest to you, and using data we obtain about you for other products in respect of both marketing and preparing quotations. The Group will do this unless you contact it or you make use of the regular opportunities that it provides you with, to confirm which channels and products you do and do not wish to use or hear about, or unless you tell the Group that you prefer not to receive direct marketing. If you wish to decline to receive marketing information for Saga products, please contact the Saga Group Data Protection Officer at Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

See <http://www.saga.co.uk/privacy-policy.aspx> for further details of Saga's privacy policy. In the case of personal data, with limited exceptions, you have the right to access and, if necessary, rectify information held about you by formal written application to Saga's Group Data Protection Officer at Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

### **Data Protection Act - Information uses**

For the purpose of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Saga Group Limited, 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.

*Don't forget...*

You can add the following additional cover options to your Landlord policy:

**Rent Guarantee**

**Saga Home Emergency**

*For more information*

about Saga Landlord Insurance  
or to take out your policy, call

**0800 027 1354**

Lines are open 8.30am-7pm Monday to Friday,  
9am-3pm Saturday.



or visit

**saga.co.uk/landlord**

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](mailto:dda@saga.co.uk)

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