



Saga Boat Insurance

Policy Summary

This summary does not contain the full Terms and Conditions of Saga's boat insurance policy. It is important that you read the policy documentation carefully.

Name of the insurer

Saga's boat insurance is underwritten by Amlin Syndicate 2001 at Lloyd's, which is managed by Amlin Underwriting Limited.

Type of insurance and cover

This Saga Third Party Boat Insurance Plan provides cover for Inland and Coastal waters of the UK and Channel Islands and up to 30 days in Europe.

Significant Features and Benefits

Saga's boat insurance policy provides the following main features:

- Up to £3 million third party liability for you and any person navigating or in charge of your vessel with your permission

Further details can be found in the Policy Wording.

Significant and Unusual Exclusions or Limitations

(these are detailed in clause 5 and 6 in the Policy Wording)

- No claim will be allowed for any liability
 - To the insured or any owner of the vessel (5a)
 - Where you have admitted or agreed to it without the written consent of insurers (5b)
 - Whilst in transit (5c)
 - Whilst racing (5d)
 - Or expense intentionally caused by the insured (5e)
 - Whilst used for water skiing, aquaplaning or similar activity unless agreed in writing (5i)
 - Whilst used for paragliding (5j)
 - For any expenses incurred in the removal of the vessel or wreck (5l)
- Where your vessel has a maximum design speed of more than 17 knots (20 mph) additional exclusions apply (5m to 5p)
- An excess will apply to each claim (6)

Further details can be found in the Policy Wording.

Policy Summary *continued*

Duration of cover

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

Cancellation

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, unless you have made a claim. If you have made a claim in the first 14 days, we will give you a pro-rata refund on your premium based on the cover you have had.

If you 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 after 14 days you have not cancelled your policy, we will assume that you have accepted the terms and wish your policy to continue for the agreed period of cover.

Right of cancellation

If this policy no longer meets your needs you have the right to cancel it at any point during its duration. You can telephone us on 0845 302 0210 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 dispatched.

We will refund any premium owing to you on a pro-rata basis, if you have not made a claim.

Making a claim

In the event that you need to make a claim on your boat insurance policy, please call us on 0845 300 5338 (from the UK) or +44 1732 223 702 (from abroad).

When reporting your claim, please provide us with the following details:

- Where and when the incident occurred
- The details of the incident
- What loss or damage has occurred to any third parties
- Where your vessel and any third party vessel is located

Please note that all Saga 'Boat' claims are handled on behalf of the insurer.

Making a complaint about a claim

If you have a claim related query or complaint (other than legal expenses, see separate Policy Wording):

Step 1 - Please contact:

Saga Boat Insurance Claims Department
11 Tower View
Kings Hill
West Malling
Kent
ME19 4UY

Telephone: 0845 300 5338

e-mail: sagaboatclaims@saga.co.uk

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Step 2 - If this does not resolve your problem, you may write to;

Policyholder and Market Assistance
Lloyd's Market Services
One Lime Street
London
EC3M 7HA

Telephone: 0207 327 5693

Fax: 0207 327 5225

e-mail: complaints@lloyds.com

Step 3 - If you are still not satisfied with the underwriter's final response, you can ask the Financial Ombudsman Service to review your case.

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0845 080 1800

The Financial Ombudsman Service will only consider your complaint if you have already given us and Lloyd's the opportunity to resolve your problem.

Financial Services Compensation Scheme

Marine / Yacht insurance is not covered by the Financial Services Compensation Scheme.