

Your guide to

# Saga Motor Insurance

**NEW**

Vandalism Cover

Accident Healthcare

Breakdown Repair Cover

**SAGA**

Motor insurance done properly

# Great value and service

Thank you for your interest in Saga Motor Insurance. We aim to offer excellent value for money without compromising on cover or customer care. With us you can expect a high standard of personal service, with UK-based insurance advisers and no automated telephone menus to dial through.

## High levels of cover as standard

We automatically include features you may not find elsewhere as standard. For example, our Comprehensive policy enables anyone with a full licence to drive your car in a medical emergency.

## New cover added

To ensure our policies continue to offer excellent value for money, complete with new and desirable features, we regularly review them. For example, we have recently introduced vandalism cover, which ensures that you will not lose your No Claim Discount following a claim for damage caused by vandals.

## A choice of additional options

At Saga, we recognise that our customers have different priorities and may need specific protection to suit them. That's why we offer a choice of cover options for a small additional charge. For example, Saga Breakdown Assistance provides rapid roadside rescue through a choice of five cover levels, and can be added to Saga Motor Insurance at a reduced rate. Or, if you are unfortunate enough to be injured in a road accident, our new Accident Healthcare option provides cover for prompt, private medical treatment.

**Please note:** this guide does not form part of your contract. You should refer to the relevant Policy Booklets for full terms and conditions.

# Saga Motor Insurance delivers 100%

Over a million drivers are now protected by Saga Motor Insurance, but that doesn't mean we've lost the personal touch. In fact, we are considered the leading specialist over 50s motor insurance provider\*. This is reflected in the results of a survey of new Saga Motor Insurance customers conducted in February 2009.

- **100%** rated the overall service provided by the person they spoke to 'good' to 'excellent'
- **100%** said we understand their needs and circumstances
- **100%** felt we listen to what they have to say
- **100%** said that we show the right level of warmth and friendliness
- **100%** found us polite and courteous.



In addition, readers of Moneywise magazine rated Saga 'Best motor insurance provider', plus we were voted number one for customer satisfaction (insurance sector), in the Institute of Customer Service Customer Satisfaction Awards, 2009.

Source: \*GfK NOP FRS 04/09, all motor insurance policies held by respondents aged 50 and over.




*'I love the fact that Saga Insurance is for the over 50s.  
I know that I am not going to be overcharged for insurance  
and I know that your service and advisers are brilliant.'*

Mrs Diskin, Huddersfield






# Summary of Cover




Choose the protection that's right for you with our choice of three cover levels, all of which include valuable protection as summarised below. New and improved aspects of our cover are highlighted – simply choose the level that best meets your needs.

	Third Party Only	Third Party, Fire and Theft	Comprehensive
Two year 'new for old' cover			



If your car is written off when it is under two years old and you've owned it from new, we'll replace it with a brand new one of the same make and model. If your car is up to one year old, it doesn't matter how many miles are on the clock. If it's between one and two years old, you're covered for up to 12,000 miles.

Cover for trips abroad			
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Whichever level you choose we automatically provide that same level of cover for driving in the European Union for an unlimited period. If your trip takes you outside the EU, we may also be able to provide you with a Green Card (International Motor Insurance Certificate).

Emergency 'any driver' cover			
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It's good to know that in a medical or motoring emergency anyone with a full licence can drive your car. For example, they could take you to hospital and drop the car back to your home afterwards.

<b>NEW</b> Vandalism cover			
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You won't lose your No Claim Discount following a claim resulting from damage caused by vandals.

£1,000 personal belongings cover			
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Cover for items such as mobile phones, portable satellite navigation units, child seats, spectacles and clothing carried in your car if they are lost or damaged due to an accident, fire, theft or attempted theft. As you are likely to have additional items in your car at Christmas, we increase this cover to £2,000 for gifts you buy or receive during December.

	Third Party Only	Third Party, Fire and Theft	Comprehensive
Emergency accommodation/get you home cover			


Following an accident, it can be costly and inconvenient getting home or finding somewhere to stay. That's why we have recently increased our emergency accommodation/get you home cover from £300 to £500 per claim.

Permanently fitted audio/visual and/or communication equipment			
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Unlimited cover for equipment such as CD, MP3 and cassette players, or factory fitted satellite navigation systems, against fire and theft. Our Comprehensive policy will also give you unlimited cover for your equipment against accidental damage.

Replacement car			
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If you use one of our approved repairers, we will provide you with a replacement car while yours is being repaired for up to 14 days, or until it is written off (whichever is sooner) and we ensure that the replacement car caters for your driving requirements, i.e. manual or automatic. If you would prefer to upgrade from our standard replacement car you can select our Replacement Car Category Upgrade (see Additional cover on page 6).

Glass repairs without losing No Claim Discount			
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If your windscreen or windows are damaged, you can claim for replacements without affecting your No Claim Discount. What's more, we won't charge you any excess if it's possible to repair the screen and one of our approved glass repairers does the work.

Standard personal accident cover			
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Regardless of whose fault it is, if you are seriously injured as a result of an accident involving your car, our Comprehensive policy includes up to £5,000 compensation for certain injuries as standard.

# Additional cover options

Many customers value extra protection so we've created a range of options that enable you to choose the cover that's right for you. Take a look at the following options and see if any appeal to you.

	Third Party Only	Third Party, Fire and Theft	Comprehensive
<b>NEW</b> Accident Healthcare	✓	✓	✓

If you or your partner are injured in a road traffic accident in the UK, whether in your own vehicle, as a passenger in another vehicle or even as a pedestrian or cyclist, we will provide up to £1,000,000 cover for prompt private medical treatment, allowing you to recover as quickly and comfortably as possible. Available at a lower price than you may expect, our Accident Healthcare includes cover for:

- In-patient treatment in a private hospital (up to 180 days)
- Out-patient treatment
- Consultants' and specialists' fees
- Physiotherapy
- Transfer by private ambulance between an NHS hospital and a private hospital of your choice, if required.

It also includes a cash payment for each night you spend in an NHS hospital following the accident.

Increased Personal Accident	✗	✗	✓
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Regardless of whose fault it is, if you or your partner are seriously injured as a result of an accident involving your car, our Comprehensive policy includes up to £5,000 compensation for a range of injuries.

Our Increased Personal Accident option extends cover to £20,000, plus it includes a wider range of injuries and pays you £200 for each night you spend in hospital (up to ten nights).

	Third Party Only	Third Party, Fire and Theft	Comprehensive
Legal Protection	✓	✓	✓

If you have an accident involving your car that is not your fault, you have a right to be able to claim back any uninsured losses from the driver responsible. With solicitors' fees averaging more than £100 an hour\*, if you were to have an accident in your car that is not your fault, recovering uninsured losses could prove expensive. Legal Protection provides up to £100,000 of cover towards legal expenses.

Customers choose to add our Legal Protection so we can help them when they need it most. Our solicitors are specially selected to meet Saga's high standards of service, so you can rest assured that they will handle your claim properly, and our trained claims handlers will work with them in an effort to recover expenses such as:

- Any excess you may be required to pay as part of a claim
- Loss of earnings
- Compensation for personal injury.

\*2009 rates from [www.hmcourts-service.gov.uk](http://www.hmcourts-service.gov.uk)

Replacement Car Extension for Theft/Total Loss	✗	✗	✓
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This option provides a replacement car for up to 21 days if yours is stolen or written off, to help keep you mobile and give you time to find and purchase a new one.

No Claim Discount Protection	✓	✓	✓
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If you have spent a long time building up a maximum No Claim Discount, the last thing you want is to suddenly lose it because of a claim. With this option, there can be two claims made over five years without losing your discount.

Replacement Car Category Upgrade	✗	✗	✓
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While your own vehicle is being repaired, our Comprehensive policy automatically entitles you to a small hatchback replacement car. With this option, you can upgrade to one that better suits your needs, such as a family saloon, estate, MPV or luxury car.



# Saga Breakdown Assistance

Special rates for Saga Motor Insurance customers

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**Roadside repair** - if you are at least 1/4 of a mile from your home, you only pay the cost of any parts fitted

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**Puncture repair** - for your car, or your caravan/trailer when you are towing

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**Recovery** - of your car, yourself and up to five passengers to any destination of your choice within ten miles of the breakdown

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**National recovery** - as above, but to anywhere in the UK.

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**Home call** - assistance at your home, or within 1/4 of a mile of your home

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**Driver care** - we will give you a hire car or overnight accommodation if you cannot use your car

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**European cover** - for cars up to 16 years old

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**Holiday departure cover** - if you are going on holiday, cover to get you to your departure point and recover your car to anywhere in the UK, for cars up to 16 years old

Available at a specially discounted rate for Saga Motor Insurance policyholders, Saga Breakdown Assistance offers a choice of five cover levels – ranging from standard roadside assistance to an EU-wide recovery service. Call out time is 40 minutes on average, and eight out of ten breakdowns that can be repaired are fixed at the roadside.\*

Saga Breakdown Assistance offers a reliable service with cover that’s right for you. It is available 24 hours a day, 365 days a year, and it’s easy to take out a policy - in fact, in a survey conducted in June 2009, 99% of Saga Breakdown Assistance customers rated the person they spoke to when they took out their policy ‘good’ to ‘excellent’.

	Essential	Home Call	National Recovery	Comprehensive	Premier
	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓
	✗	✗	✓	✓	✓
	✗	✓	✗	✓	✓
	✗	✗	✗	✓	✓
	✗	✗	✗	✗	✓
	✗	✗	✗	✗	✓

*‘Have always received first class service from Saga Breakdown Assistance. From start to finish the service was superb, I felt really looked after and that the staff really cared.’*

Mrs Adamson, Nottingham

\*Based on analysis carried out between March 2008 and February 2009.

# Additional breakdown assistance options

The five cover levels available from Saga Breakdown assistance are designed to meet a wide range of needs, but perhaps you would like the additional advantages of the following cover options, which offer enhanced protection for a variety of circumstances and can be added to any of our cover levels.

## Personal Cover

Saga Breakdown Assistance covers your car and anyone driving it. By adding Personal Cover, you can extend your protection to any car you or your partner (or a nominated driver aged 50 or over living at your address) drive or travel in, anywhere in the UK.

## Additional Vehicle Cover

Add up to three other cars belonging to you or other drivers of any age living at your address. They too can enjoy peace of mind when driving their own car or any of the cars protected by your Saga Breakdown Assistance policy.

## **NEW** Saga Breakdown Repair

Claim back the cost of garage labour and replacement parts following a breakdown of the main car listed on your policy (not any additional vehicles). You will be covered for up to £500 per claim for the most common causes of breakdowns, including batteries, starter motor, alternator and head gasket.

# The Saga Claims Service

If you ever need to make a claim, Saga aims to offer you a quick, straightforward and stress-free service. All our claims advisers are based in the UK and you can call them 24 hours a day. What's more, you won't normally have to fill in any forms or obtain written estimates.

According to a survey of policyholders who have made a claim with Saga, 98% rated the person they spoke to 'good to excellent' at understanding their needs and circumstances, while 99% said they received polite and courteous service.\*

## Saga's Partnership Repairer Network

We will arrange to have your car repaired and valeted at one of our approved garages. All work is fully guaranteed for five years, and if you wish, we will also arrange for your vehicle to be collected and returned to you.

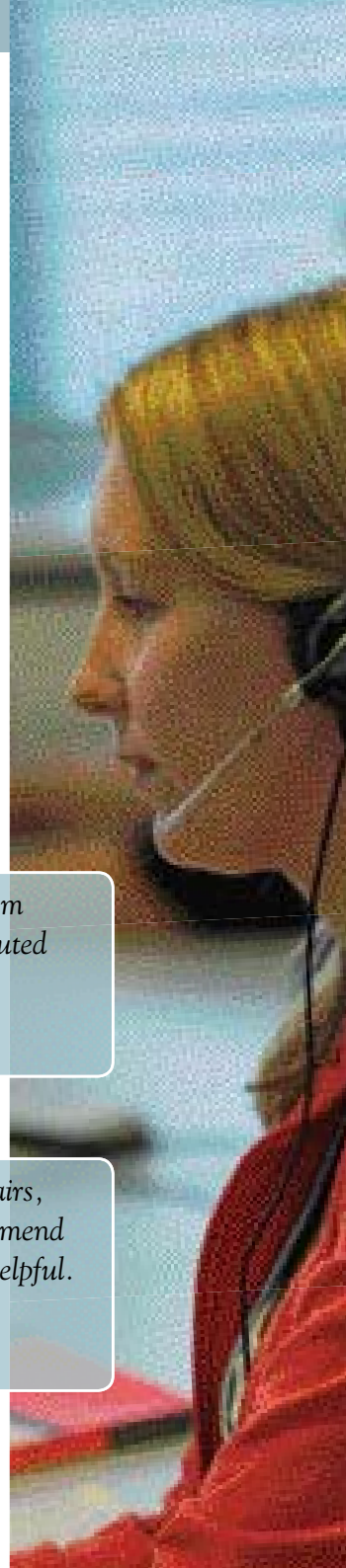
*'Helpful assistance received when making a claim recently, together with a speedy response, contributed to a hassle-free experience.'*

Mr Burgess, Kent

*'Saga has been marvellous organising my car repairs, a replacement car, legal advice etc. I cannot recommend Saga enough. The staff are always very polite and helpful. A satisfied customer!'*

Mrs Waugh, West Yorkshire

\*Saga customer satisfaction survey, April 2009.



# Do you have all the cover you need?

Don't forget that you can add the following cover options for even greater peace of mind:

Legal Protection
Increased Personal Accident
Accident Healthcare
Replacement Car Category Upgrade
Replacement Car Extension

You can also add Saga Breakdown Assistance at a reduced rate and include the following additional cover:

Personal Cover
Additional Vehicle Cover
Saga Breakdown Repair

Please call us on

# 0800 484 184

Lines are open 8.30am-7pm weekdays, 9am-3pm Saturday and 10am-2pm Sunday.

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

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