



Saga Home Insurance

Cover Plus

Your Policy Booklet



Contents

	Page
Welcome	4
Glossary of terms	6
Buildings Cover Plus	8
Contents Cover Plus	11
Personal Belongings In and Away From Home Cover	
Cover Plus Personal Belongings – Unspecified Items	15
Cover Plus Personal Belongings – Specified Items	16
Pedal Cycles Cover	17
Garden Cover	18
Home Legal Expenses Cover	19
How to make a claim and how much we will pay	29
How to make a claim – General Conditions	30
How much we will pay – Buildings Cover Plus	31
How much we will pay – Contents Cover Plus	32
How much we will pay – Optional cover	35
General Exceptions	36
General Conditions	37
Help and advice from Saga	38
Protecting your property	38
Combating fraud	39

Certain words have specific meanings in relation to **your** policy. To help **you** identify these **we've** printed them in **bold** throughout **your** policy details.

Saga Services Limited has arranged for **Saga** Home Insurance to be underwritten by the **insurer** named on **your Schedule**, with the exception of Home Legal Expenses Cover, which is underwritten by Acromas Insurance Company Limited. Registered address: 57-63 Line Wall Road, Gibraltar. Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar.

These details can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register/home.do or by calling 0845 606 1234.

Welcome to Saga Home Insurance.

We always aim to provide high levels of care and service for our customers, so we have designed this policy with your needs in mind.

Please read your policy documents, together with your policy Schedule and any endorsements, to make sure that the cover you have chosen is the most appropriate for you. Please note that some cover detailed in this booklet is optional and may not be automatically included in your chosen buildings or contents policy. If you are interested in any extra cover, we will be happy to give you a quote.

I trust that you will find this policy, together with the special Saga helpline services explained on page 38 of this booklet, gives you the level of protection you want for your home.

If you need to make a claim on the policy, you can find details of how to do so in the Information for customers section in your Schedule.

A handwritten signature in black ink that reads "Roger Ramsden". The signature is written in a cursive style with a period at the end.

Roger Ramsden
Chief Executive

Welcome

The words shown in bold print are defined on pages 6 and 7.

The contract of insurance between **you** and **us** is made up of this Policy Booklet, **your Schedule**, and any **endorsements** shown on **your Schedule**.

We have prepared this policy based on the information that **you** have given **us** about yourself, **your** household and **your property**. Please let **us** know as soon as reasonably possible about any changes that affect what **you** have told **us**. If **you** do not tell **us**, **your** right to claim may be affected.

You should read this Policy Booklet together with **your Schedule**. Please check them carefully to make sure that they give **you** the cover **you** want. If **you** are unable to comply with any of the policy terms including the **endorsements** shown on **your Schedule** and the General Conditions please contact **Saga** as any failure may result in a claim being rejected or the policy becoming invalid.

You agree to pay the premium and to keep to the conditions of the contract of insurance. If **you** arrange to pay by instalments and do not keep up **your** payments, **you** will not be covered by this policy from the date the premium was due.

We agree to insure **you** according to the terms in this Policy Booklet for the sections shown in **your Schedule**. **We** will provide cover for any period of insurance for which **we** have accepted **your** premium.

Unless **we** have agreed otherwise, this contract will be governed by English Law, and all information and terms regarding this contract are provided in the English language only.

Customer service

Saga aims to provide **you** with high levels of service at all times. However, there may be times when **you** feel that **our** service has fallen below the standard **you** expect. If this is the case and **you** want to complain, **we** will do **our** best to try and resolve the situation. If **you** have a query or a complaint please refer to **your Schedule** which shows both contact telephone numbers and **our** address details if **you** prefer to write to **Saga**.

If you need to claim

Check **your** Policy Booklet and **your Schedule** carefully to make sure that the loss or damage is covered under this insurance.

Phone the number shown in the relevant section on **your Schedule** as soon as possible to report the loss or damage. **We** will tell **you** how to proceed with **your** claim. **You** must give the policy number shown on **your Schedule** each time **you** write to or phone **us**.

If **you** are asked to complete a claim form, please fill it in and return it as soon as possible to the address shown on the claim form. **You** should also enclose any other information **you** have been asked to provide. (**We** will not pay for this information unless agreed by **us** in writing.)

Please also read How to make a claim - General Conditions on page 30.

Renewal process

You will be sent a renewal invitation 21 days before **your** renewal date, which will include details of **your** premium for the next year. If **you** pay by Direct Debit, continuous authority credit card or continuous authority debit card **Saga** will renew **your** policy each year using the payment details **you** have given **us** unless **you** notify **us** that **you** do not want to renew automatically or that **you** want to renew using a different payment method, in which case if **you** pay by Direct Debit **you** will need to cancel **your** Direct Debit mandate with the bank.

Future changes of insurer(s)

Your Saga Home Insurance policy is currently provided and underwritten by the insurer(s) noted on **your Schedule** as part of an agreement between **Saga** Services Limited and the insurer(s). At some time in the future **Saga** may enter into an arrangement with a new provider for all or part of **your** policy in which case this new provider will offer **you** new cover to replace **your** current policy. If this is the case, **we** will write to **you** to confirm the details of the new provider, and give **you** details of any changes to the Terms and Conditions of **your** policy. **You** hereby authorise **Saga** to transfer any personal data to the new provider, and **you** consent to the new provider being able to offer cover to **you**. If at any time **you** wish to withdraw **your** agreement to this, please let **us** know by calling 0845 9000 039.

Inflation protection – index-linking

Index-linking is a monthly adjustment to the sum insured shown on **your Schedule**.

We do not make a charge for index-linking during the period of insurance but each time **you** renew **your** policy, **we** will work out **your** premium again on the new sum insured.

Buildings

If **you** have specified **your buildings sum insured** **we** will index-link the amount shown on **your Schedule**. **We** use the House Rebuilding Cost Index prepared by the Royal Institution of Chartered Surveyors or another appropriate index. **We** do not apply index-linking to **our** standard limit.

Contents

If **you** have specified **your contents sum insured** **we** will index-link the amount shown on **your Schedule**. **We** use the Retail Price Index or another appropriate index. **We** do not apply index-linking to **our** standard limits.

For **your** specified items included in the optional Personal Belongings In and Away From Home Cover, **we** will index-link the amount shown on **your Schedule**, using the Retail Price Index or another appropriate index.

Important – Personal information

The information **you** have given **us** will be held and used to manage **your** insurance policy and this will include both underwriting and claim handling. For this purpose **we** may disclose it to other interested third parties – for example, other insurers, regulatory authorities and agents who provide services on **our** behalf.

By accepting this policy **you** consent to **our** processing personal data including sensitive data about **you** and other persons who may be insured under the policy. **You** understand that all personal data **you** give to **us** must be accurate and that **you** must have the specific consent of those other persons to disclose their personal data.

Insurers pass information to the Claims and Underwriting Exchange Register (CUE), run by Insurance Database Services Ltd. **We** may search this register as this helps **us** to check information provided and to prevent fraudulent claims. **We** may also undertake credit searches and additional fraud searches. Under the conditions of **your** policy **you** must tell **us** about any incident (such as a fire, water damage or theft) which may or may not give rise to a claim. When **you** tell **us** about an incident **we**

will pass information relating to it to the register.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and financial crime. Further details explaining how the information held by the fraud prevention agencies may be used can be obtained under the fair processing notices provided in the combating fraud section of this Policy Booklet.

We will ensure that any personal data **you** provide will be held securely and in accordance with the Data Protection Act 1998. Sometimes data may be transferred outside the European Economic Area to a third party provider of goods or services that **you** have requested and which operates outside of that jurisdiction. Any such data will be held securely and to similar standards as required under the Data Protection Act 1998.

Your calls may be monitored and recorded in order that the service may be improved and to help prevent and detect fraud. **We** may check information provided or received and **we** may also undertake additional fraud searches.

To assess **your** insurance application and the terms on which cover may be offered, **we** may obtain information about **you** from credit reference agencies to check **your** credit status and identity. **We** may use this information to assess which payment options **we** can offer **you**. The agency will record **our** enquiry but this will not affect **your** credit rating.

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 marketing, offering renewals, research and statistical purposes and crime prevention.

By providing **us** with **your** personal data and contact details, **you** consent to the **Saga** and Acromas groups of companies and their partners using it to contact **you** by post, telephone, e-mail, SMS or other electronic means, to inform **you** about any products and services which they consider may be of interest to **you**.

However, **you** can contact the **Saga** Data Protection Officer in writing at any time to suppress contact for some or all **Saga** products.

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.

Glossary of Terms

Certain words have the following specific meanings wherever they appear in this policy (except the Home Legal Expenses Cover section) or **your Schedule**. To help **you** identify these **we** have printed them in bold throughout the policy.

Administration fee

The amount shown in **your** documents as an administration fee, relating to the amount **Saga** may charge from time to time for administering **your** insurance policy.

Bedroom

A room used as a bedroom or originally intended to be used as a bedroom but now used for other purposes.

Buildings

Your home or **your new home**, and its permanent **fixtures and fittings**, boundary and garden walls, gates, hedges, fences, paths, terraces, drives, patios, permanently-built swimming or ornamental pools and their covers, tennis courts, cables, underground pipes and inspection covers, septic tanks and central-heating gas or oil tanks all forming part of the **property** for which **you** are legally responsible. These must all be at the address shown in **your Schedule**.

Business equipment

Office equipment, furniture and stock (not held for sale).

Compulsory evacuation

When **your buildings** cannot be lived in because **you** are prevented from doing so by a responsible authority:

- following damage to a neighbouring property; or
- because of a risk to **your** health or safety from something external to **your buildings**.

Contents

Anything which **you** own or is in **your** possession. **Contents** does not include the following:

- anything covered by any other insurance or more specifically insured by this policy
- business equipment

- **your home** (except fixtures, fittings and decorations belonging to **you**, where **you** are the tenant) or any other **buildings**
- **motorised vehicles** and their trailers, trailer tents, caravans, aircraft and boats (unless models or hand propelled), or their accessories and parts
- any living creature
- trees, shrubs or plants.

Credit cards

Bank, charge, cheque guarantee, credit, debit and cash dispenser cards **you** hold for personal purposes.

Empty

Not having enough furniture for normal living purposes, or furnished for normal living purposes but not lived in for more than 60 days in a row.

Endorsements

An extension or restriction to **your** policy. (**Endorsements** only apply if they appear in **your Schedule**.)

Excess

The first amount that **you** must pay towards any claim.

Fixtures and fittings

Built-in furniture, built-in **kitchen appliances**, fixed glass and sanitary ware, pipes, ducts, wires, cables, switches, fires, boilers, radiators, storage heaters, fixed wall, floor and ceiling coverings other than carpets.

Home

The house, bungalow, flat or maisonette shown in **your Schedule**. Domestic garages belonging to the **property**. Outbuildings if they form part of the **property**.

Insurer

The insurer shown in **your Schedule**.

Kitchen appliances

Dishwasher, washing machine, washer dryer, tumble dryer, cooker/oven/hob/hood, microwave, fridge, freezer or fridge freezer which **you** own.

Motorised vehicles Any electrically or mechanically powered vehicles other than:

- vehicles used as domestic gardening equipment within the boundaries of the land belonging to **your home**;
- vehicles designed to help infirm or disabled people (as long as the vehicles are not registered for road use);
- golf buggies and trolleys; and
- pedestrian-controlled toys and models.

New home The private house and its garages (up to 100m away where the garage is not contained within the boundaries of the land on which the private house is built) and outbuildings that **you** have exchanged contracts to buy and will occupy as **your permanent home**.

Personal belongings Clothing (including items of leather and sheepskin) and personal items including sports equipment (other than those excluded under **contents**) designed to be worn or carried.

This does not include:

- **valuables** or **personal money**;
- pedal cycles; and
- camping equipment (excluding trailer tents).

Personal money Cash, current bank and currency notes, cheques, postal and money orders, bankers' drafts, premium bonds, savings stamps and certificates, unused current postage stamps, travellers' cheques, travel tickets, season tickets, luncheon vouchers, gift tokens, phone

cards and trading stamps including television licence, gas, electricity and phone stamps **you** hold for personal purposes.

Personal money does not include:

- lottery and raffle tickets;
- air miles vouchers and cards; or
- promotional vouchers and cards.

Policyholder

The person named in **your Schedule**.

Property

The **buildings** and the land within its boundary.

Saga

Saga Services Limited.

Schedule

The document showing details of the **policyholder** and the insurance protection provided. **Your Schedule** is part of this policy and must be read in conjunction with the policy.

Sum insured

The amount shown in **your Schedule** as the most **we** will pay for any number of claims from the same event.

Valuables

Jewellery, watches, clocks, furs, articles made of gold, silver and other precious metals, precious stones, pictures, works of art and collections of stamps, coins and medals which **you** own or are in **your** possession.

We, Our, Us

The **Insurer(s)** shown in **your Schedule**.

You, Your

The person or people shown in the **Schedule** as the **policyholder** and your husband, wife or partner, children (including children of your husband, wife or partner and adopted and foster children) and any other person, who permanently live with you in your **home**. This does not include lodgers and other guests.

Buildings Cover Plus

Your Schedule shows if **you** are covered under this section of the policy.

We cover the following

Any loss or damage to **your buildings**, including costs and expenses which **we** have agreed to, for:

- complying with statutory or other buildings regulations or by-laws;
- architect's, surveyor's or other professional fees;
- clearing rubble from the site, demolishing or propping up;
- locating and gaining access to any leaking pipe and repairing it;
- loss or damage caused by domestic pets;
- loss or damage caused by scratching or denting; or
- loss or damage to **your home** caused by forced entry due to a medical emergency involving **you**.

Any reasonable costs and expenses for rent and other accommodation for **you** and **your** domestic pets, which **we** have agreed to:

- following loss or damage to **your buildings**; or
- for a maximum period of 30 days, following a compulsory evacuation of **your buildings**.

When **you** sell **your buildings**, **we** will also cover **your** buyer until the sale is completed (unless the buyer is insured under any other policy).

Subject to formal acceptance from **us** of **your new home** and **your** agreement to any terms and conditions that may apply **we** will cover loss or damage to the **buildings** of **your new home** if **you** have exchanged contracts but **you** are not occupying as **your home**. Please contact **us** on 0845 366 1607 to arrange this cover prior to exchanging contracts on **your new home**.

Your legal liability as owner of the **buildings**, including the land belonging to the **buildings** (and any private house previously owned and occupied or leased and occupied by **you**) following:

- accidental death, bodily injury, illness or disease to any person; and/or
- loss or damage to **property**.

If **you** die, **we** will cover **your** legal personal representatives in respect of **your** legal liability.

We do not cover the following

The General Exceptions shown on page 36.

The **excess** shown in **your** policy **Schedule** (no **excess** applies to **your** legal liability).

Wear and tear.

Mechanical or electrical fault, failure or breakdown.

Loss or damage caused by:

- movement to solid floor slabs unless the foundations beneath the outside walls of **your home** are damaged at the same time by the same cause;
- movement to boundary and garden walls, gates, hedges, fences, paths, terraces, drives, patios, permanently-built swimming pools or ornamental pools, tennis courts, septic tanks, or central-heating gas or oil tanks unless **your home** is damaged at the same time by the same cause;
- made-up ground settling or new structures bedding down;
- infill materials settling, swelling or shrinking;
- the coast or river bank being worn away;
- storm or flood to timber gates, fences and hedges;
- collision to hedges;
- structural changes, structural repairs or demolition; or
- faulty workmanship, faulty design or using faulty materials.

The cost of preparing a claim.

Any loss or damage caused:

- deliberately by **you** or any person who **you** have given permission to be in **your home**;
- by malicious persons or vandals, escape of water or theft when **your home** is **empty**.

Your legal liability for:

- accidental death, bodily injury, illness or disease to **you** or **your** domestic employees;
- loss or damage to **property** which **you** own or is in **your** possession; or
- faulty work to any private house previously owned and occupied or leased and occupied by **you**, which happens more than seven years after this policy cancels.

Your legal liability arising from:

- any business or employment involving **you**;
- any deliberate act;
- any contract or agreement unless **you** would have been liable anyway if that contract or agreement did not exist;

We do not cover the following

- owning, possessing or using any of the following:
 - **motorised vehicles;**
 - caravans;
 - watercraft (other than surfboards, windsurfs and models or toys); or
 - aircraft (other than models or toys).

Loss or damage to **your new home**:

- if **you** are not occupying **your new home** within eight weeks from the exchange date;
- caused by water which has leaked or overflowed from, or has frozen in, any fixed domestic drain, water or heating installation, appliance or piping when **your new home** is not lived in from the date of exchange of contracts to **you** moving in date unless **you** have arranged to turn off the gas and water supplies at the mains and drain the water system, or **you** have arranged to leave a central heating system working to prevent freezing, in which case the temperature control must be set to at least 58 degrees Fahrenheit (14 degrees Centigrade) at all times during the period 1 October to 31 March inclusive;
- if the **buildings** of **your new home** are insured under any other policy;
- if the joint rebuilding cost of **your buildings** and **your new home** exceed the **sum insured** limit shown on **your Schedule**;
- during any renovation/alteration to **your new home**.

Contents Cover Plus

Your Schedule shows if **you** are covered under this section of the policy.

We cover the following

Any loss or damage to **your contents** or **business equipment**:

- in **your home** and within the boundaries of the land belonging to **your home** including loss or damage caused by scratching or denting, or domestic pets;
- while they are being transferred (in the United Kingdom, Channel Islands or Isle of Man) between **your home** and **your new home** or to or from a furniture storage facility, bank or safe deposit including loss or damage caused by scratching or denting, or domestic pets; or
- when **you** take them away from **your home** on a temporary basis anywhere in Europe caused by:
 - fire, smoke, explosion, lightning or earthquake;
 - riot, civil commotion, strike, labour or political disturbance;
 - malicious acts or vandalism;
 - being hit by aircraft, flying objects or anything falling from them, vehicles, animals, falling trees, branches, or aerials, satellite dishes, masts and their fittings;
 - storm or flood;
 - subsidence or ground heave of the site on which the **buildings** stand or landslip;
 - water or oil that has leaked from any fixed domestic, water or heating installation, appliance, piping or drain; or
 - theft or attempted theft.

Loss or damage in **your new home** to furniture, soft furnishings and free-standing **kitchen appliances** for seven days prior to moving into **your new home**.

Loss or damage to **your** visitors' **personal belongings** whilst in **your home**.

Loss of oil from **your** domestic heating system or metered water.

Installing new locks or replacing lock mechanisms to **your home** and safes and alarms in **your home** if the keys are lost or stolen.

Any reasonable costs and expenses for rent and other accommodation which **we** have agreed to for **you** and **your** domestic pets following loss or damage to **your contents**.

We cover the following

Loss or damage to hedges, lawns, trees, shrubs and plants that **you** own, which are outside the **buildings** but within the boundaries of the **property** caused by:

- Fire, smoke, lightning, explosion, earthquake, storm, flood, theft or attempted theft, water or oil as a result of a burst, leaking or overflowing fixed domestic drain, water or heating installation, **kitchen appliance** or piping.
- Collision or impact involving:
 - a vehicle, aircraft or other aerial device (or anything falling from them), or animal;
 - breakage or collapse of a television or radio aerial, a satellite dish, or their fittings and masts; and
 - falling trees, branches, lamp posts, telegraph poles, electricity pylons poles or overhead cables.
- Subsidence or ground heave of the site if **your home** is damaged by the same cause at the same time.
- Malicious acts or vandalism, riot, civil commotion, strikes, labour or political disturbances.

Financial loss anywhere in the world following the fraudulent use of any **credit card**. The card must be issued in Great Britain, Isle of Man, Channel Islands or Northern Ireland. The most **we** will pay for any one claim is £500.

Loss of **your personal money** anywhere in the world. The most **we** will pay for any one claim is £500.

Following a violent crime committed against **you** by a third party at **your home**, **we** will pay for;

- professional counselling fees;
- temporary accommodation up to a maximum of seven days after the event or to carry out agreed improvements to physical security at the **home**; and
- necessary conveyancing, removal and estate agency fees if, within 90 days of the event, **you** feel compelled to move house and had not already planned to do so.

A reward for information, which leads to the arrest and conviction of the person(s) criminally responsible for theft, attempted theft or violence against **you** in the **home**.

Necessary alterations to the **home** if **you** are permanently disabled as a result of an accident in the **home** during the period of cover as indicated in **your policy Schedule**.

Fatal injury to **you** in **your home** as a direct result of fire, explosion, lightning or intruders where death occurs within twelve months of such injury.

Your legal liability as a private individual following accidental death, bodily injury, illness or disease to any person and loss or damage to **property**. If **you** die, **we** will cover **your** legal personal representatives in respect of **your** legal liability.

Unrecovered court awards where **you** have not received full payment within three months of the date of the award (no appeal pending) and where **you** would have been covered for legal liability under this policy had the award been made against **you**.

For each day that **you** serve as a juror in a court of law **we** will pay **you** an amount per day.

We do not cover the following

The General Exceptions shown on page 36.

The **excess** shown in **your** policy **Schedule**, except for claims arising from fatal injury, **your** legal liability and unrecovered court awards.

Wear and tear, mechanical or electrical fault, failure or breakdown.

The cost of preparing a claim.

Loss or damage to deeds and documents while they are away from **your home**.

Financial loss where:

- the loss of the **credit card** has not been reported to the police and the card company within 24 hours after discovering the loss;
- the card company's terms and conditions have been broken;
- **you** have used the card fraudulently; or
- there has been unauthorised use by **you** or **your** family.

Shortages of **personal money** due to errors and/or omissions.

Loss or damage to the **contents** while they are away from **your home**:

- in a furniture storage facility;
- by theft unless someone uses force and violence to go into or leave the **buildings**;
- while **you** are in full-time education and living away from **your home**; or
- caused by storm or flood unless contained in the **buildings**.

Any loss or damage caused:

- deliberately by **you** or any person who **you** have given permission to be in **your home**;
- by malicious persons or vandals, escape of water or theft when **your home** is empty.

Loss or damage in **your new home** to furniture, soft furnishings and free-standing **kitchen appliances**:

- caused by water which has leaked or overflowed from any fixed domestic drain, water or heating installation or piping when **your new home** is not lived in during the seven days prior to **your** moving in date, unless **you** have arranged to turn off the gas and water at the mains and drain the water system, or **you** have arranged to leave a central heating system working to prevent freezing, in which case the temperature control must be set to at least 58 degrees Fahrenheit (14 degrees Centigrade) at all times during the period 1 October to 31 March inclusive;
- occurring more than seven days prior to **your** moving in date.

We do not cover the following

Loss or damage in **your new home**, to **valuables** and electrical items other than free-standing **kitchen appliances**.

Loss or damage to hedges, lawns, trees, shrubs and plants caused:

- by natural ageing, insect, vermin (other than squirrels), rot, mildew, fungus or poisoning, frost, smoke or bonfires;
- by domestic animals, birds or pets; or
- from light or atmospheric or climatic conditions.

Your legal liability arising from:

- any business or employment involving **you**;
- any deliberate act;
- any contract or agreement unless **you** would have been liable anyway if that contract or agreement did not exist;
- owning, possessing or using any of the following:
 - **motorised vehicles**;
 - caravans;
 - watercraft (other than surfboards, windsurfs and models or toys);
 - aircraft (other than models or toys);
- the ownership of **your home** and any other buildings or land;
- accidental death, bodily injury, illness or disease to **you**; or
- owning or caring for dogs shown in the Dangerous Dogs Act 1991 and any amending laws.

Your Schedule will show whether the following optional extra covers have been added to **your** policy. This cover is in addition to that outlined on pages 11 to 14.

Personal Belongings In and Away From Home Cover

Cover Plus Personal Belongings – Unspecified Items (for items worth less than £1,000 each).

This section is an additional cover option available with any contents only or combined buildings and contents policy. **Your Schedule** shows if **you** are covered under this section of the policy.

We cover the following

Loss or damage to **your valuables** and **personal belongings** anywhere in the world.

The most **we** will pay for any one item, pair or set is £1,000.

The most **we** will pay in total for any one event is the amount shown in **your Schedule**.

We do not cover the following

The General Exceptions shown on page 36.

The first £50 of each claim.

Loss or damage to **personal belongings** contained in **your** student accommodation while away from **your home** for the purpose of attending college, university or boarding school.

Loss or damage caused by:

- wear and tear, mechanical or electrical fault, failure or breakdown; or
- any process of dyeing, washing, cleaning, restoring, reproofing, adjusting, maintaining, repairing or misuse.

Loss or damage to:

- pedal cycles and their accessories, camping equipment, any living creature, contact or corneal lenses;
- furniture, household goods, food or **property you** own or use at any time for business, professional or trade purposes;
- **motorised vehicles**, trailers, caravans, boats or any accessories, keys or associated equipment;
- car audio equipment, audiovisual equipment (other than portable items including video cameras or camcorders);
- computer equipment (other than laptops, Personal Digital Assistants and their accessories) or disks;
- articles of china or glass other than spectacles, watch faces or camera lenses; or
- **personal money, credit cards**, deeds and documents.

Cover Plus Personal Belongings – Specified Items

This section is an additional cover option available with any contents only or combined buildings and contents policy. **Your Schedule** shows if **you** are covered under this section of the policy and all items covered by this policy are listed under the specified item section.

We cover the following

Loss or damage to specified items shown in **your Schedule** belonging to **you**, anywhere in the world.

The most **we** will pay for any one item is the value shown against it in **your Schedule**.

We do not cover the following

The General Exceptions shown on page 36.

The first £50 of each claim.

Loss or damage to specified items contained in **your** student accommodation while away from **your home** for the purpose of attending college, university or boarding school.

Loss or damage caused by:

- wear and tear, mechanical or electrical fault, failure or breakdown; or
- any process of dyeing, washing, cleaning, restoring, reproofing, adjusting, maintaining, repairing or misuse.

Pedal Cycles Cover

This section is an additional cover option available with any contents only or combined buildings and contents policy. **Your Schedule** shows if **you** are covered under this section of the policy and all pedal cycles covered are listed under the specified item section.

We cover the following

Loss or damage to **your** pedal cycles, including their accessories, shown in **your Schedule** while in **your home**, within the boundaries of the land belonging to **your home** or anywhere in the United Kingdom, Channel Islands or Isle of Man.

The most **we** will pay for any one pedal cycle and its accessories is the value shown against it in **your Schedule**.

We do not cover the following

The General Exceptions shown on page 36.

The first £50 of each claim.

Any claim outside the United Kingdom, Channel Islands or Isle of Man unless **we** specifically agree beforehand to provide cover and **you** pay any extra premium **we** require.

Loss or damage to pedal cycles contained in **your** student accommodation while away from **your home** for the purpose of attending college, university or boarding school.

Motorised pedal cycles.

Pedal cycles used for or in practice for racing, pacemaking or testing.

Theft or attempted theft of unattended pedal cycles **you** leave in a public place, unless the pedal cycle is securely locked to a permanently-fixed structure by a chain and padlock or similar locking device.

Cuts to tyres or burst tyres.

Loss or damage caused by:

- Wear and tear, mechanical or electrical fault, failure or breakdown.
- anything which happens gradually such as damage caused by vermin, frost, climatic and atmospheric conditions, light, rusting or corrosion;
- scratching or denting;
- mechanical or electrical fault, failure or breakdown; or
- any process of washing, cleaning, restoring, reproofing, adjusting, maintaining, repairing or misuse.

Garden Cover

This section is an additional cover option available with any contents only or combined buildings and contents policy. **Your Schedule** shows if **you** are covered under this section of the policy.

We cover the following

Loss or damage to:

- plants (including shrubs, trees, vegetables and hedges);
- turf and lawns;
- rockeries;
- ponds and accessories;
- walls, patios, fences, gates, beehives, cold frames, sheds, greenhouses, trellis work, gazebos, pergolas, bird tables and dovecotes;
- garden tools and equipment;
- garden furniture and barbecues;
- ornaments (including statues, urns, bird-baths and gnomes);
- greenhouse accessories;

all within the boundaries of the land belonging to **your home** and caused by:

- theft or attempted theft;
- fire, smoke, explosion, lightning or earthquake;
- storm or flood;
- malicious persons or vandals;
- wild animals;
- **accidental damage**;
- failure of the heating system in the greenhouse;
- falling trees or branches; or
- falling masonry, aerials, satellite dishes, masts or their fittings.

Professional garden-design fees and expenses incurred to return **your** garden to its condition prior to damage by any of the causes listed above.

Loss or damage to **contents** within the boundaries of **your home**, as shown in the Contents section, is increased up to a maximum of £2,000 for any one claim.

We do not cover the following

The General Exceptions shown on page 36.

The first £50 of each claim.

Any amount exceeding £1,500 for loss or damage.

Any amount exceeding £2,500 for professional garden-design fees and expenses.

Storm damage to fences unless **your home** is damaged at the same time and by the same cause.

Damage caused by frost, drought, insects and their larvae, slugs and snails, rot, mildew and plant diseases.

Ride-on mowers and their accessories.

Home Legal Expenses Cover

This section is an additional cover option available with any contents only, buildings only or combined buildings and contents policy. **Your Schedule** shows if **you** are covered under this section of the policy. The conditions and exclusions which apply to this section are shown on pages 23 to 28. The General Exceptions on page 36 and the General Conditions on page 37 apply to the whole policy and should be read in conjunction with this section.

Glossary of terms

We have defined certain words and phrases that apply to the Home Legal Expenses Cover policy. They have the specific meanings shown next to them wherever they appear throughout the Home Legal Expenses Cover section and to help **you** identify these words **we** have printed them in **bold**.

Appointed representative

A solicitor, lawyer or appropriately qualified person, firm or company, including **us**, instructed in accordance with Home Legal Expenses Cover Condition – 2. Representation.

Date of incident

- The date of the event; or
- the date of the first event where there is more than one event arising from the same cause; or
- the date on which the cause of action arises where this relates to the purchase of **your home**; or
- for a **full enquiry**, the date when Her Majesty's Revenue & Customs first notifies **you** in writing of its intention to make enquiries;

which may lead to a claim under this policy.

Disbursements

Money spent by the **appointed representative** to manage **your** claim, but not including the **appointed representative's** own fees.

Full enquiry

A full examination opened by Her Majesty's Revenue & Customs, which comprises of all aspects of **your** self assessment tax return. This does not include enquiries that are limited to specific aspects of **your** self assessment tax return.

Group actions

Actions involving individuals not named on the **Schedule** who may benefit from any work undertaken by an **appointed representative** under this policy will not be covered.

Home

The house, bungalow, flat or maisonette must be shown in **your Schedule**. Domestic garages belonging to the **property**. Outbuildings if they form part of the **property**.

Legal costs

All reasonable and properly incurred **disbursements**, fees and expenses charged by the **appointed representative** and agreed by **us** and any opponent's costs which **you** have been ordered to pay by a court or other body or **we** have authorised.

You are not covered for any damages, fines or penalties **you** have to pay.

Legal proceedings

Preparing work for negotiating or defending **your** legal rights in the **territory**, including negotiating a settlement and any hearings in a civil court, tribunal or arbitration.

We also include appeals from these hearings if **you** tell **us** **you** want to appeal at least six working days before the deadline for giving notice of appeal ends and **we** consider the appeal to have **reasonable prospects**.

Policyholder	The person(s) named in your Schedule .
Property	Your home and the land within its boundaries, for which you are legally responsible. The property must all be at the address shown in your Schedule .
Reasonable prospects	Where we consider there is a 51% and above chance of succeeding with your claim and enforcing any award and that it would be reasonable to advise any private paying client in the same circumstances to pursue the claim.
Saga	Saga Services Limited.
Schedule	The document, which provides a record of your insurance. Your Schedule is part of this policy and must be read in conjunction with the policy.
Territory	Gibraltar and the United Kingdom meaning England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands.
Vehicle	Any mechanically propelled motor vehicle (including scooters), aircraft or vessel.
We, our, us	Acromas Insurance Company Limited.
You, Your	The policyholder and their spouse/domestic partner and any other relative, (including adopted and foster children), who permanently live in your home .

We cover the following

Home Legal Expenses Cover

Access to a 24-hour legal helpline **0845 366 1100** which provides initial advice on any personal legal matter.

An **appointed representative** arranged by **us**.

Up to £50,000 (including VAT) of **legal costs** under this policy.

1. Death and Personal Injury

Legal costs for **you**, or in the event of **your** death for **your** personal legal representatives, for pursuing **legal proceedings** that arise from an event, which causes death or bodily injury to **you**.

2. Contract Disputes

Legal costs for defending or pursuing **legal proceedings** arising from a dispute over:

- **you** buying, hiring or leasing any personal goods or services;
- **you** selling any personal goods; or
- **you** buying or selling **your property**.

We do not cover the following

Where the amount in dispute is less than £250.

More than £50,000 (including VAT) of **legal costs** for all claims that arise from the same **date of incident**.

Any claim relating to:

illness or injury not caused by a sudden or specific accident or that happens gradually; or

defence of **your** legal rights, other than defence of a counter-claim.

Any claim relating to:

- any contracts or agreements which **you** made before the commencement of this Legal Expenses policy;
- any breach of a contract or agreement if there has been any break in the continuous cover under this Legal Expenses policy from the date the contract or agreement was made;
- work and/or advice by a builder or contractor given to **you** about the specification, design, planning, building or structural change in or on **your property** where the contract value is over £5,000 including VAT;
- any disputes relating to buildings or land not shown as **your property**;
- subsidence, ground heave or landslip, mining or quarrying;
- any loan, borrowing, stocks, shares, debentures, funds, pensions, mortgages, trusts of any kind or other investments;
- disputes about shareholding or partnerships;
- disputes between a landlord and a tenant; or
- a contract entered into by or on behalf of **you** buying, selling or renting non domesticated animals and livestock.

We cover the following

3. Protection of Property

Legal costs for pursuing **legal proceedings** and/or arrangement of mediation for a dispute relating to material **property** which **you** own or is **your** responsibility:

- following an event which causes or could cause physical damage to **your** material **property**; or
- following a public or private nuisance or trespass.

4. Employment

Legal costs for pursuing **legal proceedings** arising from a dispute with **your** employer as an employee under **your** contract of employment.

5. Tax Protection

We will represent **you** in any appeal proceedings following a full enquiry into **your** tax affairs.

We do not cover the following

Any claim relating to:

- a contract entered into by **you**;
- any buildings or land not shown as **your property**;
- any public or private planning matter;
- the compulsory purchase of, or restrictions or controls placed on **your property** by any government, local or public authority;
- the actual, planned or proposed construction, closure, demolition, adoption or repair of buildings, housing, roads or bridges by any government, local or public authority;
- any work by order of any government, local or public authority;
- mining subsidence; or
- defending any dispute other than defending a counter claim.

Any claim relating to:

- disputes under a contract of employment which occur within 90 days of the start date of this Home Legal Expenses Cover;
- the Equal Pay Act 1970 (or amending laws);
- travelling expenses, allowances or compensation payments for being off work; or
- any disciplinary procedures brought against **you** by **your** employer, or any internal grievances brought by **you**.

Any claim relating to **your** tax affairs as part of:

- an enquiry into a sole-trader's, business partnership's or firm's related tax affairs or any tax affairs related to a company;
- investigations conducted by the Civil Investigation of Fraud team, the Special Civil Investigations team or the Criminal Taxes Unit; or
- any investigations relating to **you** deliberately under-declaring **your** income.

We cover the following

6. Defence of **your** legal rights

- Legal defence if an event arises from **your** work as an employee, which leads to:
 - **you** being prosecuted in a magistrates or crown court;
 - civil action being taken against **you** under section 13 of the Data Protection Act 1998; or
 - civil action being taken against **you** for unlawful discrimination.

Disclosure

We have appointed Parabis Law LLP to handle the claims made under the Home Legal Expenses Cover section of the policy and to manage **our** legal advice helpline on **our** behalf.

We have an agreement with Parabis Law LLP, as a member of **our** panel of legal firms, that they will provide legal services to **you** when **we** have agreed to provide **you** with legal assistance and representation under this policy.

We pay fees to Parabis Law LLP depending on the service provided and **we** receive a membership fee of £3,500 per month for the referral of death or personal injury claims that Parabis Law LLP handle for **our** customers. **We** also offset against the fees paid to Parabis Law LLP for their services, the credit **we** receive from the value generated by Parabis Law LLP conducting **your** claims under a Collective Conditional Fee Agreement. Cogent Law is a trading name of Parabis Law LLP and therefore **you** may receive advice from a member of its legal team or correspondence as panel solicitors.

This arrangement with Parabis Law LLP does not restrict their independence and **you** will at all times receive the best advice for **you**. It does not restrict **your** rights under Home Legal Expenses Cover Condition - 2. Representation.

We do not cover the following

Any claim relating to:

- parking or obstruction offences; or
- claims against **you** as a Director or Officer of any company.

Home Legal Expenses Cover Exclusions

You should read these exclusions carefully together with the Home Legal Expenses Cover Conditions and Home Legal Expenses Cover General Conditions.

The General Conditions and General Exceptions of **your** Saga Home Insurance policy also apply to **your** Home Legal Expenses Cover and these should also be read carefully.

Please also refer to 'How to make a claim'.

We do not cover the following:

1. Legal costs for legal proceedings arising from:

- a. where the **date of incident** arose prior to the commencement of this Home Legal Expenses Cover;
- b. where the relevant period for bringing a claim has passed;
- c. any matter not notified to **us** via a completed legal expenses claim form within 180 days of the **date of incident** giving rise to **your** claim;
- d. an appeal where **you** did not claim originally under this policy and were not represented by **us**;
- e. any request to appeal advised to **us** less than six working days before the deadline to appeal ends;
- f. any enforcement action relating to a claim not originally covered under this policy and where **you** were not represented by **us**; or
- g. **legal costs** incurred by any professional adviser other than one appointed by **us** before court proceedings are about to be started unless a conflict of interest arises.

2. Any claim relating to:

- a. any **legal costs** which **you** incur before **we** have accepted **your** claim;
- b. any incident that occurs outside of the **territory**;
- c. **group actions**;
- d. where the amount in dispute is less than £250;
- e. any amount which **you** cannot recover from another insurance policy because an insurer refuses or reduces the claim;
- f. any disagreement over a contract of insurance which relates only to the amount of **your** claim;
- g. a deliberate or criminal act or omission or criminal prosecution of **you** or any proceedings in a court of criminal jurisdiction;
- h. judicial reviews;
- i. **your** affairs if they are in the hands of an insolvency practitioner by court

order or by agreement with **your** creditors;

- j. any business, profession or trade or any venture for gain including letting the **property**;
- k. damages, fines or penalties **you** have to pay;
- l. a **vehicle you** are buying, financing, selling, hiring or is owned by **you** or for which **you** are responsible or **you** are driving, operating, controlling, using or repairing. **You** are covered as a passenger in a **vehicle** that is not owned or driven by **you**;
- m. the annulment of **your** marriage, divorce, judicial separation, living together, maintenance, custody access, financial arrangements, ancillary relief (dividing money and **property** following divorce), residence orders, contact orders, specific issue orders, prohibitive steps orders, adoption or other family law matter;
- n. wills or probate;
- o. libel, defamation or slander;
- p. patents, copyright, design rights, trade marks, service marks, character or merchandise marks or any other form of intellectual **property**;
- q. secrecy, confidentiality agreements or computer software or data protection;
- r. any event resulting in suspension of membership or expulsion from a club or society;
- s. professional negligence of any solicitor, lawyer or appropriately qualified person, firm or company acting on **your** behalf in relation to a claim under this policy;
- t. professional negligence of any solicitor, lawyer or appropriately qualified person, firm or company acting on **your** behalf where the original matter, for which they were instructed is not covered under this policy;
- u. where **your** opponent is also insured under this policy;
- v. any disputes with **us**, AA Limited, Saga Group Limited, Acromas Holdings Limited or any associated or subsidiary company or co-insurer; or
- w. any referral to the European Court.

Home Legal Expenses Cover Conditions

You should read these conditions carefully together with the Home Legal Expenses Cover Exclusions and Home Legal Expenses Cover General Conditions.

The General Conditions and General Exceptions of **your** Saga Home Insurance policy also apply to **your** Home Legal Expenses Cover and these should also be read carefully.

Please also refer to 'How to make a claim'.

1. Claims

You must:

- a. contact **us** as soon as it is reasonably possible after anything happens which may lead to **legal proceedings**;
- b. have submitted a completed legal expenses claim form within 180 days of the **date of incident** which **you** may claim for under this policy. **Legal proceedings** will only be considered once a fully completed legal expenses claim form has been received by **us**. For information, please refer to 'How to make a claim';
- c. make every effort to provide all documents and/or any information requested by **us** or **your appointed representative** within a reasonable period;
- d. do everything **you** can to keep **legal costs** as low as possible or avoid **legal proceedings**;
- e. consider with **us** and/or **your appointed representative** all reasonable approaches to settle the dispute without court proceedings;
- f. give proper instructions to **us** or to the **appointed representative**, including full and correct information whether it is beneficial or otherwise;
- g. tell **your appointed representative**, as quickly as possible about any notification of commenced legal proceedings (claims forms, summons), likely prosecution or other communication **you** receive to do with the claim;
- h. send **your appointed representative** all the information or documents they require to support **your** claim at **your** own expense;

- i. tell **us** and/or **your appointed representative** about any offer to settle the claim or any payment made into court;
- j. provide every reasonable assistance to **your appointed representative** to handle the claim and keep **us** up to date with the progress of **your** claim;
- k. go to any meetings if **you** are asked to do so which are relevant to the **legal proceedings**;
- l. send **us** all bills for **legal costs** from **your appointed representative** as quickly as possible after **you** receive them;
- m. if **we** ask, send the **appointed representative's** bill to either an appointed law costs draughtsperson or to court or the appropriate local Law Society to be taxed or certified; and
- n. pay **us** any legal costs **you** may recover.

You must not:

- a. instruct a representative to handle a claim under this policy without **our** consent. If **we** accept **your** claim, representation will be arranged, by **us**, for **you**;
- b. admit any responsibility, deny any claim, negotiate or make an offer or promise to pay or do anything which may harm **your** claim without **our** written permission;
- c. agree to any offer of settlement without **our** written permission;
- d. act differently from the way **your appointed representative** has agreed to proceed;
- e. withdraw instructions from an **appointed representative** without **our** prior approval; or
- f. refuse to comply with court rules.

What **we** will do:

- a. **We** will review the fully completed legal expenses claim form and consider in its entirety, the total value of the claim, the complexity of the issues, the importance of the issue, the financial positions of the parties involved and the legal costs involved;

- b. if **we** are satisfied that there are **reasonable prospects** of pursuing **your** claim and of enforcing any judgment or award **we** will advise **you** of the most suitable action; and
- c. the most **we** will cover for **legal proceedings** for any one claim or series of claims arising from the **date of incident**, including **your** opponent's costs is £50,000 (including VAT) of legal costs.

2. Representation

If **we** accept **your** claim **we** will choose an **appointed representative** to act on **your** behalf. If there is a conflict of interest or **you** are not satisfied with the **appointed representative** **we** have chosen (and court proceedings are about to be issued), **you** may choose another **appointed representative** provided that:

- a. **we** are satisfied that **your** choice of **appointed representative** is in **our** opinion suitably located, qualified and experienced to deal with **your** claim;
- b. the **appointed representative** must agree in writing to **our** hourly rates, terms and conditions of appointment and to keep **us** updated regularly on the progress of **your** claim and co-operate with the terms of this policy for the cover under this policy to apply;
- c. the **appointed representative** must agree to keep **you** informed of **legal costs** incurred to date on a regular basis; and
- d. **we** have agreed to **your** choice of **appointed representative** in writing.

If, in exceptional circumstances **we** are not satisfied with the representative **you** have chosen **you** can refer any dispute arising from **your** choice of **your** representative to arbitration according to Home Legal Expenses Cover Condition – 9. Arbitration.

3. Using the appointed representative

- a. **We** will be able to talk to the **appointed representative** at all times and get any information, report, document, correspondence or advice to do with a claim from them. However, if the **appointed representative** considers **your** interest would be affected by giving any documents or information to **us**, **we** will not see them. **You** must give the **appointed representative** instructions

for this purpose.

- b. **We** must be advised as quickly as possible if there are no longer reasonable prospects and no further **legal costs** should be incurred without **our** consent.
- c. **We** will not have to keep any promise which **you** give to the **appointed representative** or which **you** or the **appointed representative** gives to any person about paying fees or expenses without **our** written permission.

If **you** withdraw from **legal proceedings**:

- d. The **appointed representative** will act for **you** during **your** claim. If, at any stage, **you** intend to withdraw instructions please contact **us** as soon as possible in order for **us** to consider **your** intention and its potential result. If **you** withdraw without **our** written agreement all **legal costs** become **your** responsibility and **we** may claim back from **you** any amounts **we** have already paid.

If the **appointed representative** withdraws from **legal proceedings**:

- e. If the **appointed representative** refuses to act for **you** with good reason, **we** will give consideration to the circumstances of this action and to **your** chances of success.
- f. Cover under this section of the policy terminates as soon as the **appointed representative** refuses to act for **you** unless **we** still think **you** have **reasonable prospects** and **we** give **our** permission to continue, at which point **we** will arrange for another representative to be instructed in accordance with Home Legal Expenses Cover Condition – 2. Representation.

4. Our rights

We are entitled to:

- a. take over, defend or settle any claim or **legal proceedings** in **your** name;
- b. take legal action at **our** expense and for **our** benefit, but in **your** name, to recover any payment **we** have made under this policy;
- c. receive from **you** any information **we** may need;
- d. liaise with the **appointed representative** and receive any information or

documents relevant to **your** claim;

- e. get the **appointed representative's** opinion on the chances of **your** case succeeding and any judgment being enforced; and
- f. decide not to commence or to terminate **legal proceedings** at any time and pay **you** up to or equal to the amount that **you** are claiming for or the amount being claimed against **you**.

5. Withdrawal of legal proceedings by us

We may at any time withdraw **our** support for **your** claim:

- a. if **we** decide that there are no longer **reasonable prospects** for success or enforcement of any judgment or potential judgment are insufficient to justify **our** continuing support;
- b. if **we** feel that **your** interests are better served by other means;
- c. following **your** refusal to accept any reasonable settlement of **your** claim;
- d. if **you** act in a way which may prejudice the settlement of **your** claim; or
- e. if **you** fail to co-operate with **us** or the **appointed representative** or fail to follow their advice.

In that case, **we** will write and explain **our** reasons for withdrawing support and in the event of **you** acting in a manner prejudicial to **your** claim or failing to co-operate as stated above, **we** reserve the right not to meet any further **legal costs** or expenses incurred and to seek reimbursement from **you** of all costs paid under the policy. If **you** or **we** disagree, **we** can both refer the matter to arbitration according to Home Legal Expenses Cover Condition – 9. Arbitration.

6. Recovery of payments made

The payment of claims is dependent on:

- a. **your** recognition of **our** right to take proceedings in **your** name, but at **our** expense;
- b. **you** providing every reasonable assistance to **us** and to **your appointed representative** to enable **us** to recover for **our** benefit the amount of any payments under this policy; and
- c. where a person is ordered or agrees to pay **your legal costs** and expenses,

and compensation, either in full or by instalments, these instalments will be paid to **us** until **we** have recovered the total amount that the other person was ordered or agreed to pay by way of **legal costs** and expenses charges.

7. Appointed representatives' costs, witness costs and other expenses

We will not pay any costs and/or expenses:

- a. which **you** or **your** representative incur before **we** have accepted **your** claim;
- b. which **you** or **your** representative incur without **our** written permission or which are higher than the amounts **we** have agreed to;
- c. as a result of **your** failing to provide instructions or information to the **appointed representatives**; or
- d. as a result of **you** acting against **your appointed representative's** advice or in a way which may prejudice the settlement of the claim.

If **you** or **we** disagree about any costs under 7 c) or d) above, **we** can both refer the matter to arbitration according to Home Legal Expenses Cover Condition – 9. Arbitration.

8. Other insurance

If **you** have any other insurance covering anything insured by this policy, **we** will pay only **our** share of any claim.

9. Arbitration

This policy wording advises when a dispute between **you** and **us** may be referred to an arbitrator.

Should arbitration be required, the matter may be referred to an arbitrator who will be a solicitor or barrister who **you** and **we** agree on in writing. If **we** cannot agree, the President of the local Law Society or the Bar Council will decide on an arbitrator. The decision of the arbitrator will be final and binding and he or she will decide who should pay the costs of the arbitration and resolving the disagreement. If costs are awarded against **you**, they are not covered under this policy.

This arbitration condition does not affect **your** rights to take separate legal action.

10. Law applicable

Unless **we** have agreed otherwise, this contract will be governed by English Law and all the information and terms regarding this contract are provided in the English language only.

Home Legal Expenses Cover General Conditions

1. Cancellation

Procedures are explained below dependent on who invokes cancellation.

a) The **policyholder**

If **you** need to cancel this policy contact **Saga** on **0845 307 3990** or write to **Saga** at Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ.

Where **you** cancel the Saga Home Insurance policy then this Home Legal Expenses Cover will also be cancelled on the same date.

You will, for a period of 14 days from the date **you** receive the policy documentation or the date **you** enter into the contract (whichever is later), have a right to cancel this policy and receive a refund. This refund will be subject to a charge for the period of cover **you** have received plus **Saga's** reasonable administrative expenses, except where cover has not commenced prior to the end of this 14-day period, in which case **you** will be entitled to a full refund of the premium **you** have paid. Beyond the above period, **you** may cancel this insurance at any time, but no refund will be provided to **you**.

b) **We** and **Saga**

We or **Saga** may cancel this insurance by sending at least seven days written notice to **your** last known address. A full pro rata premium refund will be allowed from the date of cancellation, no deduction will be made for commission and a refund will be allowed regardless of whether a claim has been made under the policy.

Any such cancellation by **you**, **us** or **Saga** will not affect any rights and responsibilities arising before cancellation takes place.

How to make a claim

If an event happens for which **you** require legal advice, please contact **our** 24-hour legal helpline on 0845 366 1100 from the UK or +44 208 253 6898 from abroad on any personal legal matter.

If **you** wish to make a claim call **us** as soon as possible on **our** 24-hour legal helpline so that **our** legal team can advise **you** of the next steps.

We will arrange legal representation for **you** where appropriate.

If **you** want to make a claim under **your** Home Legal Expenses Cover, **you** will need to complete **our** legal expenses claim form, providing full details in writing, so that **our** legal experts can review the information provided and determine whether the event is covered and **reasonable prospects** apply.

Legal proceedings will only be considered once a fully completed legal expenses claim form has been received by **us**.

To obtain **our** legal expenses claim form please call **us** on 0845 366 1100 from the UK or +44 208 253 6898 from abroad or write to **us** at:

Saga Home Legal Expenses

8 Bedford Park

Croydon

Surrey CR0 2AP

Claim details can also be e-mailed to info@sagalegal.co.uk

You must give the policy number shown on **your Schedule** each time **you** write to or telephone **us**.

How to make a claim and how much we will pay

How to make a claim

1. If an event happens for which **you** want to make a claim, first check **your Schedule** and policy to make sure that the event is covered.
2. Please read the General Exceptions on page 36 and the General Conditions on page 37 for details of the claims conditions. For Home Legal Expenses claims please also read the conditions on pages 25 to 28.
3. If the event is covered, or if **you** are in any doubt, call the relevant number shown in **your Schedule**.

Our claims unit will take details of the event and tell **you** whether **your** claim is covered. Whenever possible, **we** accept claims without the need for a claim form. However, **we** may ask **you** to fill in and return a claim form, which **we** will normally send to **you** within two working days of **your** call.

4. After **your** call, one of several things will happen but at all times **you** will be guided by **your** incident manager.
 - If repairs are needed, **we** may arrange for a contractor approved by **us** to call. **We** will try to do this within two working days of **you** making **your** claim. The contractor will draw up a quote for repairs and should start work at a time that is convenient to **you**. When the repair is finished, the contractor will send the invoice straight to **us** so **we** can pay it.
 - **We** may arrange to send **you**, and if appropriate have installed, replacement goods (such as domestic appliances, furnishings, sanitary ware and kitchen units) and/or issue vouchers to the same replacement value from a supplier approved by **us**. **We** will do **our** best to make sure that **you** receive the goods within five working days. Or, **we** may agree to pay **you** cash for **your** claim and **we** will aim to send **you** a cheque or pre paid card within two working days.
 - If **we** ask, **you** need to give **us** any evidence to support **your** claim, such as estimates, photographs or invoices. **We** will confirm exactly what **we** need.

- Sometimes **we** will need to ask an independent loss adviser to assess the loss or damage. If so, **we** will tell **you** and arrange for the loss adviser to contact **you** within two working days. The loss adviser's role is to assess the claim, confirm what action **you** need to take, and recommend to **us** how to deal with the claim. The loss adviser, on **our** behalf, may arrange for repairs or replacement to be carried out and agree with **you** the amount **we** should pay for the claim.

Please remember **you** are responsible for paying any **excess** that applies to **your** claim. The **excess** is the first amount of each claim **you** have to pay. If **You** make a claim under more than one section for loss or damage that happens at the same time by the same cause, **we** will take off an **excess** for each section. **We** will decide the most **we** will pay before taking off the **excess**.

Claims history

Depending on the circumstances and number of claims **you** make, **we** may apply additional terms to **your** policy or reduce the cover that **we** are prepared to offer **you** at **your** next renewal date.

How to make a claim – General Conditions

1. Claims – your duty

For information on the claims procedure and how **we** settle **your** claim, please read page 29.

When **you** know **you** may have to claim under this policy, **you** must:

- tell **us** as soon as reasonably possible;
- tell the local police as soon as possible after **you** become aware that something is lost or if **you** suspect theft, attempted theft or malicious damage, and keep a note of any reference number given to **you**;
- take all reasonable steps to recover any **property** which has been lost;
- when asked, send **us** at **your** expense all the documents and information (including written estimates and proof of ownership or value) **we** may need; and
- send **us** any written claim made against **you** and give **us** full details in writing of any verbal claim made against **you**.

You must not:

- respond to any claim made against **you** or admit or deny responsibility or negotiate or settle any claim made against **you** without **our** written permission; or
- leave **property** for **us** to deal with unless **you** have **our** permission.

2. Claims – our rights

We can do the following:

- **We** can enforce **your** rights against another person, for **our** own benefit, before or after **we** have settled a claim.
- **We** can negotiate, defend or settle in **your** name any claim made against **you**.
- **We** are entitled to the remains of any insured **property** for which **we** have paid a claim.
- In some instances **your** claim may be handled on **our** behalf by **Saga**.

3. Recovery of lost or stolen property

- If any lost or stolen **property** is recovered **you** must let **us** know as soon as reasonably possible.
- If the **property** is recovered before payment of the claim **you** must take it back and **we** will then pay for any damage.
- If the **property** is recovered after payment of the claim it will belong to **us** but **you** will have the option to retain it and refund in full any claim payment to **us**.

4. Fraudulent claims

If **you** or anyone acting for **you** makes a claim which is false or fraudulent in any way, **we** will not pay the claim and all cover under the policy will end immediately. **We** may also inform the police.

5. Other insurance

If **you** have any other insurance covering anything insured by this policy, **we** will pay only **our** share of any claim.

6. Reasonable care

You must take reasonable care to prevent or reduce any loss, destruction, damage or injury and maintain anything covered by this insurance.

How much we will pay – Buildings Cover Plus

If **you** suffer loss or damage to any of **your buildings**, at **our** option **we** will either:

- pay the reasonable cost of repairing or rebuilding; or
 - repair or rebuild;
- the loss or damage.

If repair or rebuilding work is not carried out, **we** will pay an amount to cover the reduction in market value of **your buildings** resulting from the damage. **We** will not pay more than the cost to **us** (after any discounts available from **our** approved suppliers) of repairing or rebuilding the **buildings**.

In the event that parts of **your buildings** are damaged and cannot be repaired and, if the damaged item is part of a set and **we** cannot arrange an exact replacement, **we** will replace the whole set as new.

It is **your** responsibility to keep **your home** in a good state of repair. Please ensure that roofs, particularly flat roofs, are not showing signs of wear and tear or tiled roofs do not have tiles missing. **Your** policy does not cover claims arising from wear and tear or gradual deterioration.

We may take off an amount for wear and tear if:

- the **buildings** are in a poor state of repair; or
- the cost of rebuilding the **buildings** in the same form, size, style and condition as when new is more than the **sum insured** shown on **your Schedule** at the time of loss or damage.

The most **we** will pay for any one event is as follows (unless a different amount is shown on **your Schedule**).

Buildings

The **buildings sum insured** shown on **your Schedule** plus

- complying with building regulations;
- architects', surveyors' or professional fees;
- clearing rubble, demolishing or propping up; and
- locating and gaining access to any leaking pipe.

Your liability as owner of the **buildings**

Up to £2,000,000 for any one event (plus other costs and expenses which **we** have agreed to).

We will not reduce these limits if **you** make a claim.

If **you** specify **your sum insured** and the rebuilding value of **your buildings** is more than **our** standard limit, **we** will index-link the amount for which **your buildings** are insured. **We** will continue to index-link the **sum insured** shown on **your Schedule** after **you** claim for loss or damage insured under **buildings** cover while the **buildings** are being repaired or rebuilt, as long as **you** take all reasonable steps to make sure the work is carried out straight away.

How much we will pay – Contents Cover Plus

If **you** suffer loss or damage to any of **your contents**, at **our** option **we** will either:

- repair (using a supplier approved by **us**); or
- pay the reasonable cost of repairing; or
- arrange for the replacement as new using a supplier approved by **us**. This may involve the issue of vouchers or pre paid cards; or
- pay the reasonable cost of replacing as new; or
- make a cash payment for;

the loss or damage.

If **we** make a cash payment, this will not be more than the cost to **us** (after any discounts available from **our** approved suppliers) of replacing or repairing the lost or damaged item or items as new.

In the event that **your contents** are lost or damaged, if the lost or damaged item is part of a set and **we** cannot repair the damaged item or arrange an exact replacement, **we** will replace the whole set as new.

You will receive new for old cover on all **your contents** (where repair or replacement is not possible) including clothing and linen, however **we** may take off an amount for wear and tear if the cost of replacing all **your contents** as new is more than the sum insured shown on **your Schedule** at the time of loss or damage.

The most **we** will pay for any one event is as follows (unless a different amount is shown on **your Schedule**).

Contents Up to the total **contents sum insured** shown on **your Schedule**

- For one month before and one month after **your** wedding or civil partnerships day, this amount is increased by 20%
- During the month of the following religious festivals this amount is increased by 20%:
 - Buddhist – Wesak
 - Christian – Christmas (Orthodox and Western)
 - Hindu – Diwali
 - Islamic – Eid ul-Adha and Eid ul Fitr ('Id al-Fitr)
 - Jewish – Passover, Rosh Hashanah and Hanukkah
 - Sikh – Vaisakhi (Baisakhi)

Business equipment	£5,000
Contents within the boundaries of the land belonging to your home	£1,000
Deeds and documents	£1,000
Frozen food	Up to the total contents sum insured shown on your Schedule
Loss of oil	Up to the total contents sum insured shown on your Schedule

Loss of metered water	Up to the total contents sum insured shown on your Schedule			
Personal money	£500			
Credit cards	£500			
Replacement locks	Up to the total contents sum insured shown on your Schedule			
Loss or damage to hedges, lawns, trees, shrubs and plants	£250			
Improvements you make as a tenant	10% of the contents sum insured shown on your Schedule			
Visitors' personal belongings	£1,000			
Jury Service	£1,000 (£25 per day)			
Moving home – cover for your new home	Up to £5,000 for furniture, soft furnishings and kitchen appliances in your new home			
Valuables in total	The amount depends on the number of bedrooms in your home as follows:			
	1 bedroom	£5,000	4 bedrooms	£9,000
	2 bedrooms	£6,000	5 or more bedrooms	£12,000
	3 bedrooms	£7,000		

Please note: If **your Schedule** indicates that **you** have limited **contents** cover of £10,000, the most **we** will pay for **valuables** in **your home** is £3,000. The limit of £3,000 applies regardless of the number of **bedrooms** in **your home**.

The most **we** will pay for any one **valuable** is £2,500 unless it has been specified by **you** and is shown on **your Schedule** listed as a specified item.

The following limits apply in addition to the contents sum insured shown on your Schedule	
Liability to your domestic employees	£10,000,000 (including other costs and expenses which we have agreed to)
Your liability as a private individual and as occupier of the property	£2,000,000 for any one event (plus other costs and expenses which we have agreed to)
Unrecovered court awards	£2,000,000 (plus other costs and expenses which we have agreed to)
Fatal Injury	£5,000 for any event
Liability as a tenant	10% of the contents sum insured shown on your Schedule

The following limits apply in addition to the **contents sum insured** shown on **your Schedule**

Professional counselling fees, following a violent crime	£500
Temporary accommodation, or improvement to security following a violent crime	£500
Necessary conveyancing, removal and estate agency fees following a violent crime	£5,000
Reward for information following theft, attempted theft or violence	£500
Necessary alterations if you are permanently disabled as a result of an accident in the home	£30,000

How much we will pay – Optional cover

If **you** suffer loss or damage to any of **your** contents, at **our** option **we** will either:

- repair (using a supplier approved by **us**); or
- pay the reasonable cost of repairing; or
- arrange for the replacement as new using a supplier approved by **us**. This may involve the issue of vouchers or pre paid cards; or
- pay the reasonable cost of replacing as new; or
- make a cash payment for;

the loss or damage.

If **we** make a cash payment, this will not be more than the cost to **us** (after any discounts available from **our** approved suppliers) of replacing or repairing the lost or damaged item or items as new.

In the event that **your** contents are lost or damaged, if the lost or damaged item is part of a set and **we** cannot repair the damaged item or arrange an exact replacement, **we** will replace the whole set as new.

The most **we** will pay for any one event is as follows (unless a different amount is shown on **your Schedule**).

Personal Belongings In and Away from Home Cover

Cover Plus Personal Belongings – Unspecified Items

The amount shown in **your Schedule**
The most **we** will pay for any one item, pair or set is £1,000

Cover Plus Personal Belongings – Specified Items

The amount shown in **your Schedule**

Pedal Cycles Cover

The amount shown in **your Schedule**

Garden Cover

The most **we** will pay is:
Professional garden design fees and expenses £2,500
Loss or damage to **your** garden £1,500
Contents in the open £2,000

Home Legal Expenses Cover

£50,000

We will not reduce these limits if **you** make a claim, unless the claim is to do with the total loss of a specified item, pair or set or pedal cycle.

General Exceptions that apply to the whole policy

This policy does not insure the following:

1. Any loss or damage caused deliberately by **you** or any person who **you** have given permission to be in **your home**;
2. Any **property** (which is not **business equipment**) or money **you** own, hold in trust or use in connection with any business, profession or trade. Nor, any legal liability arising directly or indirectly from any business, profession or trade.
3. Any **property** or liability insured under a more specific policy.
4. Any fall in market value as a result of repairs or reinstatement.
5. Loss or damage as a result of delay, confiscation or detention by order of any government or public authority.
6. Loss where **property** is obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason.
7. Incidents which took place before the start of this insurance.
8. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
9. Any legal liability, loss or damage to any **property**, or any resulting loss or expense directly or indirectly caused by or contributing to or arising from:
 - ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
 - the radioactive, toxic, explosive or other hazardous properties of explosive nuclear equipment or its nuclear parts.
10. Any loss, damage or legal liability directly or indirectly caused by pollution or contamination unless caused by:
 - a sudden and unexpected accident which can be identified; or
 - oil leaking from a domestic oil installation at **your home**.

11. Loss or damage arising from gradually operating causes including deterioration, wear and tear, corrosion, rot or similar causes.

12. Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exception an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

13. Fraudulent claims

Any claim that **you**, anybody insured by this policy or anyone acting for **you**, knowingly makes under the policy:

- that is found to be false, fraudulently inflated or supported by false documents; or
- where loss, damage or injury is caused by **you** or their wilful act or connivance; or
- having failed to disclose or knowingly withheld any relevant information; or
- having obtained services or goods dishonestly; or
- having conspired with another to make a false report.

These claims will be investigated and may be prosecuted by **your insurer**. Details will be passed to the Police and fraud prevention agencies. Any claim considered to be fraudulent will not be met and all cover under the policy will be forfeited.

General Conditions that apply to the whole policy

1. The **policyholder** can transfer the **policyholders'** interest in this insurance to someone else with **our** written permission.

2. Cancellation within the first 14 days

If **you** cancel **your** policy within 14 days of receiving it **Saga** 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, **Saga** will give **you** a pro-rata refund on **your** premium based on the cover **you** have had.

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 0845 307 3990 or write to **Saga** at Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ to cancel **your** policy. Cancellation is effective from the date **your** letter is received.

Saga will refund any premium owing to **you** on a pro-rata basis, if **you** have not made a claim. **Saga** will deduct an **administration fee** from **your** refund. Please be advised that the Home Legal Expenses Cover premium is non-refundable after the first 14 days.

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

Please note that, if **you** amend or cancel **your** policy mid term 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 mid term,

we will only request any payment from **you** if the amount is over £5. **Saga** will deduct an **administration fee** from **your** refund.

3. **You** must do all that **you** can reasonably do to avoid injury, loss or damage and protect **your property**. **You** must make sure other people do the same.

4. The **policyholder** must contact **Saga** as soon as possible about any change which may affect this insurance, this includes any changes concerning the **policyholder**, their spouse/partner, relatives and domestic employees, normally living at **your home** or changes to the **property** including major building work. If **you** are not sure if a change is relevant, contact **Saga**. When **you** renew **your** policy, **you** must also tell **Saga** if the **policyholder**, their spouse/partner, relatives and domestic employees, normally living at **your home** have been declared bankrupt or convicted of any criminal offence.

5. The terms and conditions and all other information concerning this insurance are supplied in the English language and **we** undertake to communicate in this language for the duration of the policy.

6. Save for the rights granted to **Saga** under this contract any person or company who is not a party to this contract does not have any rights they can enforce under this contract by virtue of the Contracts (Rights of Third Parties) Act 1999 except those they have by law.

7. Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** 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.

Help and advice from Saga

Saga knows that you may need practical help at any time, night or day, so we have arranged these useful helplines which you can use 24 hours a day, 365 days a year.

Saga Legal Services – sagalegalservices.co.uk

The easy way to create official legal documents. If you need to make a Will, write a letter of complaint or draft a legal document, Saga's Legal Service website contains a wide range of professionally written legal documents that you can adapt quickly and easily to suit your needs. Our online solicitor can then check your document in complete confidence, help you perfect it and send you the final version to sign and use. Saga offers over 50 documents free to its customers with Home Legal Expenses Cover, or for a small fee for non Home Legal Expenses Cover policyholders.

24-hour legal advice helpline – 0845 366 1100

You can receive confidential legal advice over the phone on any personal legal problem, such as neighbour disputes or consumer law, from our qualified legal experts. We offer advice relating to the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway. There is no limit to the number of calls you can make and you can rest assured that your conversation will be treated in the strictest confidence. The Saga helpline does not provide cover for any costs you have to pay because you followed the advice given. However, you may be able to claim if you have taken out the optional Home Legal Expenses Cover. Please read 'How to make a claim' on page 28 of this booklet for details.

The following helplines are only available to Home Legal Expenses Cover policyholders. Please have your policy number to hand when you call

24-hour tax advice helpline – 0845 366 1100

You can receive confidential advice over the telephone on personal tax matters.

Specialists are available to give information and advice on personal tax problems, and the tax implications of a variety of subjects such as investments, property,

trusts, inheritance and pensions. There is no limit to the number of times you can use this service.

24-hour counselling helpline – 0845 366 1100

You can take advantage of our confidential counselling service over the telephone including, where appropriate, onward referral to relevant voluntary or professional services (at your expense). Calls to this service are not recorded. Counsellors are qualified and experienced members of The British Association for Counselling and Psychotherapy and are covered by their code of Ethics and Practice. They are trained to listen and guide on any range of emotional issues, including relationships, bereavement, depression, stress and anxiety. In the event of a trauma, for example burglary, mugging, or illness, counsellors will talk you through your problems and help you find ways of overcoming them. There is no limit to either the length of your calls, or how often you can use this service.

Protecting your property

This advice section is to help you and it does not form any requirement or exclusion as part of the policy.

If you are unfortunate enough to suffer loss or damage to your property, your insurance policy can help put things right. However, even settling a claim quickly may not compensate you for the worry and inconvenience you have suffered. In many cases, you can prevent loss or damage, so we have listed below some hints to help you protect your property.

Fire

- Make sure that you have proper fire guards for any open fires.
- Check all electrical and heating appliances regularly, especially if you use portable heaters.
- Make sure that you use the correct fuses and do not overload the circuits.
- Switch off power points when you are not using them and remove plugs from all wall sockets at night, especially television sets and electric blankets.

- Make sure you get your electrical wiring checked from time to time.
- Kitchens are a major source of fires, so always keep an extinguisher and a fire blanket handy for an emergency.
- Never leave the room if you have a chip pan on.
- Fit a smoke alarm. Carry out regular checks to make sure that the alarm is working.

Flood

- If you think a flood is likely, take as many of your possessions as possible upstairs.

Burst pipes

- Lag all your water pipes and tanks that you can get to, not forgetting the loft.
- If your pipes freeze, turn off the water at the mains and thaw them out slowly using hot water bottles. Never use a blowlamp or heater with a naked flame.

Theft

- Fit good-quality locks to all your doors and windows.
- Keep doors and windows locked, especially when you go out.
- Fit a chain and 'door viewer' so you can check the identity of callers. (This is like a 'peep-hole' which lets you see callers without being seen). Never let anyone into your home if they cannot prove their identity.
- Leave a light on if you go out in the evening.
- Close and lock your garage, shed and other outbuildings when you are not using them.
- Lock away garden equipment and tools, especially ladders.
- Do not leave keys outside your home.
- When you go away, cancel all deliveries and ask a friend or neighbour to move letters off your doormat and keep an eye on your home.
- Keep valuables out of sight.

Valuations

- These can help keep your policy up to date by ensuring that your specified items are adequately covered.

Finally, keep a detailed description and photographs of your property. If you do need to make a claim, this will help us handle your claim quickly and will also help the police in their investigations. If you need any more advice, we will be pleased to help.

Combating fraud

Fair processing notices

As part of our fraud prevention process we will complete a number of enquiries to check the details you provide us with. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

Saga and other organisations may also access and use this information to prevent fraud and financial crime, for example, when:

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit related accounts or facilities and recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

Saga and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies in the United Kingdom.

If you would like to receive details of the fraud prevention agencies we use, please contact the Head of Fraud, Saga Services Limited, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

This Policy Booklet is also available in large print, audio and Braille.
If you require any of these formats please contact us on **0845 307 3990**.

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 Acromas Holdings Limited 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 Services Authority.