



Saga Home Insurance

Summary of cover

SAGA

Home insurance done properly



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Our Summary of Cover booklet outlines the benefits and options available with our policy.

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Pages 4-13 of this guide provide a summary of our Saga Home Insurance Policy and do not form part of the policy terms and conditions. When you take out a policy with us you will receive a clear and concise Policy Booklet. It will describe your insurance cover in detail without any small print. If you would like to read a Policy Booklet before taking out your insurance, please call 0800 414 525 or visit saga.co.uk/house

BUILDINGS INSURANCE

At Saga, we recognise that your home is probably your most important and valuable asset. With this in mind, we have designed a straightforward buildings insurance policy to provide your home with comprehensive protection. For your peace of mind, we include buildings cover up to £500,000 as standard, with your premium based on your individual home.

Cover is provided for a defined list of risks including fire, storm, subsidence, flood and theft. All permanent fixtures and fittings, such as fitted kitchen units, are included in the policy. Walls, hedges, fences, drives, paths, patios, outbuildings, swimming pools and tennis courts are also covered, subject to policy terms and conditions, with the exception of storm or flood damage to fences, hedges and gates.

Quick guide to our buildings cover

FEATURES AND BENEFITS	MAXIMUM CLAIMS LIMIT
Property rebuilding or repair expenses, including architects' and surveyors' fees, for buildings, boundary walls and permanent fixtures and fittings, provided the property is not unoccupied for more than 60 days in a row	£500,000
Legal liability as a property owner	£2,000,000
Alternative accommodation should your home be made uninhabitable due to an insured event	20% of the sum for which your buildings are insured
Tracing a leak and repair of a burst pipe	£5,000
Accidental damage cover for fixed glass in windows; and for cables, underground pipes and tanks serving your home, for which you are responsible	Up to buildings sum insured

Please refer to your Policy Booklet for specific policy terms.

Extended buildings cover

Your home is covered for rebuilding costs of up to £500,000 as standard. This includes the clearing of land, including architects' and surveyors' fees if required. However this amount can be increased at an additional cost. You may have to calculate the cost of rebuilding your home, but it means that you will be fully protected for any insured event.

A choice of cover levels

Here is a guide to common mishaps that could happen to your home, and the cover level that could provide the most suitable protection.

DESCRIPTION	STANDARD ACCIDENTAL DAMAGE	EXTENDED ACCIDENTAL DAMAGE	COVER PLUS (SEE PAGE 8)
Accidental damage occurs to cables or underground pipes serving your home, which are your responsibility.	✓	✓	✓
A violent storm causes damage to your roof.	✓	✓	✓
Your grandchild kicks a ball through your window.	✓	✓	✓
A leak needs to be traced and the pipe repaired. We cover the cost of this for up to £5,000.	✓	✓	✓*
Your house is not suitable to stay in during repairs - we cover the cost of alternative accommodation for up to 20% of the amount for which you are insured.	✓	✓	✓*
A hot pan is placed on a kitchen worktop and damages the surface.	✗	✓	✓
Whilst decorating your bathroom, you drop the hammer in the bath causing it to crack - you will receive a full new set if the bath cannot be repaired or matched to the existing basin and toilet.	✗	✗	✓

* Up to buildings sum insured

Significant exclusions or limitations applying to buildings and contents insurance:

- The excesses shown in your Schedule.
- Cover may be restricted by an endorsement/clause shown on your policy Schedule. For example, theft cover may be restricted under contents cover unless certain security measures are in force.
- Damage caused by wear or tear, poor maintenance or anything which happens gradually.
- Any losses or damage caused deliberately by you, or someone who you have given permission to be in your home.

See the Buildings cover, General Exceptions and General Conditions sections in your Policy Booklet for full details.

CONTENTS INSURANCE

Saga's contents insurance covers your possessions inside your home, garage and any outbuildings within the boundary of your property for a defined list of perils including fire, storm, flood and theft.

The premium you pay is based on the information you provide about your individual home's size and your possessions. We aim to provide high levels of cover as standard, at a price that's right for you. You are automatically covered for up to £50,000. If you require more than £50,000 contents cover, an increase can be arranged for an additional cost.

Quick guide to our contents cover

FEATURES AND BENEFITS	MAXIMUM CLAIMS LIMIT
Cover for contents in your home, provided the property is not unoccupied, or unfurnished for more than 60 days in a row New for old (excluding clothing and linen)	£50,000
Theft from outbuildings or garages	£3,000
Valuables inside your home i.e. jewellery, watches, clocks, furs, articles made of gold, silver and other precious metals, precious stones, pictures, works of art and stamp, coin and medal collections (Individual items worth over £2,500 must be specified separately on your policy)	Limit is based on the number of bedrooms in your home: 1 bedroom - £5,000 2 bedrooms - £6,000 3 bedrooms - £7,000 4 bedrooms - £9,000 5+ bedrooms - £12,000 Nursing homes - £3,000
Legal liability as occupier of the property and as a private individual	£2,000,000
Accidental damage cover for fixed glass in furniture and certain electrical items	Up to contents sum insured
Visitors' possessions in your home during a visit	£250 per person
Alternative accommodation should your home be made uninhabitable due to an insured event	20% of the sum for which your contents are insured
Cover for property left out in the open, e.g. patio heaters	£1,000
Replacement of external locks if your keys are lost or stolen	£250
Loss or damage to your garden, including vandalism and accidental damage	£250 for plants, trees and shrubs
Personal money and credit cards lost anywhere in the world	£500
Frozen food cover	£500
Loss of oil or metered water	£1,000

Please refer to your Policy Booklet for specific policy terms.

A choice of cover levels

Here is a guide to common mishaps that could happen to your possessions, and the cover level that could provide the most suitable protection.

DESCRIPTION	STANDARD ACCIDENTAL DAMAGE	EXTENDED ACCIDENTAL DAMAGE	COVER PLUS (SEE PAGE 8)
Your house is burgled and your camera, DVD player and jewellery are stolen. *	✓	✓	✓
A thief gains access to your garden while you are away and takes your garden furniture.	✓	✓	✓
While moving your TV to another room, you trip and break it.	✓	✓	✓
You drop your mobile phone on the kitchen floor and break it.	✗	✓	✓
You inadvertently sit on your spectacles in your home and break them.	✗	✓	✓
You accidentally damage one of your valuables, such as a watch, whilst in your garden.	✗	✓	✓
A friend spills a glass of red wine on your sofa and it cannot be cleaned or replaced to match the existing chairs. You need the suite replaced.	✗	✗	✓

* Jewellery items in the home over £2,500 need to be specified separately on the policy.

Significant exclusions or limitations applying to contents insurance only:

- Certain loss or damage to valuables and pedal cycles outside the boundaries of your home - but wider cover is available under Personal Belongings In and Away From Home Cover and Pedal Cycles Cover.
- Loss or damage to contents contained in student accommodation - but wider cover is available under Student Cover.
- Certain loss or damage occurring when your home is lent, let or sub-let.
- No cover is provided for items used for business purposes other than certain business equipment up to £5,000. There is a maximum limit of £2,000 for single items of business equipment.

(See page 5 for additional exclusions or limitations applying to both buildings and contents insurance.)

See the Contents cover, General Exceptions and General Conditions sections in your Policy Booklet for full details.

COVER PLUS

Cover Plus can provide extended cover for your buildings, contents or both. It provides all the cover listed on pages 4-7 plus the benefits shown below for contents and buildings.

It has been designed to provide cover for more than you would normally expect a policy to protect. For example, we will replace a matching set even if you damage only one item in that set, such as kitchen cabinets or a bathroom suite with our Buildings Cover Plus policy, or a three-piece suite, jewellery or curtains under our Contents Cover Plus policy. We will do this when individual items cannot be repaired or replaced to match.

Quick guide to our Cover Plus policies

FEATURES AND BENEFITS	BUILDINGS COVER PLUS	CONTENTS COVER PLUS
New for old cover on clothing and linen	X	✓
Replacement of matching sets (providing the item cannot be repaired or replaced to match)	✓	✓
Extended accidental damage cover	✓	✓
Damage caused by pets	✓	✓
Frozen food - up to sum insured	X	✓
Loss in the home - subject to the policy terms and conditions	X	✓
Alternative accommodation should your home be made uninhabitable due to an insured event	✓	✓
No Claim Discount - if you do not make a claim	✓	✓
Tracing a leak and repair of a burst pipe, up to sum insured	✓	X

Please refer to your Cover Plus Policy Booklet for specific policy terms.

For details of excesses, please refer to your Schedule.

No Claim Discount

Our Cover Plus policies give you the opportunity to build up a No Claim Discount of up to 10%. If you have both Buildings and Contents Cover Plus policies, each No Claim Discount is treated separately, meaning that, if you claim on one policy any No Claim Discount on the other policy remains unaffected.

How does it work?

In the first year of your policy your No Claim Discount status is zero. If you do not make a claim during the year, you will receive a 5% discount on renewal. If you remain claim free in your second year, your discount will increase to 10% on your next renewal date and stay at this level on all subsequent renewals unless you make a claim.

If you make a claim at any time, you will lose all your discount on your next renewal and, depending on your previous No Claim Discount status, you may also be charged an additional premium of up to 10%. If more than one claim is made in any policy year then an additional premium of 10% will be applied on renewal regardless of your previous No Claim Discount status.

Future claim-free years will enable you to build up your No Claim Discount status again, in 5% increments.

The table below illustrates how your No Claim Discount status changes, depending on whether or not you make a claim during the policy year.

CURRENT NO CLAIM DISCOUNT STATUS	NUMBER OF CLAIMS MADE IN POLICY YEAR	NEW NO CLAIM DISCOUNT STATUS AT POLICY RENEWAL
10% discount	0	10% discount
	1	Zero
	2 or more	10% additional premium
5% discount	0	10% discount
	1	5% additional premium
	2 or more	10% additional premium
Zero	0	5% discount
	1	5% additional premium
	2 or more	10% additional premium
5% additional premium	0	Zero
	1	10% additional premium
	2 or more	10% additional premium
10% additional premium	0	5% additional premium
	1	10% additional premium
	2 or more	10% additional premium

During the first year of your policy your No Claim Discount status is zero

Please note that if you upgrade to Cover Plus at any time during your policy year, you will not start to earn the No Claim Discount until your next renewal date.

ADDITIONAL COVER OPTIONS

Since everybody's insurance needs are different, we offer a choice of extra options with our contents policy. It is also possible to add cover for legal expenses and domestic emergencies to our buildings policy. You can mix and match our add-ons to suit your needs and your budget. Please check your Schedule for details of which additional cover options you have selected.

Personal Belongings In and Away From Home Cover

Saga's comprehensive personal belongings cover can be added to any Saga contents policy. It provides worldwide protection for your possessions - whether you have lost items inside your home or garden, left them on the train or broken them on a day's outing. We cover personal belongings for up to £5,000 for each incident. Any individual item worth more than £1,000 must be specified and will be covered separately on the policy in addition to the £5,000 limit.

Examples showing how Saga's Personal Belongings In and Away From Home Cover can protect you

Situation A

Mr A was enjoying a day out in the park with his grandchildren, when he dropped and broke his camera worth £350. Mr A was covered for this because he had added Unspecified Personal Belongings In and Away From Home Cover.

Situation B

Mrs B was in her back garden weeding her flowerbeds and had forgotten to take off her antique ring worth £3,000. She later realised it was missing and was unable to find it. As Mrs B had added Saga's Personal Belongings In and Away from Home Cover, and had also specified that her ring was valued at £3,000, she was able to claim for it.

In both cases, Mr A and Mrs B would have been unable to claim for their personal items under some standard home insurance policies. However, as they had added Saga's Personal Belongings In and Away From Home Cover to their contents policy, their items were protected.

See the Personal Belongings In and Away From Home Cover section in your Policy Booklet for full details.

Significant exclusions or limitations:

- The first £50 of each claim.
- The cost of replacing undamaged items that form part of a matching pair or set (unless you have Cover Plus contents insurance).
- Maximum claim limit for theft or attempted theft from an unattended motor vehicle is £1,000 (unless you have Cover Plus contents insurance).

Pedal Cycles Cover

Cover for loss of or damage to pedal cycles anywhere in the United Kingdom, up to the amount shown in your Schedule.

See the Pedal Cycles Cover section in your Policy Booklet for full details.

Significant exclusions or limitations:

- The first £50 of each claim.
- Theft of pedal cycles in a public place, unless locked to a permanently fixed structure.
- Loss or damage caused by scratching, denting, mechanical or electrical failure.

Legal Expenses Cover

Up to £50,000 for a variety of legal proceedings including personal injury, neighbour disputes and disputes for £250 or more arising from the buying or selling of goods (except motor vehicles), or the buying of services.

See the Legal Expenses Cover section in your Policy Booklet for full details.

Significant exclusions or limitations:

- No excess applies to Legal Expenses Cover claims, except Property Protection where the excess is £250.
- Claims reported more than 180 days after you should have known about the claim.
- Claims for incidents occurring before the start of cover.
- Disputes arising from the use of a motor vehicle.
- A claim will be considered under the legal expenses section (other than claims under defence of your legal rights) only if we believe it is likely to succeed.

Domestic Emergency Cover

Cover for household repairs, call out charges, labour, parts and materials, up to £750 per call out, following unexpected emergencies such as heating, plumbing and drainage. Also up to £1,000 for replacing and installing locks, alarms and immobilisers if your keys are lost or stolen.

See the Domestic Emergency Cover section in your Policy Booklet for full details.

Significant exclusions or limitations:

- Claims arising within 14 days from the start of the insurance.
- Any costs incurred without our prior consent, or damage caused by other workmen.
- Claims arising from the interruption or disconnection of public services to your home, such as mains electricity, water or gas supply not working properly or breaking down, or gas leaks.
- Claims arising from the breakdown of non-domestic boilers.

Garden Cover

Cover for loss or damage to your garden, including vandalism and accidental damage. Up to £1,500 for plants, trees and shrubs, and up to £2,500 for professional garden design fees. Cover for contents left in the open is provided up to £2,000.

See the Garden Cover section in your Policy Booklet for full details.

Significant exclusions or limitations:

- The first £50 of each claim.
- Damage caused by frost, drought, insects and their larvae, slugs and snails, rot, mildew and plant diseases.
- Claims for fish or animals.
- Storm damage to fences.

Golf Cover (levels 1 and 2)

Our Golf Cover includes compensation in certain circumstances for loss of membership and tournament entry fees; £2,000 for loss of or damage to golf equipment (£500 per item) anywhere in the world; hole-in-one expenses; plus £75,000 of personal accident cover. Level 2 also includes £4,000 of golf buggy cover.

See the Golf Cover section in your Policy Booklet for full details.

Significant exclusions or limitations:

- The first £50 of each claim in most cases.
- Loss or damage not reported to a golf club official.
- Personal accident and accidental death claims if you are aged 85 or over.

Student Cover (levels 1 and 2)

Levels 1 and 2 cover: A maximum of £3,500, including up to £1,500 for computer equipment and accessories, £350 for CDs, DVDs etc, £250 for personal money and £350 in respect of any individual item. Cover is also provided for fire, storm, flood and theft.

Level 2: Additional benefits include accidental damage and pedal cycle protection, as well as cover away from the student accommodation (but within the UK).

See the Student Cover section in your Policy Booklet for full details.

Significant exclusions or limitations:

- The first £50 of each claim.
- Certain losses or damage when the student accommodation is unfurnished or unoccupied for more than 60 days in a row.
- Theft cover unless there is evidence of force and violence to enter or leave the student accommodation.
- Theft from an unattended motor vehicle.

Identity Theft Cover

Up to £5,000 per policy year following identity theft that occurs during the policy period. Cover is provided for solicitors' fees (£5,000), loss of earnings (£1,000), loan application fees (£500), telephone and postal costs (£100).

See the Identity Theft Cover section in your Policy Booklet for full details.

Significant exclusions or limitations:

- The first £100 of each claim.
- Any claim if the identity theft occurred before you took out cover.

USEFUL INFORMATION

Cancellation within the first 14 days

If you cancel your policy within 14 days of receiving your policy documentation we will refund your premium within 30 days, unless you have made a claim. If you have made a claim in the first 14 days, we will give you a pro-rata refund on your premium based on the cover you have had.

If you wish to cancel your policy and the insurance cover has not yet commenced you will be entitled to a full refund of the premium.

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

Right of cancellation

If this policy no longer meets your needs you have the right to cancel it at any point during its duration. You can telephone us on 0845 366 1607 or write to us at Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ to cancel your policy. Cancellation is effective from the date your letter is dispatched.

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

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

Your insurer

Your Schedule will outline the insurer who underwrites the various sections of your Saga Home Insurance policy. If you have selected any additional cover options, the insurers are also shown in your Schedule.

Making a claim

If you wish to make a claim on your home insurance policy, please first check your Schedule and policy to make sure that you are covered for the type of claim. Then contact your insurer on the appropriate number shown in your Schedule.

Duration of policy

This policy is effective for one year from the cover start date shown on your Schedule.

Financial Services Compensation Scheme

The insurers who underwrite Saga Home Insurance are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim and would provide cover for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. Further details are available from the FSCS at www.fscs.org.uk or on 0207 892 7300.

How to complain to the insurers

If you are dissatisfied with the service that any of the insurers have provided or feel that they have made a wrong decision, please contact the relevant insurer shown in the Information for customers section within your Schedule.



IMPORTANT INFORMATION FOR CUSTOMERS

About Saga Services Limited

Saga Services Limited is registered in England and Wales (Registered Number 732602). Registered Office: Enbrook Park, Folkestone, Kent CT20 3SE. Saga Services Limited and Acromas Insurance Company Limited are ultimately wholly owned subsidiaries of Acromas Holdings Limited.

Saga Services Limited is authorised and regulated by the Financial Services Authority (FSA registered number is 311557). You can confirm Saga Services Limited's address and statutory status on the Financial Services Authority website at www.fsa.gov.uk/register or by contacting the Financial Services Authority on 0845 606 1234. Saga's home insurance is provided by a number of specially selected insurers, a list of which is available on request, chosen because they deliver the high standards set by us.

All insurers are authorised and regulated by the Financial Services Authority, with the exception of Acromas Insurance Company Limited, which is authorised by the Financial Services Commission, Gibraltar.

How to complain to Saga

If you have a query or complaint about your Saga Home Insurance policy, please contact the Customer Service Department, Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ or call 0845 366 1607. If the matter is not resolved to your satisfaction or you wish to make a complaint, you can contact the Customer Relations Department, Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ or call 01303 771160, fax on 01303 771347, or e-mail us at services.customer-relations@saga.co.uk. The Financial Ombudsman Service may look into your complaint if you remain dissatisfied after we have issued a final response. You can write to them at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800. Saga Services Limited is covered by The Financial Services Compensation Scheme (FSCS).

If you have a complaint about a claim please contact your insurer - contact details can be found in your Schedule.

A choice of excesses

An 'excess' is the amount that you must pay towards any claim you make. For your buildings and contents the higher the amount of excess you choose at the outset, the larger the discount you receive on your insurance premium. For most claims the excess is at least £50, although an excess of £1,000 usually applies for subsidence under Buildings cover. If you make a claim under more than one section, for example your buildings and contents, you will pay one buildings excess and one contents excess. Please refer to your Schedule for further details.

Pay your premium by Direct Debit

Direct Debit gives you the option to spread payments throughout the year and, by making payments automatically, ensures you are always covered. Mistakes are rare, but should your Bank or Building Society take any payment in error there's no need to worry, as the Direct Debit Guarantee means they'll refund it immediately.

The Direct Debit Guarantee

The Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society. If the amount to be paid or the payment date changes Saga Services Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If an error is made by Saga Services Limited or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to Saga Services.

Credit and debit card payments

You can also choose to pay your total premium by credit or debit card, either by continuous authority annual or quarterly payments (Visa, MasterCard or Visa debit card), or by one single payment (Visa, MasterCard, Maestro or Visa debit card). When you pay by continuous authority credit card or continuous authority Visa debit card you will be informed in advance of the date and amount of your payments, and if there are any forthcoming changes.

Payment

We will provide home insurance to you, provided you pay the agreed premium to us. If you pay by Direct Debit and do not keep up to date on your payments, you will not be covered by the policy from the date the last premium was due.

Fees

Changes to policy details or cover, or a request for duplicate documents, will result in an administration fee of £10.

If the policy is cancelled mid term an administration fee of £35 will be applied.

Handling your money

When collecting or returning premiums, Saga Services Limited acts as the agent of the insurer. This means that your money is protected, as any premiums you pay to us are treated by the insurer as having been paid directly to them.

Choice of law

Unless we have agreed otherwise, this contract is covered by English law, and all information and terms regarding this contract are provided in the English language only.

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 parties for example other insurers, regulatory authorities and agents who provide services on our behalf.

By accepting a 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 have the specific consent of those other persons to disclose their personal data.

Insurers pass information to the Claims and Underwriting Exchange Register, 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 an accident 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.

We will try to 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.

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, Folkestone, Kent CT20 3SE.

Data Protection Act - Information uses

For the purpose of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Saga Group Limited, Homeserve Claims Management Ltd, Parabis Law LLP and any insurers specified on your Schedule. You should show these notices to anyone who has an interest in property insured under the policy.

HOLIDAY HOME INSURANCE

Did you know that Saga also provides great value insurance for continental holiday homes?

Our policies are written in English and we provide a British-based claims service. Cover is available for holiday homes in France, Spain, Portugal, Italy, their islands in the Mediterranean and the Canary Islands.

For more details,
call Saga Holiday Home Insurance on

0800 015 0751

stating reference FL6801 or visit

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

Lines are open 9am-5.30pm weekdays and 9am-1pm Saturday.



SAGA

Holiday home insurance done properly

**For more information about
Saga Home Insurance, or
to accept your quotation call**

0800 414 525

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

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

This document is also available
in large print, audio and Braille.
If you require any of these formats
please contact us on **0845 366 1607**.

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, Folkestone, Kent CT20 3SE. Authorised and regulated by the Financial Services Authority.