

Saga Home Insurance

Additional Cover

Your Policy Booklet



SAGA

Home insurance done properly

Contents

	Page
Welcome	4
Glossary of terms	5
Domestic Emergency Cover	7
Golf Cover – Level 1 and Level 2	10
Identity Theft Cover	14
Student Cover – Level 1 and Level 2	18
How to make a claim and how much we will pay	22
How to make a claim – General Conditions	23
General Exceptions	27
General Conditions	29
Help and advice from Saga	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 **we** 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.

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 in **your Schedule**. The additional cover options in this booklet are underwritten by Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar, Registered Number 88716 (Gibraltar), UK branch address: Acromas Insurance Company Limited, Middelburg Square, Folkestone, Kent CT20 1AZ; with the exception of the following:

Domestic Emergency Cover is underwritten by Inter Partner Assistance SA who are a wholly owned subsidiary of AXA Assistance SA and part of the worldwide AXA Group (company number FC008998). Registered address: The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR.

This cover is administered by Homeserve Claims Management (Company number 0313960). Registered address: Cable Drive, Walsall WS2 7BN.

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 0300 500 5000.

Future changes of insurer(s)

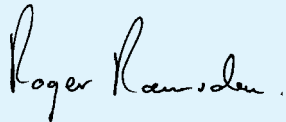
Your Saga Home Insurance policy is currently provided and underwritten by the insurer(s) noted on your Schedule as part of an agreement between Saga Services Limited and the insurer(s). At some time in the future Saga may enter into an arrangement with a new provider for all or part of your policy in 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.

Welcome to Saga Home Insurance.

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

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

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 of 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 5 and 6.

The contract of insurance between **you** and **us** is made up of this Policy Booklet, the **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.

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** 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.

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, Enbrook Park, Folkestone, Kent CT20 3SE.

Glossary of terms

Certain words have specific meanings wherever they appear in this policy or **your Schedule**. To help **you** identify these **we** have printed them in bold throughout the policy.

You will find more definitions at the beginning of each section which are in addition to or may replace these general definitions.

Accidental damage Unexpected and unintended damage caused by sudden and external means.

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

Buildings **Your 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).

Contents

1. Household goods, including tenant's interior decorations, **valuables, personal belongings**.
2. **Fixtures and fittings** which belong to **you** as tenant of **your home**.
3. Satellite dishes, radio and television aerials, fittings and masts fixed to **your home**.
4. **Personal money**.
5. **Credit Cards**.

Contents are only covered if:

- a) they belong to **you**;
- b) **you** are responsible for them under a hiring or legal agreement; or
- c) **you** are legally liable for them.

The following are not included as **contents**:

- a) **Motorised vehicles** and their trailers, trailer tents, or their accessories and parts.
- b) Caravans, horse boxes, or their accessories and parts.
- c) Aircraft and hovercraft, or their accessories and parts.
- d) Boats (unless models or hand propelled), boards and any other watercraft designed to be used in or on water, or their accessories and parts.
- e) Any living creature.

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

Endorsement(s) An extension or restriction to **your** policy. (**Endorsements** only apply if they appear in **your** policy **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.	Saga Schedule	Saga Services Limited. 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.
Motorised vehicles	Any electrically or mechanically powered vehicles other than: <ul style="list-style-type: none"> • vehicles used only 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 carts and trolleys; and • pedestrian-controlled toys and models. 	Sum Insured	The amount shown in your Schedule as the most we will pay for any number of claims from the same event.
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, used or carried. This does not include: <ul style="list-style-type: none"> • valuables or personal money; • pedal cycles; and • camping equipment. 	Terrorism	Terrorism is defined as any act or acts including, but not limited to: <ul style="list-style-type: none"> • the use or threat of force and/or violence and/or • harm or damage to life or property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons, or so claimed, in whole or in part, for political, religious, ideological or similar purposes.
Personal money	Cash, current bank and currency notes, cheques, postal and money orders, bankers' drafts, premium bonds, savings stamps, savings 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: <ul style="list-style-type: none"> • lottery and raffle tickets; • air miles vouchers and cards; or • promotional vouchers and cards. 	Unfurnished	When your home is not sufficiently furnished for normal living purposes for more than 60 days in a row.
Policyholder	The person(s) named in your Schedule .	Unoccupied	When your home has not been lived in by you , or a person authorised by you , for more than 60 days in a row.
Property	The building and the land within its boundary.	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 insurers 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.

Domestic Emergency 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. This section should be read in conjunction with the General Exceptions on pages 27 and 28 and the General Conditions on page 29.

Simply ring 0845 300 5844, 24 hours a day, 365 days a year – please have **your** policy details and information about the **emergency** ready when **you** call.

Please note: The acceptance of a claim under this section of the policy does not guarantee that the incident or event will automatically be accepted as a claim under other sections. **You** may claim any number of times under this section of the policy but **you** should realise that this is not a maintenance contract and **we** would not normally expect incidents or events to arise from the same cause.

Important: In the event of a suspected gas leak, call Transco as soon as possible on **0800 111 999**.

Glossary of terms

The following definitions are in addition to or may replace those shown on pages 5 and 6 of the policy. They only apply to this section.

Approved contractor A qualified person approved and instructed by **us** in advance to provide the domestic **emergency** repair service detailed in this section.

Emergency An unforeseen situation which, if not dealt with quickly, would in **our** opinion:

- make **your home** unsafe or insecure;
- damage or cause further damage to **your home**, making it unsafe or insecure; or
- cause unreasonable discomfort, difficulties or risk for **you** in **your home**, or any person living in **your home**.

Primary heating system The principal heating system in **your home** including:

- a domestic boiler which services pipework of less than one inch in diameter;
- any controls forming an integral part of the boiler; and
- the programmer, central heating pump, hot water cylinder, room thermostat and radiators.

The primary heating system does not include:

- any form of solar heating system;
- any non-domestic boiler and associated system; or
- boiler with an output over 60kw per hour or over 250,000btw.

We, our, us Inter Partner Assistance SA, who are a wholly owned subsidiary of AXA Assistance and part of the Worldwide AXA Insurance Group, located at the Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR.

Cover

We cover the following:

1. The cost of repairs arising from an **emergency** occurring in **your home** by one or more of the following:

Plumbing and drainage

Failure of, or damage to, the plumbing or drainage system which will result in flooding or internal water damage to **your home**.

Electricity supply

Complete failure of the electricity supply in **your home**.

Security

Failure of, or damage to, external locks, doors or windows of **your home**.

Primary heating system

Complete failure or breakdown of the **primary heating system**.

Roofs

Damage to the roof of **your home** caused by adverse weather conditions or fallen trees.

Main domestic cooking appliance

Complete breakdown of the permanently installed cooker/oven/hob so that no means of heating food is possible.

Vermin Removal

The cost of removing rats or mice, or for the treatment and removal of wasps nests that occur inside the **home** or are attached to the main structure of the **home**.

Alternative Accommodation

In the event of **your home** being rendered uninhabitable in **our** opinion as a result of an **emergency**, we will (with **our** prior consent) pay all reasonable costs incurred by **you** in obtaining accommodation for one night.

2. Locks

The cost of replacing and installing:

- any locks in **your home**; or
- any locks, alarms and immobilisers in **your** motor vehicle, if the keys are lost or stolen anywhere in the world.

We also cover the cost of a hire car for up to three days if lost or stolen keys cause **you** to be stranded without a motor vehicle.

Claims settlement

We will pay up to a maximum of £750 (including VAT) for call out, labour, parts, materials and alternative accommodation under section 1.

We will pay up to a maximum of £1,000 (including VAT) for locks, alarms and immobilisers under section 2.

Exceptions

You should read these exceptions together with the General Exceptions on pages 27 and 28.

We will not pay for the following:

- Services provided where **you** have not contacted **us** first to ask for assistance in an **emergency**
- Claims in the Channel Islands and the Isle of Man
- Any wilful act by **you** or anything **you** do not do
- Claims arising where **your home** is left **unoccupied**
- Further loss or damage resulting from an **emergency**
- Any system or equipment which has not been installed, maintained or repaired according to the manufacturer's instructions, or has not been used properly, or modified properly, or which is faulty as a result of a manufacturer's or designer's defect
- Claims arising from circumstances known to **you** before the start of this insurance
- Claims arising within 14 days of the start of this section of the policy
- Claims arising from the interruption or the disconnection of public services

- to **your home**, or from the main electricity, water or gas supply system not working properly or breaking down or gas leaks
- Any costs other than those stated
- Costs incurred before **we** give **our** permission
- Claims arising from the breakdown of microwave ovens
- Claims arising from damage to garden areas, or caused by nesting birds or any small mammals including squirrels, moles, foxes and any insects except for wasps and bees
- Electricity supply to, or failure of burglar/fire alarm systems, CCTV surveillance or to swimming pools and their plumbing or filtration systems
- Breakdown or loss or damage to electric appliances (including showers), saniflow toilets and other mechanical equipment.

Conditions

You should read these conditions together with the General Conditions on page 29.

1. Reasonable care

We can:

- refuse assistance if, in **our** opinion, **your property** or services have not been maintained in a safe and serviceable condition
- decide the best way to meet **your** request for assistance, although **we** will take account of **your** wishes wherever possible.

2. Your responsibilities

You will be responsible for call-out charges if:

- having asked for assistance **you** are not at **home** when the **contractor** arrives
- failure of the **primary heating system** is due to **your** failing to turn it on or lighting it up or adjusting timing or temperature controls.

3. What you should do if you have an emergency

Should **you** be unfortunate enough to suffer an **emergency** in **your home**, **you** must follow these simple steps:

- Phone the Saga Domestic Emergency claim line on **0845 300 5844**
- Tell **us your** policy number (**you** will find this on **your** policy **Schedule**)
- Tell **us** what has happened (**we** will then know what action to take to deal with **your emergency**).

4. Our service to you

- When **you** call for assistance **we** will try to meet **your** requirements
- **We** will arrange to supply and fit adequate replacement parts or components. If, at **your** request, replacement parts or components of a superior specification to the original are fitted, **you** will be responsible for the increased cost involved
- Availability of parts is an important part of the service, however there may be times when replacement parts are delayed because of circumstances beyond **our** control. In these cases **we** will not be able to avoid delays caused by delay in manufacturers or suppliers providing spare parts or components
- There may be also occasions where parts are no longer available and as a result **we** are unable to effect a repair. In these situations, **we** will ensure **your property** is safe. The policy does not provide cover for replacement or alternative heating or a new boiler in the event that a repair cannot be made
- **We** will try to obtain a suitable **approved contractor** as long as the service is not prevented by adverse weather conditions, industrial disputes (official or not), failure of, or repairs to, the public transport system, including road or rail network, or other circumstances preventing access to **your home** which make the delivery of the service impossible
- If **your** needs exceed the cover provided by this section, **we** will still offer **you** assistance, but **you** will have to pay any extra costs. **You** must pay the **contractor** when the service is provided. **You** may be able to reclaim these, if the damage is covered under **your** household policy
- Please remember that this is not a maintenance contract and that **we** have the right to cancel if, in **our** opinion, the service is being abused.

Golf Cover – Level 1 and Level 2

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. This section should be read in conjunction with the General Exceptions on pages 27 and 28 and the General Conditions on page 29.

Glossary of terms

The following definitions are in addition to or may replace those shown on pages 5 and 6 of the policy. They only apply to this section.

Accident	An event caused suddenly by external means, which is not expected and not deliberate.
Bodily injury	Death, bodily injury, illness or disease.
Golf buggies	Mechanically or electrically propelled vehicles that are designed and used exclusively for playing or practising golf.
Golf equipment	Golf clubs, golf bags, golf trolleys, waterproof clothing, golf umbrellas and golf shoes, which are used for playing and practising golf. Golf equipment does not include golf buggies or personal belongings .
Golf venue	A recognised golf club or golf driving range at which you are playing or practising golf.

We cover the following

Sections 1 to 8 apply to Golf Cover Level 1 and Golf Cover Level 2.

Section 9 applies only to Golf Cover Level 2.

1. Golf equipment

Loss or damage to **golf equipment you** own while it is anywhere in the world.

The most **we** will pay for any one item is £500.

We do not cover the following

The General Exceptions on pages 27 and 28.

The first £25 of each claim.

Any amount over £2,000.

Damage covered under the manufacturer's guarantee.

Loss or theft not reported to a golf club official and a written report obtained if the loss or theft took place at a **golf venue**.

We cover the following

2. Hospital cover

If **you** sustain **bodily injury** arising out of, or resulting from, an **accident** at a **golf venue**, which requires emergency hospitalisation exceeding 24 hours, **we** will pay **you** a benefit of £50 per complete 24 hours which **you** are hospitalised.

3. Personal accident

If **you** sustain **bodily injury** arising out of, or resulting from, an **accident** at a **golf venue**, which within 12 months of the occurrence is the sole and direct cause of **your** death or disablement, **we** will pay to **you** benefits in accordance with the following items:

- Death – £75,000
- Permanent total loss of sight in both eyes – £75,000
- Permanent loss of, or permanent loss of use of, two or more limbs – £75,000
- Permanent total loss of sight in one eye or permanent loss of, or permanent loss of use of, one limb – £35,000.

4. Membership fees

If **you** are totally unable to play golf as a result of an **accident** occurring during the period of insurance **we** will pay **you** an amount equal to 1/30th of the monthly membership fee (or 1/365th of the annual fee) for each day **you** are disabled.

We do not cover the following

Hospitalisation lasting less than 24 hours.

Any amount exceeding £700.

Claims if at the date of effecting this insurance **you** have attained the age of 85.

Any claim not supported by a doctor's or consultant's report.

The first £50 of each claim.

Any amount exceeding £2,000 for a claim arising from the same **accident**.

Membership fees if **you** cancel **your** club subscription.

Any claim where **you** have not submitted written advice from your doctor confirming the period **you** were disabled and that **you** were totally unable to play golf.

Any claim where evidence that **your** fees have been paid has not been obtained.

We cover the following

5. Tournament entry fees

We will pay for the non-refundable portion of a golf tournament entry fee when cancellation is due to an unexpected, unforeseen sickness or accidental **bodily injury** occurring within 14 days of the tournament start date that renders **you** unable to play golf.

6. Golf equipment hire

We will pay for the hire of **golf equipment** if **your golf equipment** is delayed or lost in transit whilst travelling to an overseas destination.

7. Hole-in-one

We will pay for customary bar expenses incurred by **you** as a result of, and subsequent to, achieving a hole-in-one during a competition round.

We do not cover the following

The first £25 of each claim.

Any amount exceeding £200.

Any claim where prior to cancellation of **your** entry to a tournament a doctor's written advice confirming that **you** are unable to play and evidence that fees have been paid has not been obtained.

Any amount exceeding £250.

Any claim where **your golf equipment** has not been booked onto the same carrier as **you** to arrive at the same destination and time as **you**.

Any claim not accompanied by:

- written confirmation of the loss or delay of **your golf equipment** whilst in transit from the travel company or carrier, with whom the journey was booked; and
- a letter from a relevant golf club official confirming:
 - a) that **your** clubs were not available for **your** use; and
 - b) the total cost of hiring replacement clubs.

Any amount exceeding £300.

Any claim not accompanied by:

- a letter from the relevant Golf Club Secretary confirming the competition name and date;
- a certified copy of **your** scorecard countersigned by **your** opponent and by the Official Scorer for the competition; and
- a dated golf club bar receipt.

We cover the following

8. Loss of golf trophies

Loss or damage to golf trophies.

The most **we** will pay for any one item is £250.

9. Golf Buggies

Loss or damage to **your golf buggies**.

This section only applies to Golf Cover Level 2.

We do not cover the following

The first £25 of each claim.

Any amount exceeding £1,000.

Any golf trophies, which at the time of loss or damage are in the custody of a Clubhouse.

Damage caused by scratching and denting.

The first £50 of each claim.

Any amount exceeding £4,000.

Any liability whatsoever in connection with any **golf buggy** which is being operated by **you** or on **your** behalf in circumstances where Third Party Insurance is required under any applicable Road Traffic Legislation.

Golf buggies not kept in a locked building when not in use.

Theft of removable parts unless the **golf buggy** itself is stolen.

Damage caused by mechanical or electrical fault, failure or breakdown.

Loss or damage to **golf buggies** during hire for reward.

Claims for loss or damage occurring outside of the United Kingdom, Channel Islands or Isle of Man.

General Conditions

The following condition applies to this section in addition to the General Conditions shown on page 29.

All **golf equipment** owned or used by **you** must be regularly maintained in accordance with the manufacturer's recommendations.

Identity Theft 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. This section should be read in conjunction with the General Exceptions on pages 27 and 28 and the General Conditions on page 29.

Glossary of terms

The following definitions are in addition to or may replace those shown on pages 5 and 6 of the policy. They only apply to this section.

Discovery date	The date when you first become aware of an identity theft occurrence .
Identity theft	The act of knowingly transferring or using, without lawful authority, your means of identity, which constitutes a violation of law or a crime.
Identity theft occurrence	Any act or series of acts of identity theft by a person or group, committed during the policy period .
Policy period	The period of time covered by the policy as shown in the Schedule .

We cover the following

Identity theft expenses

Your identity theft expenses (as detailed in paragraphs 1 to 5) following an **identity theft** occurring during the **policy period**, up to a maximum of £5,000 (including VAT) for any **policy period**.

1. Loan re-application fees

Costs of loan re-application fees following rejection of a loan due to incorrect credit information caused by an **identity theft occurrence**.

The most **we** will pay under this section is £500.

We do not cover the following

The General Exceptions on pages 27 and 28.

The first £100 of each claim.

Identity theft expenses incurred without **our** prior agreement.

Any amount exceeding £5,000 (including any VAT) per **policy period**.

Any loss other than the stated **identity theft** expenses.

Any claim, where **you** have been previously subjected to **identity theft** which occurred before **you** took out this **identity theft** insurance.

We cover the following

2. Telephone and postal expenses

Reasonable telephone and postal expenses for calls to police, financial institutions, law enforcement and credit agencies, which are reasonably incurred as a result of an **identity theft occurrence**.

The most **we** will pay under this section is £100.

3. Expenses incurred for notarising legal documents

Costs of notarising fraud affidavits or any similar required documents for police and other law enforcement agencies, financial institutions and credit agencies, which are reasonably incurred as a result of an **identity theft occurrence**.

The most **we** will pay under this section is £2,500.

4. Loss of earnings

Loss of earnings **you** incur as a result of having to take time off work to complete fraud affidavits, meet with credit agencies and police as a result of an **identity theft occurrence**.

We will pay £50 for each day that **you** reasonably have to take off work, up to £1,000.

5. Solicitors' fees

Reasonable solicitors' fees and disbursements incurred by **you** as a direct result of an **identity theft occurrence** which **you** have incurred with **our** prior agreement for:

- The defence of any legal proceedings by businesses or their collection agencies

We do not cover the following

Claims arising from any business activities carried out by **you**.

Incurred **identity theft** expenses following any fraudulent, dishonest or criminal act by **you** or any person acting with **you** or by any authorised representative of **you** whether acting alone or in collusion with others.

Any loss attributable to an **identity theft** occurring outside the **policy period**.

Any claim submitted over 90 days from the **discovery date**.

Any claim submitted over 3 years after the end of the **policy period** in which the **identity theft** occurred.

We cover the following

- The removal of any criminal or civil judgements wrongly entered against **you**, and any challenge to the information regarding **your** consumer credit report.

The most **we** will pay under this section is £5,000 (including any VAT) inclusive of the other noted **identity theft** expenses (as set out in paragraphs 1 to 4).

How to make a claim

A five point plan to recovery

Inform us

- As soon as you discover that your identity has been stolen, please contact our claims team on the relevant number shown on **your Schedule**
- **You** should keep hold of all appropriate documents to support **your** claim
- Take all prudent measures to prevent further damage to your identity
- Please remember that legal expenses reimbursement will only be provided for cases which have **our** prior agreement.

File a police report

- **We** recommend that **you** contact the police and file a police report within 24 hours of first discovering the theft of **your** identity
- Ensure that **you** request a crime reference number, which **you** can then provide to any company **you** deal with in the course of restoring **your** identity
- **You** will need to provide as much supporting documentation as **you** can to the police
- Be persistent when reporting the incident. If **you** need advice on how to report a crime check www.crimestoppers-uk.org for guidance or give them a call on 0800 555 111
- If **you** need to find a contact number for local police force, visit www.police.uk or call directory enquiries.

We do not cover the following

Request a copy of your credit report

- **You** can request a copy of **your** credit report from any of the companies listed below:
Call Credit – www.callcredit.co.uk – 0113 244 1555
Equifax – Equifax Credit File Advice Centre, P.O. Box 1140, Bradford, BD1 5US
Experian – www.experian.co.uk – 0870 241 6212
- The report will show **you** all credit accounts opened in **your** name and any recent applications for credit
- Once **you** have the report, **you** will be able to see exactly where and when the identity thief has struck
- When **you** are requesting **your** credit report **you** should advise the company to add a note to **your** file to state that **you** have been the victim of **identity theft**.

Notify banks, credit companies and other account holders

- As soon as possible after **you** realise **your** identity has been stolen, **you** should advise **your** banks, credit card companies and any other account holders
- Write down the name of everyone **you** talk to and what they tell **you**, alongside the date and time of each call
- It is important to remember that **you** will have to prove to these companies that **you** did not make the transactions in question

- Follow up all calls with a letter confirming the actions arising from each call and the advice **you** have been given. **We** recommend **you** send all correspondence by recorded delivery
- **We** recommend that **you** set up a filing system for all paperwork relating to the incident
- It is a good idea to close all of **your** accounts that have been tampered with and set up new ones.

Prevent further damage

- **We** would advise **you** to register with CIFAS Protective Registration Service. CIFAS is the UK's Fraud Prevention Service and has helped thousands of people clear their names and prevent repeat attempts to steal their identity: CIFAS – www.cifas.org.uk – 08700 102 091
- Once **your identity theft** situation has been resolved, **you** should request a letter from **your** banks, credit card companies etc, stating that they have closed the accounts in question and discharged **you** of any fraudulent debt
- Keep all of **your** paperwork in relation to the theft of **your** identity, even if the case is closed. **You** never know when this may come in useful
- Keep a record of all the time that **you** have spent resolving the theft of **your** identity, including any time **you** have had to take off work.

General Conditions

You should read these conditions together with the General Conditions on page 29.

1. Previous identity theft

You must tell **us** if **you** have been previously subjected to **identity theft**.

2. Reasonable care

You must take all reasonable precautions to prevent becoming a victim of **identity theft**.

Student Cover – Level 1 and Level 2

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. This section should be read in conjunction with the General Exceptions on pages 27 and 28 and the General Conditions on page 29.

We cover the following

Sections 1 to 9 apply to Student Cover Level 1 and Student Cover Level 2.
Sections 10 to 13 apply only to Student Cover Level 2.

Loss or damage to **contents**:

- while they are being transferred to or from **your home**; and
- while they are contained in **your** student accommodation in the United Kingdom, Channel Islands or Isle of Man

for the purposes of attending college, university or boarding school caused by the events in paragraphs 1 to 9.

The most **we** will pay for any one event for **contents** in **your** student accommodation is £3,500 in total. Included within the £3,500;

- computer equipment and accessories £1,500 in total;
- DVDs, CDs, video tapes, records and cassettes £350 in total;
- **personal money** £250 in total; or
- £350 in respect of any other individual item.

1. Fire, smoke, explosion, lightning or earthquake.

2. Theft or attempted theft following force and violence to go into or leave **your** student accommodation.

We do not cover the following

The General Exceptions on pages 27 and 28.

The first £50 of each claim.

Pedal cycles.

Theft from any unattended vehicle.

Loss or damage caused by smoke arising from anything which happens gradually.

Loss or damage caused:

- when **your** student accommodation is **unoccupied** or **unfurnished**; or
- by deception unless the only deception is gaining entry to **your** student accommodation.

We cover the following

3. Storm or flood.

4. Water which has leaked or overflowed from any fixed domestic water or heating installation, appliance, piping or drain.

5. Oil which has leaked or overflowed from a fixed domestic oil-fired heating installation.

6. Malicious acts or vandals.

7. Riot, civil commotion, strikes, labour or political disturbances.

8. The **contents** being hit by:

- an aircraft, flying object or anything falling from them;
- a vehicle;
- a falling aerial, satellite dish or mast and their fittings; or
- a falling tree or branch.

9. Loss or damage caused by animals or birds.

10. **Accidental damage** to **your contents** while in **your** student accommodation.

We do not cover the following

Loss or damage:

- when **your** student accommodation is **unoccupied** or **unfurnished**; or
- resulting in wet or dry rot.

Loss or damage caused:

- by a person **you** have given permission to be in **your** student accommodation; or
- when **your** student accommodation is **unoccupied** or **unfurnished**.

The cost of removing and getting rid of a fallen tree or branch if it has not damaged **your contents**.

Loss or damage arising from felling, lopping or topping of trees.

Loss or damage caused by:

- domestic pets;
- anything which happens gradually, such as damage caused by moths, vermin, parasites, woodworm or insects; or
- the nesting and feeding activities of animals or birds.

Loss or damage caused when **your** student accommodation is **unoccupied** or **unfurnished**.

We cover the following

11. Loss or damage to the student's pedal cycle, including its accessories, anywhere in the United Kingdom, Channel Islands or Isle of Man.
The most **we** will pay for any one pedal cycle is £350.

We do not cover the following

Loss or damage caused by:

- anything which happens gradually such as damage caused by moths, vermin, parasites, woodworm, insects, wet or dry rot, fungus, frost, climatic and atmospheric conditions, light, rusting or corrosion;
- scratching or denting;
- mechanical or electrical fault, failure or breakdown;
- any process of dyeing, washing, cleaning, restoring, reproofing, adjusting, maintaining, repairing or misuse;
- domestic pets;
- any deliberate act;
- loss of value.

Loss or damage to:

- clothing including furs;
- contact lenses or corneal lenses; or
- food.

Any claim outside the United Kingdom, Channel Islands or Isle of Man.

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:

- anything which happens gradually such as damage caused by vermin, frost, climatic and atmospheric conditions, light, rusting or corrosion;
- scratching or denting;

We cover the following

12. Loss or damage to the student's **personal belongings** while they are anywhere in the United Kingdom, Channel Islands or Isle of Man.

13. **Personal money** up to £250.

We do not cover the following

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

Loss or damage caused by:

- anything which happens gradually such as damage caused by moths, vermin, parasites, woodworm, insects, wet or dry rot, fungus, frost, climatic and atmospheric conditions, light, rusting or corrosion;
- scratching or denting;
- 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, trees, shrubs, plants, 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 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.

Shortages caused by mistakes.

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 the **Schedule** and policy to make sure that the event is covered.
2. Please read the General Exceptions on pages 27 and 28 and the General Conditions on page 29 for details of the claims conditions.
3. If the event is covered, or if **you** are in any doubt, call the relevant number shown on **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. **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 which 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**, and **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, invoices or photographs. **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 circumstance 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.

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 22.

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 that 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.

7. Automatic reinstatement to the maximum insured value

We will normally automatically reinstate **your** cover to the maximum **sum insured** and any limits set out in **your contents** cover from the date **we** pay any claim. If **we** are not going to do this, **we** will give **you** written notice before **we** pay **your** claim.

8. Matching suites or sets

We treat each item of a matching set or suite of furniture, sanitary fittings, soft furnishings, carpets or other fixtures or fittings as a single item.

We will only pay the cost of repairing or replacing the damaged item. **We** will not pay for repairing or replacing:

- any undamaged area of carpet outside a room or another clearly identifiable boundary within which the damage happened; or
- any undamaged item that is part of a matching set or suite where damage occurs to a specific item of the matching set or suite.

How much we will pay

If **you** suffer loss or damage under any of the sections in this Policy Booklet, at **our** option **we** will either:

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

The most **we** will pay for any one event is as follows (unless a different amount is shown in **your Schedule** or stated otherwise within this section).

Domestic Emergency Cover

The most **we** will pay in any one **emergency** is as follows:

Emergency costs	£750 (including VAT)
Locks, alarm and immobiliser replacement	Up to £1,000 including three days car hire

Golf Cover Level 1:

The most **we** will pay is:

Golf equipment	£2,000
Hospital cover	£50 per day up to a maximum of £700
Personal accident	£75,000
Membership fees	£2,000
Tournament entry fees	£200
Golf equipment hire	£250
Hole in one	£300 in any one period of insurance
Loss of golf trophies	£1,000

Golf Cover Level 2:

The most **we** will pay is:

Golf equipment	£2,000
Hospital cover	£50 per day up to a maximum of £700
Personal accident	£75,000
Membership fees	£2,000
Tournament entry fees	£200
Golf equipment hire	£250
Hole in one	£300 in any one period of insurance
Loss of golf trophies	£1,000
Golf buggies	£4,000

Identity Theft Cover

The most **we** will pay in any one **policy period** is as follows (unless a different amount is shown in **your Schedule**).

The most **we** will pay for **identity theft** expenses is £5,000 (including VAT).

Loan re-application fees	£500
Telephone and postal expenses	£100
Expenses incurred for notarising legal documents	£2,500
Loss of earnings	£1,000/£50 a day
Solicitors' fees	£5,000 (including VAT) inclusive of the other noted identity theft expenses (as set out above)

Student Cover Level 1:

The most **we** will pay is:

Contents in your student accommodation (except in the following cases):	£3,500 (£350 in respect of any one item)
Computer equipment and accessories	£1,500 in total
DVDs, CDs, records and cassettes	£350 in total
Personal money	£250 in total

Student Cover Level 2:

The most **we** will pay is:

Contents in your student accommodation (except in the following cases):	£3,500 (£350 in respect of any one item)
Computer equipment and accessories	£1,500 in total
DVDs, CDs, records and cassettes	£350 in total
Personal money	£250 in total
Pedal cycles	£350

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. Loss, damage or liability or injury directly or indirectly caused by, contributed to or arising from pollution or contamination unless it is:
 - caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the **property**; and reported to **us** within 30 days of the end of the period of insurance.
 - leakage of oil from a domestic oil installation at **your home**.
In which case, all such pollution or contamination will be considered to have happened at the time of such accident.
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. Loss of value and any loss that is not the direct result of the insured incident itself.
- Reduction in value resulting from the lost or damaged **property** being repaired or replaced.
 - Any loss or damage which results indirectly from anything insured by this policy.
14. Matching items
The cost of replacing any undamaged item or parts of items which form part of a set, collection, or suite (including carpets, curtains and other matching items) if the loss or damage only affects one area or part and a replacement cannot be matched.

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

If **you** 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.

Canceling 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 366 1607 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 dispatched.

We 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 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

24 hour legal advice helpline – 0845 366 1100

You can get advice on domestic legal problems, such as neighbour disputes or consumer law, from our qualified legal experts. 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 of confidence.

The Saga helpline does not provide cover for any costs you have to pay because you followed the advice given. However, if you have Legal Expenses Cover, you may be able to claim for legal costs. Please read the Legal Expenses Cover section in your other Policy Booklet for details of the cover and how to make a claim.

Notes

This Policy Booklet 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

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