

# Saga Home Insurance

Additional Cover

Your policy booklet



# Contents

	<b>Page</b>
Welcome	<b>4</b>
Glossary of terms	<b>5</b>
Domestic Emergency Cover	<b>7</b>
Garden Cover	<b>10</b>
Golf Cover Level 1 and Level 2	<b>11</b>
Identity Theft Cover	<b>15</b>
Student Cover Level 1 and Level 2	<b>19</b>
General Exclusions	<b>23</b>
How to make a claim and how much we will pay	<b>25</b>
General Conditions	<b>29</b>
Help and advice from Saga	<b>31</b>
Protecting your property	<b>32</b>
Customer service	<b>33</b>

Saga Services Limited has arranged for Saga Home Insurance to be underwritten by London and Edinburgh Insurance Company Limited. Registered in England, Number 924430. Registered Office: 8 Surrey Street, Norwich, Norfolk NR1 3NG. London and Edinburgh Insurance Company Limited is authorised and regulated by the Financial Services Authority.

Saga Services Limited deals with a limited number of underwriters and selects a single underwriter for each type of insurance. The additional cover options in this booklet are underwritten by London and Edinburgh Insurance Company Limited, 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](http://www.fsa.gov.uk/register) or by calling 0845 606 1234.

Welcome to Saga Home Insurance.

We always aim to provide high levels of care and service for our customers, so we have designed 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 offer advice and give you a quotation.

If you need to make a claim on the policy, you can find details of how to do so on page 25.

A handwritten signature in black ink that reads "Andrew Goodsell." The signature is written in a cursive style and is followed by a horizontal line.

Andrew Goodsell  
Chief Executive

# Welcome

The words shown in bold print or capital letters 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 the endorsement sheet. It is based on the information **you** have given **us**.

**You** should read this policy booklet together with the Schedule and endorsement sheet. Please check them carefully to make sure that they give **you** the cover **you** want.

**You** agree to pay the premium and keep to the conditions of the contract of insurance. If **you** arrange to pay by Direct Debit 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 the 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.

## Renewal process

**You** will be sent a renewal invitation 21 days before **your** renewal date which will include **your** premium for the next year. If **you** choose to pay by Direct Debit, **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 or that **you** want to renew using a different payment method, in which case **you** will need to cancel **your** Direct Debit mandate with the bank.

## 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 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.

## Future underwriter changes

**Your** Saga Home Insurance policy is currently provided and underwritten by London and Edinburgh Insurance Company Limited as part of an agreement between Saga Services Limited and London and Edinburgh. If **you** have selected any additional cover options, these may be provided by different insurers to the main policy. 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.

# Glossary of terms

We have defined below some words and phrases which appear throughout the policy. They have the meanings shown next to them, and are shown in bold print or capital letters.

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

<b>Accidental damage</b>	Damage caused suddenly by external means which is not expected and not deliberate.
<b>Administration fee, fee</b>	The amount shown in <b>your</b> documents as an administration relating to the amount Saga Services Limited may charge from time to time for administering <b>your</b> insurance policy.
<b>Bedroom</b>	Any room <b>you</b> currently use as a bedroom or which was originally designed to be used as a bedroom.
<b>Buildings</b>	<b>Your home</b> , its permanent <b>fixtures and fittings</b> , boundary and garden walls, gates, hedges, fences, paths, terraces, drives, patios, permanently-built swimming or ornamental pools, tennis courts, septic tanks and central-heating gas or oil tanks, all forming part of the property for which <b>you</b> are legally responsible. These must all be at the address shown in the Schedule.
<b>Business equipment</b>	Personal computers, keyboards, visual display units, printers, stationery, word processing equipment, desk-top publishing units, multi-user small business computers, computer-aided design equipment, facsimile machines, photocopiers, typewriters, telecommunications equipment and office furniture which <b>you</b> own or is in <b>your</b> possession.
<b>Contents</b>	Household goods, <b>valuables</b> , <b>personal money</b> , deeds and documents, <b>business equipment</b> and <b>personal belongings you</b> own or are legally responsible for.

Contents does not include the following:

- property which **you** own or use at any time for business, professional or trade purposes (except for **business equipment**)
- fixed items of decoration
- anything covered by another insurance policy or more specifically insured by this policy
- any aircraft, boat, caravan, **motorised vehicle**, or trailers, and their accessories and contents:
  - in them;
  - attached to them; or
  - meant to be used only with them
- any living creature
- trees, shrubs or plants
- contact or corneal lenses.

## Credit cards

Bank, charge, cheque guarantee, credit, debit and cash dispenser cards.

## Fixtures and fittings

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

## Home

**Your** private house described in **your** Schedule and its garages (up to 100m away where the garage is not contained within the boundaries of the land on which **your** private house is built), sheds and outbuildings on permanent foundations **you** use only for domestic purposes.

**Your** home must be built of brick or stone and roofed with slates or tiles, unless **we** have agreed otherwise.

**Motorised vehicle**

Any electrically or mechanically powered vehicle other than:

- vehicles used only as domestic gardening equipment within the boundaries of the land belonging to **you** 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.

**Personal belongings**

Property **you** normally wear or carry in everyday life.

**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:

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

**Terrorism**

Terrorism is defined as any act or acts including, but not limited to:

- 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.

**Unfurnished**

Not having enough furniture for normal living purposes.

**Unoccupied**

Not lived in by **you** for more than 60 days in a row.

**Valuables**

Jewellery, watches, clocks, furs, articles made of precious metal, precious stones, pictures, works of art and collections of stamps, coins and medals.

**We, our, us**

London and Edinburgh Insurance Company Limited.

**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 General Conditions on pages 29 to 30 and General Exclusions on pages 23 to 24.

**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 immediately 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 or bees 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.

## Exclusions

**You** should read these exclusions together with the General Exclusions on pages 23 and 24.

**We** will not pay for the following:

- 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
- Services provided where **you** have not contacted **us** first to ask for assistance in an **emergency**
- 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 pages 29 to 30.

### 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.

# Garden cover

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

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

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

- theft or attempted theft;
  - fire, smoke, explosion, lightning or earthquake;
  - storm or flood;
  - malicious persons or vandals;
  - wild animals;
  - **accidental damage**;
  - failure of the heating system in the greenhouse;
  - falling trees or branches; or
  - falling masonry, aerials, satellite dishes, masts or their fittings.
2. If **your** garden is damaged by any of the causes listed in 1 above (other than by **accidental damage** and failure of the heating system in the greenhouse) **we** will pay the cost of professional garden-design fees and expenses incurred to return **your** garden to its condition prior to the damage.
  3. Cover for **Contents** in the open under the Contents section is increased to £2,000.

**We** do not cover the following  
(see also General Exclusions on pages 23 and 24)

The first £35 of each claim.

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

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

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

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

Any living creature.

Ride-on mowers and their accessories.

# Golf Cover - Level 1 & 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.

## 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.

<b>Accident</b>	An event caused suddenly by external means, which is not expected and not deliberate.
<b>Bodily injury</b>	Death, bodily injury, illness or disease.
<b>Golf buggies</b>	Mechanically or electrically propelled vehicles that are designed and used exclusively for playing or practising golf.
<b>Golf equipment</b>	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 <b>golf buggies</b> or <b>personal belongings</b> .
<b>Golf venue</b>	A recognised golf club or golf driving range at which <b>you</b> are playing or practising golf.

**We** cover the following

Sections 1 to 9 apply to Golf Cover Level 1 and Golf Cover Level 2.

Section 10 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

(See also General Exclusions on pages 23 and 24)

The first £25 of each claim.

Any amount in excess of £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 in excess of £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 in excess of £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 immediately 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 in excess of £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 in excess of £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 in excess of £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. Personal liability

Please refer to **your** Saga contents policy for details of **your** personal liability cover.

---

### 10. 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 in excess of £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.

---

Please refer to **your** Saga contents policy for details of the exclusions that apply to **your** personal liability cover.

---

The first £50 of each claim.

Any amount in excess of £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 pages 29 and 30.

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.

## 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.

<b>Discovery date</b>	The date when <b>you</b> first become aware of an <b>identity theft occurrence</b> .
<b>Identity theft</b>	The act of knowingly transferring or using, without lawful authority, <b>your</b> means of identity, which constitutes a violation of law or a crime.
<b>Identity theft occurrence</b>	Any act or series of acts of <b>identity theft</b> by a person or group, committed during the <b>policy period</b> .
<b>Policy period</b>	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  
(see also General Exclusions on pages 23 and 24)

The first £100 of each claim.

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

Any amount in excess of £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 in excess of 90 days from the **discovery date**.

Any claim submitted in excess of 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 **0845 9000 028**
- **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](http://www.crimestoppers-uk.org) for guidance or give them a call on 0800 555 111
- If **you** need to find a contact number for **your** local police force, visit [www.police.uk](http://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](http://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](http://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](http://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 pages 29 to 30.

### 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 & 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.

### 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 (see also General Exclusions on pages 23 and 24)

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 unless **we** specifically agree beforehand to provide cover and **you** pay any extra premium **we** require.

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,

## 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

- climatic and atmospheric conditions, light, rusting or corrosion;
- scratching or denting;
- mechanical or electrical fault, failure or breakdown; or
- any process of washing, cleaning, restoring, reproofing, adjusting, maintaining, repairing or misuse.

---

### 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.

# General Exclusions

We will not pay for the following:

## 1. War

Any loss, damage, legal liability or consequential loss whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributing cause or event:

- War, invasion, act of foreign enemy, hostilities, or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
- Any action taken in controlling, preventing, suppressing or in any way relating to the above.

## 2. Terrorism

- Any loss, damage, legal liability or consequential loss caused by, or by the threat of, nuclear, chemical, biological or radiological means resulting directly or indirectly from or in connection with **terrorism**, regardless of any other contributing cause or event;
- Any loss, damage, legal liability or consequential loss which is the direct or indirect result of any action taken in controlling, preventing, suppressing or in any way relating to the above.

## 3. Radioactive contamination

Any loss, damage or legal liability directly or indirectly caused by:

- ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel; or
- the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.

## 4. Sonic bangs

Any loss, damage or legal liability directly or indirectly caused by pressure waves caused by aircraft and other flying objects travelling at or above the speed of sound.

## 5. Northern Ireland

Any loss, damage or legal liability directly or indirectly caused by riot, civil disturbance, strikes, industrial action or malicious acts committed in Northern Ireland by people acting for political organisations.

## 6. Territorial limit

Loss or damage arising from riot or civil commotion outside the United Kingdom.

## 7. Confiscation

Loss or damage caused by officials or authorities legally confiscating or holding **your** goods.

## 8. Damage that already exists and deliberate damage

- Any loss or damage which happened before this insurance started.
- Loss or damage **you** deliberately cause.

## 9. Deception

Any loss or damage caused by deception unless the only deception is gaining entry to **your home**.

## 10. Wear and tear

Loss or damage caused by wear and tear, loss of value or anything which happens gradually.

11. Loss of value and consequential loss

- 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.

12. Business property and legal liability

- Any property or money **you** own, hold in trust or use in connection with any business, profession or trade.
- Any legal liability arising directly or indirectly from any business, profession or trade.

13. 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.

14. Pollution or contamination

Any loss, damage or legal liability directly or indirectly caused by pollution or contamination unless caused by:

- a sudden and unexpected accident which can be identified; or
- oil leaking from a domestic oil installation at **your** home.

15. Date recognition

Any loss or damage to any property, appliance or appliance forming part of the **buildings** caused by or resulting from the failure of that property or appliance or any part of it (whether belonging to **you** or not) correctly to recognise or respond to any date.

# 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 General Conditions 6 and 7 on pages 29 and 30 for details of the claims conditions.
3. If the event is covered, or if **you** are in any doubt, call the relevant number on the back of this booklet.

**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 which 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 which happens at the same time by the same cause, **we** will take off a standard excess for each section. **We** will then take off any voluntary or compulsory excess applicable to the sections, as shown on **your** Schedule or endorsement sheet. **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 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

### Garden Cover

The most **we** will pay is:

Professional garden-design fees and expenses	£2,500
Loss or damage to <b>your</b> garden	£1,500
<b>Contents</b> in the open	£2,000

#### Golf Cover Level 1:

The most **we** will pay is:

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

#### Golf Cover Level 2:

The most **we** will pay is:

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

<b>Contents</b> in <b>your</b> 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
<b>Personal money</b>	£250 in total

## Student Cover Level 2:

The most **we** will pay is:

<b>Contents</b> in <b>your</b> 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
<b>Personal money</b>	£250 in total
Pedal cycles	£350

# General Conditions

## 1. Policy terms

**We** will only provide cover if as far as **you** know the declaration **you** have made and the information **you** have supplied, as detailed in **your** Schedule, is true and complete. **You** must keep to all the terms of this policy. If **you** do not do this, it will make the contract invalid and **you** will not be able to make a claim.

## 2. Alterations

**You** must tell **us** or Saga Services Limited in writing as soon as possible about any change which may affect this policy. If **you** do not tell **us**, **we** can declare the policy not valid or reduce the cover **we** provide.

The facts **we** need are those which **we** consider important in assessing or accepting **your** insurance. If **you** are in any doubt as to whether to tell **us** about any change, **you** should tell **us** anyway.

## 3. Reasonable care

**You** must take reasonable care to prevent or reduce any loss, destruction, damage or injury and maintain **your home** and other property in a good state of repair.

## 4. Other insurance

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

## 5. Fraudulent claims

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

## 6. Claims - your duty

For information on the claims procedure and how **we** settle **your** claim, please read pages 25 to 28.

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

- tell **us** as soon as reasonably possible;
  - tell the local police immediately **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**;
  - tell **us** within seven days of loss or damage caused by riot, civil commotion, strike, labour or political disturbance or malicious acts or vandalism;
  - take all reasonable steps to recover any property which has been lost;
  - when asked, send **us** all the documents and information (including written estimates and proof of ownership or value) **we** may need at **your** expense;
- 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.

## 7. 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.

#### 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 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**.

#### 8. Non-payment of premium

If **you** do not pay a premium **we** will not provide cover from the date the premium was due.

#### 9. Financial Services Compensation Scheme

**We** are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim.

**You** would be covered for all of the first £2,000 of any claim and 90% of the remainder, without any upper limit.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

#### 10. Cancellation

##### Cancellation within the first 14 days

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

based on the cover **you** have had.

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

If **you** do not exercise **your** right to cancel **your policy**, it will continue in force and **you** will be required to pay the premium.

For **your** cancellation rights outside the statutory cooling off period, please refer to the paragraph below.

##### Cancelling **your** policy

If this policy no longer meets **your** needs **you** have the right to cancel it at any point during its duration. **You** can telephone **us** on 0845 366 1607 or write to **us** at Saga Services Limited, The Saga Building, 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 Services Limited 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.

# Help and advice from Saga

## 24 hour legal advice helpline - 0845 9000 013

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.

# Protecting your property

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

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

## Fire

- Make sure that you have proper fire guards for any open fires.
- Check all electrical and heating appliances regularly, especially if you use portable heaters.
- Make sure that you use the correct fuses and do not overload the circuits.
- Switch off power points when you are not using them and remove plugs from all wall sockets at night, especially television sets and electric blankets.
- Make sure you get your electrical wiring checked from time to time.
- Kitchens are a major source of fires, so always keep an extinguisher and a fire blanket handy for an emergency. Never leave the room if you have a chip pan on.
- Fit a smoke alarm. Carry out regular checks to make sure that the alarm is working.

## Flood

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

## Burst pipes

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

## Theft

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

## Valuations

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

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

# Customer service

## Our customer service commitment to you

Saga aims to provide you with high levels of service at all times. However, there may be times when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, we will do our best to try and resolve the situation.

Whether you are phoning or writing, please remember to quote your name, address and policy number as it will help us deal with your enquiry or complaint quickly.

If you have a query or complaint about your Saga Home Insurance policy, please contact Customer Services on **0845 366 1607**. If you have a complaint about a claim, please call Saga Home Claims on **0845 9000 028** (0845 300 5844 for Domestic Emergency claims). If this does not resolve your complaint, please follow the procedure listed below.

### **If your enquiry or complaint is about a claim (other than Domestic Emergency):**

#### **Step 1 - Please contact:**

The Saga Claims Manager  
London and Edinburgh Insurance Company Limited  
PO Box 121  
Surrey Street  
Norwich NR1 3ZH  
Telephone: 0845 9000 028

#### **Step 2 - If this does not resolve your problem, you may write to:**

Group Chief Executive  
London and Edinburgh Insurance Company Limited  
Surrey Street  
Norwich  
Norfolk NR1 3NS

**Step 3 - If you are not satisfied with the underwriter's final response, you can ask the Financial Ombudsman Service to review your case. Please see overleaf for further details.**

### **If your enquiry or complaint is about a Domestic Emergency claim:**

#### **Step 1 - Please contact:**

Customer Relations Department  
Homeserve Claims Management Ltd  
Fulwood Park  
Caxton Road  
Fulwood  
Preston PR2 9NZ  
Telephone: 01772 758829

#### **Step 2 - If this does not resolve your problem, you may write to:**

Managing Director  
Homeserve Claims Management Ltd  
Fulwood Park  
Caxton Road  
Preston PR2 9NZ

**Step 3 - If you are not satisfied with the underwriter's final response, you can ask the Financial Ombudsman Service to review your case. Please see overleaf for further details.**

**If your complaint is about any other matter (please note we cannot deal with claim related complaints):**

**Step 1 - Please contact:**

The Customer Relations Department  
Saga Services Limited  
The Saga Building  
Middelburg Square  
Folkestone  
Kent CT20 1AZ  
Telephone: 01303 771160  
Fax: 01303 771347  
e-mail: [services.customer-relations@saga.co.uk](mailto:services.customer-relations@saga.co.uk)

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

Chief Operating Officer  
Saga Services Limited  
Middelburg Square  
Folkestone  
Kent CT20 1AZ

**Step 3 - If you are not satisfied with our final response, you can ask the Financial Ombudsman Service to review your case. Please see opposite for further details.**

**Financial Ombudsman Service**

The Financial Ombudsman Service resolves disputes in an independent and fair way. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Telephone: 0845 080 1800

**Important note**

The Financial Ombudsman Service will only consider your complaint if you have already given us the opportunity to resolve your problem. However, if we have not provided a final response within eight weeks you can refer your complaint straight to the Financial Ombudsman Service.

## Saga telephone numbers

If you are interested in any other products or services from Saga please call the following telephone numbers stating reference HHPB07.

Motor insurance	<b>0800 096 4080</b>
Breakdown assistance	<b>0800 015 6833</b>
Private medical insurance	<b>0800 857 857</b>
Health cash plan	<b>0800 096 4085</b>
Accidental death benefit	<b>0800 096 4560</b>
Travel insurance	<b>0800 096 4556</b>
Pet insurance	<b>0800 056 5096</b>
Motorhome insurance	<b>0800 096 4553</b>
Caravan insurance	<b>0800 096 4087</b>

Boat insurance	<b>0800 015 3360</b>
Holiday home insurance	<b>0800 015 0751</b>
Saga Personal Finance	<b>0800 300 555</b>
Saga Share Direct	<b>0800 559 3195</b>
Saga Visa Card	<b>0800 096 4082</b>
Telephone service	<b>0800 559 3229</b>
Internet service	<b>0800 056 5089</b>
Saga Magazine	<b>0800 056 1057</b>
Saga Holidays	<b>0800 300 456</b>

# Helplines (Please have your policy number to hand when calling)

## Customer service

For questions about your home insurance policy

from the UK

**0845 366 1607**

from abroad

**+44 1303 771 825**

Monday to Friday 8.30am to 5.30pm, Saturday 9am to 1pm.

## Claims

For new claims or help with your existing claim  
(except domestic emergency claims)

from the UK

**0845 9000 028**

from abroad

**+44 1303 774 744**

Monday to Friday 8am to 6pm, Saturday 9am to 12.30pm.

An emergency out of hours service for claims is available on the same telephone number.

## Domestic Emergency Cover claims

from the UK

**0845 300 5844**

from abroad

**+44 1772 757 891**

24 hours a day, seven days a week.

For your protection and for training purposes, telephone calls may be monitored and recorded.

Saga has arranged for its home insurance to be underwritten by London and Edinburgh Insurance Company Limited. Registered No. 924430. Registered Office: 8 Surrey Street, Norwich NR1 3NG. Authorised and regulated by the Financial Services Authority. Saga Services Limited is a wholly owned subsidiary of Saga Group Limited and is registered in England and Wales (Company No. 732602). Registered Office: The Saga Building, Enbrook Park, Folkestone, Kent CT20 3SE. Authorised and regulated by the Financial Services Authority.