

Saga Home Insurance

Cover Plus

Your Policy Booklet



SAGA

Home insurance done properly

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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 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 Legal Expenses Cover which is underwritten by Acromas Insurance Company Limited. Registered Number 88716 (Gibraltar). Registered address: 57-63 Line Wall Road, Gibraltar. Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar.

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

Welcome to Saga Home Insurance.

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

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

I trust you will find that this policy, together with the special Saga helpline services explained on page 32 of this booklet, gives you the level of protection you want for your home.

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



Roger Ramsden
Chief Executive Officer

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 to 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, and all information and terms regarding this contract are provided in the English language only.

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.

Inflation protection - index-linking

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

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

Buildings

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

Contents

If **you** have specified **your contents** sum insured and the cost of replacing all **your contents** as new is more than **our** standard contents limit, **we** will index-link the amount shown on **your** Schedule. **We** use the Retail Price Index or another appropriate index. **We** do not apply index-linking to **our** standard limit.

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

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.

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

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

Business equipment 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 **you** own or is in **your** possession.

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

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

Contents Anything which **you** own or is in **your** possession.

Contents does not include the following:

- anything covered by any other insurance or more specifically insured by this policy
- **your home** (except fixtures, fittings and decorations belonging to **you**, where **you** are the tenant) or any other building
- **motorised vehicles** and their trailers, trailer tents, caravans, aircraft and boats (unless models or hand propelled), or their accessories and parts
- any living creature
- trees, shrubs or plants
- contact or corneal lenses
- **credit cards**.

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

Empty

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

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

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 **Your** house as 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, used only for domestic purposes.

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

Kitchen appliances

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

Motorised vehicle

Any electrically or mechanically powered vehicle other than:

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

New home

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

Personal belongings

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 and certificates, unused current postage stamps, travellers' cheques, travel tickets, season tickets, luncheon vouchers, gift tokens, phone cards and trading stamps including television

licence, gas, electricity and phone stamps **you** hold for personal purposes.

Personal money does not include:

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

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.

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

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.

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. At some time in the future Saga Services Limited 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 home insurance to replace your current policy. If this is the case, Saga Services Limited 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 a new provider and 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.

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.

Any personal data **you** provide will be held securely and in accordance with the Data Protection Act 1998.

Your calls may be monitored and recorded in order that the service may be improved and to help prevent and detect fraud.

Your data may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes. It may also be used for marketing, offering renewals, research and statistical purposes and crime prevention.

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

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

In the case of personal data, with limited exceptions, **you** have the right to access and if necessary rectify information held about **you** by formal written application to Saga's Group Data Protection Officer at The Saga Building, Enbrook Park, Folkestone, Kent CT20 3SE.

Buildings Cover Plus

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

We cover the following

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

- complying with statutory or other building regulations or by-laws;
- architect's, surveyor's or other professional fees;
- clearing rubble from the site, demolishing or propping up;
- locating and gaining access to any leaking pipe and repairing it;
- loss or damage caused by domestic pets; or
- loss or damaged caused by scratching or denting.

Any reasonable costs and expenses for rent and other accommodation which **we** have agreed to:

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

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

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

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

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

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

We do not cover the following (see also General Exclusions on page 24)

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

The first £1,000 of each claim for damage caused by movement of the **buildings**, or as indicated in **your** policy Schedule.

Mechanical or electrical fault, failure or breakdown.

Loss or damage caused by:

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

The cost of preparing a claim.

Any loss or damage caused:

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

Your legal liability for:

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

We do not cover the following

Your legal liability arising from:

- any business or employment involving **you**;
- any deliberate act;
- any contract or agreement unless **you** would have been liable anyway if that contract or agreement did not exist;
- owning, possessing or using any of the following:
 - **motorised vehicles**;
 - caravans;
 - watercraft (other than surfboards, windsurfs and models or toys); or
 - aircraft (other than models or toys).

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

- if **you** are not occupying **your new home** within 8 weeks from the exchange date;
- caused by water which has leaked or overflowed from, or has frozen in, any fixed domestic drain, water or heating installation, appliance or piping when **your new home** is not lived in from the date of exchange of contracts to **you** moving in date unless **you** have arranged to turn off the gas and water supplies at the mains and drain the water system, or **you** have arranged to leave a central heating system working to prevent freezing, in which case the temperature control must be set to at least 58 degrees Fahrenheit (14 degrees Centigrade) at all times during the period 1 October to 31 March inclusive;
- if the **buildings** of **your new home** are insured under any other policy;
- if the joint rebuilding cost of **your buildings** and **your new home** exceed the sum insured limit shown on **your** Schedule;
- during any renovation/alteration to **your new home**.

Contents Cover Plus

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

We cover the following

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

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

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

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

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

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

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

We cover the following

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

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

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

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

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

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

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

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

We do not cover the following (see also General Exclusions on page 24)

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

Mechanical or electrical fault, failure or breakdown.

The cost of preparing a claim.

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

Loss or damage to **personal money** away from **your home** or in the open within the boundaries of the land belonging to **your home**.

We do not cover the following (see also General Exclusions on page 24)

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

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

Any loss or damage caused:

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

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

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

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

Your legal liability arising from:

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

Personal Belongings In and Away From Home Cover

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

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

We cover the following

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

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

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

We do not cover the following (see also General Exclusions on page 24)

The first £50 of each claim.

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

Loss or damage caused by:

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

Loss or damage to:

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

Cover Plus Personal Belongings - Specified Items

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

We cover the following

Loss or damage to specified items shown in **your** Schedule belonging to **you**, anywhere in the world for up to 60 days during the period of insurance.

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

We do not cover the following (see also General Exclusions on page 24)

The first £50 of each claim.

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

Loss or damage caused by:

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

Pedal Cycles Cover

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

We cover the following

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

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

We do not cover the following (see also General Exclusions on page 24)

The first £50 of each claim.

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

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

Motorised pedal cycles.

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

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

Cuts to tyres or burst tyres.

Loss or damage caused by:

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

Personal Money and Credit Cards Cover

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

We cover the following

Loss or damage to **your personal money** while it is anywhere in the world.

Financial loss because someone has fraudulently used a **credit card** belonging to **you**. This cover applies anywhere in the world.

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

We do not cover the following (see also General Exclusions on page 24)

The first £50 of each claim.

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

Loss or theft of any **credit card you** do not tell the credit card company about immediately when **you** discover the loss or theft.

Financial loss if **you** have not kept to the conditions of the **credit card**.

Loss or damage caused by:

- not using the **credit card** properly; or
- shortages caused by mistakes.

Legal Expenses Cover

This section is an additional cover option available with any contents only, buildings only or combined buildings and contents policy. **Your** Schedule shows if **you** are covered under this section of the policy. The conditions and exclusions which apply to this section are shown on pages 21 to 23. The General Conditions on pages 30 to 31 and General Exclusions on page 24 apply to the whole policy and should be read in conjunction with this section.

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.

Appointed representative A solicitor or appropriately-qualified person, firm or company including **us** who **we** appoint to act for **you** according to the terms of this section.

Date of incident The date of the event which led to the claim under this policy; or the date of the first event in cases where there is more than one event; or for a **full enquiry**, the date when Her Majesty's Revenue & Customs first notifies **you** in writing of its intention to make enquiries; or the date **you** are alleged to have started to break the criminal law involved.

Full enquiry A full examination carried out by Her Majesty's Revenue & Customs which considers all aspects of **your** self assessment tax return. This does not include limited enquiries into specific aspects of **your** self assessment tax return.

Legal costs All reasonable and necessary costs and expenses charged by the **appointed representative** and agreed by **us**; or costs which an insured person has been ordered to pay by a court or other body, which **we** have agreed to or authorised.

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

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

Reasonable prospects Where there is more than a 51% chance of succeeding with **your** claim and/or enforcing any award.

Territory For Part 1. Contract disputes and Part 4. Death and personal injury: The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus).
For all other parts: The United Kingdom meaning England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands.

We, our, us Acromas Insurance Company Limited.

We cover the following

- Contract Disputes**
Legal costs for defending or pursuing **legal proceedings** arising from a dispute over:
 - you** buying or hiring goods or services;
 - you** selling personal or private goods; or
 - you** buying or selling **your home**.

The amount in dispute must be more than £250.

- Protection of Property**
Legal costs for pursuing **legal proceedings** and/or arrangement of mediation for a dispute relating to material property which **you** own or is **your** responsibility:
 - following an event which causes or could cause physical damage to **your** material property including **your home** where the amount in dispute is greater than £100; or
 - following a public or private nuisance or trespass (providing **you** pay the first £250 of each and every claim).

- Employment**
Legal costs for pursuing **legal proceedings** arising from a dispute with **your** employer under **your** contract of employment.

We do not cover the following

- Any claim relating to:
- agreements which **you** did not make during the period of insurance;
 - subsidence, ground heave or landslip, mining or quarrying;
 - disputes between a landlord and a tenant;
 - work by a builder or contractor on any land or the advice given to **you** about the specification, design, planning, building or structural change of **your home** or any part of it where the contract value is in excess of £5,000 including VAT;
 - any loan, borrowing, investments, a mortgage or a pension;
 - any contract involving a motor vehicle;
 - the amount payable under an insurance policy.

- Any claim relating to:
- a contract entered into by **you**;
 - work carried out by local, public or government authorities unless physical accidental damage;
 - any building or land other than **your home**;
 - a motor vehicle;
 - the compulsory purchase of, or restrictions or controls placed on **your** property by any government, local or public authority;
 - defending any dispute other than defending a counter claim;
 - mining subsidence.

- Any claim relating to:
- disputes under a contract of employment which happen within 90 days of the start of this insurance;
 - the Equal Pay Act 1970 (or amending laws);
 - travelling expenses, allowances or compensation payments for being off work; or
 - any disciplinary procedures brought against **you** by **your** employer, or any internal grievances brought by **you**.

We cover the following

4. Death and personal injury

We will cover **legal costs** for pursuing **legal proceedings** that arise from an event which causes death or bodily injury to **you**.

5. Tax protection

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

6. Defence of your legal rights

Legal defence if an event arises from **your** work as an employee which leads to:

- **you** being prosecuted in a magistrates or crown court;
- civil action being taken against **you** under section 13 of the Data Protection Act 1998; or
- civil action being taken against **you** for unlawful discrimination.

Disclosure

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

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

We pay fees to Parabis Law LLP depending on the service provided and we receive a membership fee of £3,500 per month for the referral of death or personal injury claims that Parabis Law LLP handle for our customers. We also offset against the fees paid to Parabis Law LLP for their services, the credit we receive from the value generated by Parabis Law LLP conducting policyholders' claims under a Collective Conditional Fee Agreement.

We do not cover the following

Any claim relating to:

- **legal proceedings** arising from death or personal injury involving a motor vehicle **you** own or drive or for which **you** are responsible;
- illness or injury not caused by a sudden or specific accident or that happens gradually; or
- defence of **your** legal rights, other than defence of a counter-claim.

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

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

Any claim relating to:

- the driving or use of a motor vehicle;
- parking or obstruction offences.

This arrangement with Parabis Law LLP does not restrict their independence and you will at all times receive the best advice for you. It does not restrict your rights under Condition 4 of the Legal Expenses Cover section of the policy. If you wish to raise questions on any aspect of this arrangement or require any further information please contact:

The Head of Household Claims
Saga Services Limited
The Saga Building
Middelburg Square
Folkestone
Kent
CT20 1AZ

Claims settlement

The most **we** will pay for any claim or series of claims arising from one event is £50,000.

Exclusions

You should read these exclusions together with the General Exclusions shown on page 24.

We will not pay for the following:

Legal costs for **legal proceedings** arising from:

- any matter not notified to **us** within 180 days of the event giving rise to **your** claim, and/or within the relevant period for bringing a claim, and/or within 6 working days prior to any court, tribunal or arbitration deadline;
- anything which happened before **you** took out this legal expenses insurance;
- any incident that occurs outside the **territory**;
- libel or slander;
- penalties, fines or compensation **you** are ordered to pay by a court or other authority;
- any matters arising from the annulment of **your** marriage, divorce, judicial separation, living together, maintenance, custody access, financial arrangements, ancillary relief (dividing money and property following divorce), residence orders, contact orders, specific issue orders, prohibitive steps orders, or adoption;
- patents, copyrights, trademarks, service marks, merchandise marks, registered designs, intellectual property or secrecy or confidentiality agreements;
- any dispute or prosecution **you** cause deliberately;
- disputes with **us**, The AA, Acromas Holdings Limited or Saga Group Limited;
- any business, profession or trade or any venture for gain;
- behaviour not compliant with court rules;
- **your** affairs if they are in the hands of an insolvency practitioner by court order or by agreement with **your** creditors;
- disputes about shareholding or partnerships; or
- any reference to the European Court.

Legal expenses **you** have insured under another policy or any amount which **you** cannot recover from another insurance policy because an insurer refuses or reduces the claim.

Conditions

Please read these conditions carefully. They are an important part of the policy. The General Conditions also apply to this section. They are shown on pages 30 to 31.

1. Reasonable care

You must do everything possible to keep **legal costs** as low as possible or avoid **legal proceedings**.

2. Telling us about claims

You must tell **us** as soon as it is reasonably possible and in any event within 180 days about any matter which **you** may claim for under this section. For information on making a claim, please refer to 'How to make a claim' on page 23.

3. Reasonable prospects: our permission to go ahead

If **we** are satisfied that there are **reasonable prospects** of success in **your legal proceedings**, **we** will give **our** written permission to pay for **legal costs**.

We will not pay for **legal costs you** incur before **we** give **our** written permission and **we** will not pay for **legal costs** which are greater than those **we** agreed to.

If **you** or **we** disagree about any costs, we can both refer the matter to arbitration according to condition 12 of this section.

4. Choice of appointed representative

We will choose an **appointed representative** to act for **you**. If **you** are not satisfied with the **appointed representative we** have chosen, **you** can choose another **appointed representative**.

We will accept **your** choice as long as:

- **we** are satisfied that the **appointed representative you** have chosen can handle the claim; and
- the **appointed representative** confirms in writing that he or she will co-operate with the terms of this section and **our** standard terms of appointment.

You may choose an **appointed representative** if there is a conflict of interest.

We may choose not to accept an **appointed representative of your** choice but this will only be in exceptional circumstances.

You can refer any dispute arising from **your** choice to arbitration according to condition 12 of this section.

5. Your responsibilities

You must do the following:

- Send **your appointed representative**, as soon as **you** receive them, a copy of any writ, summons, legal process or other communication **you** receive to do with the claim.
- Tell **us** immediately if **you** or the **appointed representative** receive an offer to settle the claim or if a payment is made into court.
- Not admit any responsibility or make an offer or promise to pay or do anything which may harm **your** claim.
- Give proper instructions to **us** or to the **appointed representative**.
- Give the **appointed representative** all documents and information they may need.
- Go to any meetings if **you** are asked to do so which are relevant to the **legal proceedings**.
- Not withdraw instructions from an **appointed representative** without **our** prior approval.

- Provide every reasonable assistance to **us** and to **your appointed representative** to handle the claim and keep **us** up to date with the progress of **your** claim.
- Not carry out the case in a way different from the way **your appointed representative** has agreed to proceed.
- Send **us** all bills for **legal costs** from **your appointed representative** immediately after **you** receive them.
- If **we** ask, send the **appointed representative's** bill to court or the appropriate local Law Society to be taxed or certified.
- Pay **us** any **legal costs you** may recover.
- Consider all reasonable approaches to settle the dispute without court proceedings including the use of Alternative Dispute Resolution methods such as mediation.

6. Using the appointed representative

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

7. Offers of settlement and withdrawal of legal proceedings by us

We can withdraw **our** support and not pay any further **legal costs** which **you** or **your appointed representative** incur following **your** refusal to accept any reasonable settlement of **your** claim.

We can also withdraw **our** support and not pay for any further **legal costs** if, having consented to proceed, **we** subsequently consider that prospects for success in **your legal proceedings** are no longer reasonable or better. If **you** or **we** disagree, we can both refer the matter to arbitration according to condition 12 of this section.

8. If you withdraw from legal proceedings

If **you** withdraw from a claim without getting **our** agreement beforehand all **legal costs** will become **your** responsibility.

9. If the appointed representative withdraws from legal proceedings

If the **appointed representative** refuses to act for **you** with good reason, **we** will give consideration to the circumstances of this action and to **your** chances of success.

Cover under this section of the policy terminates as soon as the **appointed representative** refuses to act for **you** unless **we** still think **you** have **reasonable prospects** and **we** give **our** permission to go ahead, at which point **you** can choose another **appointed representative**.

10. Promises to the appointed representative

We will not have to keep any promise which **you** give to the **appointed representative** or which **you** or the **appointed representative** give to any person about paying fees or expenses without **our** permission.

11. Recovery of payments made

The payment of claims is dependent on:

- **your** recognition of **our** right to take proceedings in **your** name, but at **our** expense, and
- **you** providing every reasonable assistance to **us** and to **your appointed representative** to enable **us** to recover for **our** benefit the amount of any payments under this section.

12. Arbitration

If there is a dispute between **you** and **us** about this section, we can both refer to an arbitrator who will be a solicitor or barrister we both agree on in writing. If we cannot agree, the President of the local Law Society or the Bar Council will decide on an arbitrator. The decision of the arbitrator will be final and binding and he or she will decide who should pay the costs of the arbitration and resolving the disagreement. If costs are awarded against **you**, they are not covered under this section.

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

13. Our Rights

We can take over any claim or **legal proceedings** in **your** name at any time.

We will have direct contact with the **appointed representative** and can negotiate any claim on **your** behalf.

We may decide not to commence or to terminate **legal proceedings** at any time and pay **you** the amount that **you** are claiming for or the amount being claimed against **you**.

How to make a claim

If an event happens for which **you** require legal advice, please contact **our** legal helpline on **0845 366 1100**.

If **you** wish to submit a claim, first check the Schedule and policy to make sure that the event is covered. If **you** are in any doubt and would like further advice, please contact **our** legal helpline. In most cases **you** will be asked to forward full details in writing so that **our** claims team can review **your** claim and determine whether the event is covered.

Please write to **us** at:

Saga Legal Expenses
8 Bedford Park
Croydon
Surrey
CR0 2AP

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

Please read General Conditions 1 to 13 for details of the claims conditions.

We may ask **you** to complete a claim form.

General Exclusions

We will not pay for the following:

1. War

Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

- War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. Terrorism

- Any loss, damage, legal liability or any loss that is not the direct result of the insured incident itself 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 any loss that is not the direct result of the insured incident itself 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. Confiscation

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

5. Damage that already exists and deliberate damage

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

6. Deception

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

7. Wear and tear

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

8. 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.

9. Business property and legal liability

- Any property (which is not **business equipment**) 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.

10. 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.

11. 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 1 and 2 on page 30 for details of the claims conditions. For Legal Expenses claims please also read the conditions on pages 21 to 23.
3. If the event is covered, or if **you** are in any doubt, call the relevant number on the back cover 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 but at all times **you** will be guided by **your** incident manager.
- If repairs are needed, **we** may arrange for a contractor approved by **us** to call. **We** will try to do this within two working days of **you** making **your** claim. The contractor will draw up a quote for repairs and should start work at a time that is convenient to **you**. When the repair is finished, the contractor will send the invoice straight to **us** so **we** can pay it.

- **We** may arrange to send **you**, and if appropriate have installed, replacement goods (such as domestic appliances, furnishings, sanitary ware and kitchen units) and/or issue vouchers to the same replacement value from a supplier approved by **us**. **We** will do **our** best to make sure that **you** receive the goods within five working days. Or, **we** may agree to pay **you** cash for **your** claim and **we** will aim to send **you** a cheque or pre paid card within two working days.

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

Please remember **you** are responsible for paying any excess 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 circumstances and number of claims **you** make, **we** may apply additional terms to **your** policy or reduce the cover that **we** are prepared to offer **you** at **your** next renewal date.

How much we will pay - Buildings Cover Plus

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

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

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

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

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

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

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

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

Buildings	the buildings sum insured shown on your Schedule plus <ul style="list-style-type: none"> • Complying with building regulations; • Architects', surveyors' or professional fees; • Clearing rubble, demolishing or propping up; and • Locating and gaining access to any leaking pipe
Your liability as owner of the buildings	Up to £2,000,000 for any one event (plus other costs and expenses which we have agreed to)

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

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

How much we will pay - Contents Cover Plus

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

- repair (using a supplier approved by **us**);
 - 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 as new; or
 - make a cash payment for;
- the loss or damage.

If **we** make a cash payment, this will not be more than the cost to **us** (after any

discounts available from **our** approved suppliers) of replacing or repairing the lost or damaged item or items as new.

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

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

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

Contents	Up to the total contents sum insured shown on your Schedule <ul style="list-style-type: none"> • For one month before and one month after your wedding day, this amount is increased by 10% • During the month of the following religious festivals this amount is increased by 10%: <ul style="list-style-type: none"> Buddhist - Wesak Christian - Christmas (Orthodox and Western) Hindu - Diwali Islamic - Eid ul-Adha and Eid ul Fitr ('Id al-Fitr) Jewish - Passover, Rosh Hashanah and Hanukkah Sikh - Vaisakhi (Baisakhi)
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Business equipment	£5,000
Contents within the boundaries of the land belonging to your home	£1,000
Deeds and documents	£1,000
Frozen food	Up to total contents sum insured shown on your Schedule
Loss of oil	Up to total contents sum insured shown on your Schedule
Loss of metered water	Up to total contents sum insured shown on your Schedule
Personal money	£500

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

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

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

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

Liability to your domestic employees	£10,000,000 (including other costs and expenses which we have agreed to)
Your liability as a private individual and as occupier of the property	£2,000,000 for any one event (plus other costs and expenses which we have agreed to)
Unrecovered court awards	£2,000,000 (plus other costs and expenses which we have agreed to)
Fatal Injury	£5,000 for any event
Liability as a tenant	10% of the contents sum insured shown on your Schedule
Professional counselling fees, following a violent crime	£500
Temporary accommodation, or improvement to security following a violent crime	£500
Necessary conveyancing, removal and estate agency fees following a violent crime	£5,000
Reward for information following theft, attempted theft or violence	£500
Necessary alterations if you are permanently disabled as a result of an accident in the home	£30,000

How much we will pay - Additional cover

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

- repair (using a supplier approved by **us**);
- 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 as new; or
- make a cash payment for;

the loss or damage.

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

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

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

Personal Belongings In and Away from Home Cover

Cover Plus **Personal Belongings** -

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

Cover Plus **Personal Belongings** -

Specified Items	The amount shown in your Schedule
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Pedal Cycles Cover	The amount shown in your Schedule
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Personal Money and Credit Cards Cover	£500 for any one event
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Legal Expenses Cover	£50,000
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We will not reduce these limits if **you** make a claim, unless the claim is to do with the total loss of a specified item, pair or set or pedal cycle.

General Conditions

1. Claims - your duty

For information on the claims procedure and how **we** settle **your** claim, please read pages 25 to 29.

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

- tell **us** as soon as reasonably possible;
- tell the local police 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**;
- 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
- immediately 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 Services Limited.

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**.

3. 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.

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. Reasonable care

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

6. 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, the contract will no longer be valid and **you** will not be able to make a claim.

7. 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.

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

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

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 following paragraph.

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 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 Services Limited will deduct an **administration fee** from **your** refund.

Help and advice from Saga

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

24-hour legal advice helpline - 0845 366 1100

You can receive confidential legal advice over the phone on any personal legal problem, such as neighbour disputes or consumer law, from our qualified legal experts. We offer advice relating to the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway. There is no limit to the number of calls you can make and you can rest assured that your conversation will be treated in the strictest confidence.

The Saga helpline does not provide cover for any costs you have to pay because you followed the advice given. However, you may be able to claim if you have taken out the optional Legal Expenses Cover. Please read 'How to make a claim' on page 23 of this booklet for details.

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

24-hour tax advice helpline - 0845 366 1100

You can receive confidential advice over the telephone on personal tax matters. Specialists are available to give information and advice on personal tax problems, and the tax implications of a variety of subjects such as investments, property, trusts, inheritance and pensions. There is no limit to the number of times you can use this service.

24-hour counselling helpline - 0845 366 1100

You can take advantage of our confidential counselling service over the telephone including, where appropriate, onward referral to relevant voluntary or professional services (at your expense).

Calls to this service are not recorded. Counsellors are qualified and experienced members of The British Association for Counselling and Psychotherapy and are covered by their code of Ethics and Practice. They are trained to listen and guide on any range of emotional issues, including relationships, bereavement, depression, stress and anxiety. In the event of a trauma, for example burglary, mugging, or illness, counsellors will talk you through your problems and help you find ways of overcoming them. There is no limit to either the length of your calls, or how often you can use this service.

Protecting your property

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

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

Fire

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

Flood

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

Burst pipes

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

Theft

- Fit good-quality locks to all your doors and windows.
- Keep doors and windows locked, especially when you go out.
- Fit a chain and 'door viewer' so you can check the identity of callers. (This is like a 'peep-hole' which lets you see callers without being seen). Never let anyone into your home if they cannot prove their identity.
- Leave a light on if you go out in the evening.
- Close and lock your garage, shed and other outbuildings when you are not using them.
- Lock away garden equipment and tools, especially ladders.
- Do not leave keys outside your home.
- When you go away, cancel all deliveries and ask a friend or neighbour to move letters off your doormat and keep an eye on your home.
- Keep all 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 366 1100 for Legal Expenses Cover 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 legal expenses):

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 page 35 for further details.

If your enquiry or complaint is about a legal expenses claim:

Step 1 - Please contact the person who is handling your claim:

Telephone: 0845 366 1100

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

The Senior Partner
Parabis Law LLP
8 Bedford Park
Croydon
Surrey
CR0 2AP
Telephone: 0845 366 1100

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 page 35 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

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

Chief Executive 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 adjacent panel 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 0801800

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.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

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

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

from abroad

+44 1303 771 825

Claims

For new claims or help with your existing claim
(except Legal Expenses Cover claims)

from the UK

0845 9000 028

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.

from abroad

+44 1303 774 744

For Legal Expenses Cover claims
and legal helpline

from the UK

0845 366 1100

24 hours a day, seven days a week.

from abroad

+44 1303 774 195

For Legal Expenses Cover policyholders only, taxation advice and counselling helplines are available. Please see page 32 for further details.

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

Charges apply for calls to 0845 numbers. Please see saga.co.uk/contactus for details of the current rates.

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

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 Acromas Holdings 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.