

Saga Home Insurance

Policy book

SAGA

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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 DAS Legal Expenses Insurance Company Limited (Company Number 103274). Registered address: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. DAS is authorised and regulated by the Financial Services Authority.

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.

Dear customer

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 offer advice and give you a quotation.

I trust that you will find this policy, together with the special Saga helpline services explained on page 44 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 37.

Yours sincerely

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, Statement of Insurance, 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.

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.

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.

Accidental breakage	Breakage caused suddenly by external means which is not expected and not deliberate.
Accidental damage	Damage caused suddenly by external means which is not expected and not deliberate.
Administration fee	The amount shown in your documents as an administration fee, relating to the amount Saga Services Limited may charge from time to time for administering your insurance policy.
Bedroom	Any room you currently use as a bedroom or which was originally designed to be used as a bedroom.
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, tennis courts, 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.

Contents

Household goods, **valuables**, **personal money**, deeds and documents, **business equipment** and **personal belongings** **you** 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 trailer, 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**.

Credit Cards

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

Fixtures and fittings

Built-in furniture, built-in **kitchen appliances**, 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.

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

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, 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 to 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 Does not contain 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.

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.

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.

Buildings Standard Accidental Damage cover

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

We cover the following

Loss or damage to **your buildings** caused by the events in paragraphs 1-11.

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

2. Riot, civil commotion, strike, labour or political disturbance.

3. Malicious acts or vandalism.

4. **Your buildings** 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.

If we accept a claim for damage to **your** buildings by falling trees we will also pay reasonable costs **you** have to pay for removing from the site:

- the fallen part of the tree; or
 - the whole tree if it has been totally or partly uprooted.
-

5. Storm or flood.

We do not cover the following

(See also General Exclusions on pages 35 and 36.)

The excess shown in your policy Schedule (no excess applies to paragraphs 12, 15, 18, 19 and 20).

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

Loss or damage caused:

- by people to whom **you** have given permission to be in **your home**; or
 - when **your home** is **unoccupied** or **unfurnished**.
-

The cost of:

- removing the part of the tree that is still below ground;
- restoring the site.

Loss or damage:

- arising from the felling, lopping or topping of trees;
 - to hedges; or
 - to the aerial, satellite dish, mast or fitting itself.
-

Loss or damage caused:

- by frost; or
- to gates, hedges and fences.

We cover the following

6. Subsidence or ground heave of the site on which **your buildings** stand or landslip.

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

We do not cover the following

The first £1,000 of each claim or as indicated in **your** policy Schedule.

Loss of **your buildings'** market value.

Loss or damage caused by:

- made-up ground settling or new structures bedding down;
- infill materials settling, swelling or shrinking;
- the coast or river bank being worn away;
- faulty design; or
- demolition, structural changes, structural repairs, groundwork, excavation, faulty workmanship or using faulty materials.

Loss or damage:

- to solid floor slabs or resulting from their movement unless the foundations beneath the outside walls of **your home** are damaged at the same time by the same cause; or
- to boundary or garden walls, gates, hedges, fences, paths, terraces, drives, patios, permanently-built swimming 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.

Loss or damage:

- when **your home** is **unoccupied** or **unfurnished**;
- resulting in wet or dry rot; or
- to the installation, appliance or piping itself including locating and gaining access to a leak.

We cover the following

8. Water freezing in any fixed domestic drain, water or heating installation, appliance or piping.

9. Oil which has leaked or overflowed from a fixed domestic oil-fired heating installation including smoke or smudge damage.

10. Theft or attempted theft.

11. Loss or damage caused by animals or birds.

12. Other expenses
Costs or expenses which **we** have agreed to regarding a claim under paragraphs 1 to 11 for:
 - architect's, surveyor's, legal and other fees to repair or rebuild **your buildings**;
 - clearing rubble from the site, clearing drains or demolishing or propping up **your buildings**; and
 - keeping to government or local authority requirements in repairing or rebuilding **your buildings**.

13. **Accidental damage to services**
Accidental damage to:
 - cables, underground pipes and drains (including inspection covers) serving **your home** and for which **you** are responsible.

We do not cover the following

Loss or damage:

- when **your home** is **unoccupied** or **unfurnished**; or
 - caused by corrosion or wear and tear.
-

Loss or damage caused when **your home** is **unoccupied** or **unfurnished**.

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 and birds.
-

The cost of preparing a claim.

The cost of replacing undamaged items.

Loss or damage caused:

- by scratching;
- when **your home** is **unoccupied** or **unfurnished**; or
- by wear and tear or loss of value.

We cover the following

14. Accidental breakage of fixed glass, sanitary ware and ceramic hobs

Accidental breakage of:

- fixed glass in windows, doors, fanlights and skylights in **your buildings**;
- mirrors in permanent **fixtures and fittings**;
- sanitary fixtures in **your home**; or
- ceramic hobs in fixed appliances.

15. Rent and other accommodation

Rent **you** would have received or are responsible for paying while **your home** cannot be lived in because of loss or damage insured under paragraphs 1 to 11.

The reasonable cost of other accommodation **you** need for **you** and **your** domestic pets while **your home** cannot be lived in because of loss or damage insured under paragraphs 1 to 11.

The most **we** will pay for any one event is 10% of the **buildings** sum insured shown on the Schedule.

16. Moving home - cover during sale

Loss or damage, for which **you** are responsible, to **your buildings** insured under paragraphs 1 to 11 if **you** have exchanged contracts to sell **your home**.

When **you** sell **your buildings**, **we** will also cover **your** buyer until the sale is completed.

We do not cover the following

The cost of replacing undamaged items.

Loss or damage caused:

- by scratching;
- when **your home** is **unoccupied** or **unfurnished**; or
- by wear and tear or loss of value.

Loss or damage:

- to **your buildings** if the buyer is insured under any other policy; and
- after the sale is completed.

We cover the following

17. Moving home - cover for your new home

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 under paragraphs 1 to 11 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 cover prior to exchanging contracts on **your new home**.

18. Emergency entry

Loss or damage to **your home** caused by forced entry due to a medical emergency involving **you**.

19. Your liability as owner of the property

Any amount which **you** (or if **you** die **your** legal personal representatives) legally have to pay:

- as owner of **your buildings** including their land; or
- for faulty work carried out for **you** or by **you** on any home **you** previously owned and occupied or leased in the United Kingdom.

This only applies to compensation for:

- causing the accidental bodily injury, disease or death of any person; or
- the accidental loss of or damage to property.

The most **we** will pay for any one event is £2,000,000 plus other costs and expenses which **we** have agreed to in writing.

We do not cover the following

Loss or damage:

- if **you** are not occupying **your new home** within eight weeks from the exchange date;
- by any cause covered under paragraphs 7 and 8 when **your new home** is not lived in from the date of exchange of contracts to **your** 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**.

Your legal liability for:

- faulty work which happens more than seven years after the end or cancellation of this policy; or
- if **you** have cover under a current or more recent policy.

Your legal responsibility arising from:

- **you** or any domestic employee dying or suffering from an injury or disease;
- loss of or damage to property **you** own or are looking after;
- any profession, business or employment involving **you**;
- passing on any catching disease or virus;
- any contract or agreement unless **you** would have been liable anyway if that contract or agreement did not exist;
- any deliberate act; or
- living on or in any land or buildings.

We cover the following

20. Compulsory evacuation - rent and other accommodation

We will pay this when **your home** 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 and safety from something external to **your home**.

We will pay the reasonable additional costs incurred for a maximum period of 30 days for:

- rent **you** would have received; or
- rent **you** are responsible for paying; and
- other accommodation for **you** and **your** domestic pets.

We do not cover the following

Important - liability information

Please note that this buildings cover may not cover **your** legal liability as the occupier of the home or its land. To protect yourself, **you** will need contents cover which provides occupier's liability.

Buildings Extended Accidental Damage option

Your Schedule will show **your** buildings cover option as Extended Accidental Damage if **you** are covered under this section of the policy. This cover is in addition to that outlined on pages 8 to 13.

We cover the following

Accidental damage to your buildings.

We do not cover the following

(See also General Exclusions on pages 35 and 36.)

The excess shown in **your** policy Schedule.

Loss or damage specifically covered or excluded under Buildings cover detailed on pages 8 to 13.

Loss or damage which happens when **you** lend, let or sublet any part of **your home** to any person other than those listed under the definition of “**you, your**” on page 6, unless someone uses force and violence to go into or leave **your home**.

The cost of any maintenance or decoration.

Loss or damage caused by:

- wear and tear or loss of value;
- 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 or repairing;
- domestic pets;
- movement of the land belonging to **your buildings**;
- movement, settlement or shrinkage in any part of **your buildings**;
- demolition, structural changes or repair of **your buildings**; or
- faulty workmanship, faulty design or using faulty materials.

Contents Standard Accidental Damage cover

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

We cover the following

Loss or damage to **contents** in **your home** caused by the events in paragraphs 1-10.

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

2. Riot, civil commotion, strike, labour or political disturbance.

3. Malicious acts or vandalism.

4. **Your 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.

5. Storm or flood.

6. Subsidence or ground heave of the site on which **your buildings** stand or landslip.

We do not cover the following

(See also General Exclusions on pages 35 and 36.)

The excess shown in **your** policy Schedule, (no excess applies to paragraphs 16, 20, 23, 24, 25, 26, 27 and 29).

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

Loss or damage caused:

- by a person to whom **you** have given permission to be in **your home**; or
 - when **your home** 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 the felling, lopping or topping of trees.

We cover the following

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

8. Oil which has leaked or overflowed from a fixed domestic oil-fired heating installation including smoke or smudge damage.

9. Theft or attempted theft.

10. Loss or damage caused by animals or birds.

11. TV, video, audio and computer equipment
Accidental damage to television, radio, audio, video, satellite and personal computer equipment in **your home** and any receiving aerials and satellite dishes fixed to **your buildings**.

We do not cover the following

Loss or damage:

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

Loss or damage which happens when **you** lend, let or sublet any part of **your home** to any person other than those listed under the definition of "**you, your**" on page 6, unless someone uses force and violence to go into or leave **your home**.

Loss or damage caused:

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

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 and birds.
-

Loss or damage:

- to mobile phones, records, CDs, DVDs, cassettes, tapes, disks or software;
- arising from a computer virus;
- arising from any process of cleaning, maintenance, adjustment, repair or taking apart; or
- to hearing aids.

Loss or damage caused by:

- loss of value;
- electrical or mechanical breakdown; or
- light, weather or atmospheric conditions.

We cover the following

12. Glass

Accidental breakage in your home of glass in furniture, shelves, mirrors and ceramic tops to cookers that are not built-in.

13. Loss of oil or metered water

Accidental loss of oil from domestic heating systems or metered water.

The most **we** will pay for any one event is £1,000.

14. Contents in the open

Loss or damage (insured under paragraphs 1 to 10 of contents cover) to **contents you** leave in the open within the boundary of the land belonging to **your home**.

The most **we** will pay for any one event is £1,000.

15. Contents you move from your home temporarily

Loss or damage (insured under paragraphs 1 to 10 of contents cover) to **contents** when **you** move them from **your home** temporarily to anywhere else in Europe including non-European countries which border the Mediterranean and the Mediterranean Islands, Madeira, the Azores, the Canary Islands and Iceland but excluding countries east of the Ural Mountains.

We do not cover the following

Loss or damage:

- caused by scratching; or
 - to glass in pictures and clocks.
-

Loss or damage:

- caused by storm or flood;
 - to **personal money**; or
 - to **business equipment**.
-

Anything **you** take from **your home** to sell or exhibit or keep in a furniture storage facility.

Loss or damage:

- caused by storm or flood unless the property is in a building;
- when **your home** is **unoccupied** or **unfurnished** for more than 60 days;
- to **personal money** unless it is stolen from a building where someone uses force and violence to go into or leave the building;
- to deeds and documents; or
- to **business equipment**.

Theft or attempted theft of all other property unless it is stolen from:

- any private home or any building where **you** are working or living temporarily;
- any other building unless someone uses force and violence to go into or leave the building; or
- any bank or safe deposit or while **you** are taking the items to or from the bank or safe deposit.

We cover the following

16. Rent and other accommodation

Rent **you** are responsible for paying while **your home** cannot be lived in because of loss or damage insured under paragraphs 1 to 10 of contents cover; or

the reasonable cost of other accommodation **you** need for **you** and **your** domestic pets while **your home** cannot be lived in because of loss or damage insured under paragraphs 1 to 10 of contents cover.

The most **we** will pay for any one event is 20% of the sum insured shown on **your** Schedule.

17. Replacement locks

The cost of replacing and installing new locks for outside doors, windows, intruder alarms and safes in **your home** if the keys are lost or stolen anywhere in the world.

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

18. Moving home

Loss or damage to **contents you** take from **your home** to a **new home** in the United Kingdom as long as **you** tell **us** within 60 days that **you** have moved. **We** may ask **you** to pay an extra premium.

Loss or damage to the **contents**:

- while they are being transferred between **your home** and **your new home** in the United Kingdom; and
- while they are being transferred to or from a furniture storage facility in the United Kingdom.

We do not cover the following

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

Loss or theft **you** do not report to the local police within 24 hours of discovering the loss or theft.

Loss or damage **you** do not report to the carrier within 14 days of delivery to **your new home**.

Loss or damage caused by scratching or denting.

Loss or damage to:

- glass or brittle items;
- property in storage;
- **contents** which are not professionally packed and carried;
- **contents** transported by sea or air; or
- **valuables** and **personal money**.

We cover the following

19. Moving home - items in your new home

Loss or damage (insured under paragraphs 1 to 10 of contents cover) to furniture, soft furnishings and free-standing **kitchen appliances** in **your new home** for seven days prior to moving into **your new home**.

The most **we** will pay for any one event is £5,000.

20. Fatal injury benefit

An amount of £5,000 if **you** are injured in **your home** by fire or thieves and this results in death within 12 months of the injury.

The most **we** will pay for any one event is £5,000.

If necessary, **we** will pay **your** legal personal representatives.

21. Improvements you make as a tenant

Loss or damage (insured under paragraphs 1 to 10 of contents cover) to fixed items of decoration and home improvements you make as a tenant.

The most **we** will pay for any one event is 10% of the sum insured shown on **your** Schedule.

We do not cover the following

Loss or damage by any cause covered by paragraph 7 when **your new home** is not lived in during the 7 days prior to **your** 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.

Loss or damage occurring more than seven days prior to moving in date.

Loss or damage to:

- **valuables**; or
 - electrical items other than for free-standing **kitchen appliances**.
-
-

We cover the following

22. Deeds and documents

The cost of replacing deeds and written documents if they are lost or damaged by any event listed under paragraphs 1 to 10 of contents cover while in **your home** or in a safe deposit or strongroom.

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

23. Religious festival increase

We will increase the **contents** sum insured shown on **your** Schedule by 10% during the month of the following religious festivals to cover gifts and extra food and drink **you** buy:

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).

24. Wedding day increase

We will increase the **contents** sum insured shown on **your** Schedule by 10% for one month before and one month after **your** wedding day to cover wedding gifts and the cost of extra items bought for the wedding.

25. Emergency entry

Loss or damage to **your home** caused by forced entry due to a medical emergency involving **you**.

26. Your liability as a private individual and as occupier of the property

Any amount which **you** (or if **you** die **your** legal personal representatives) legally have to pay:

- as occupier of **your buildings** including their land; or
- as a private individual.

We do not cover the following

Loss or damage to **personal money**.

Your legal liability arising from:

- **you** or any domestic employee dying or suffering from an injury or disease;
- loss of or damage to property **you** own or are looking after;
- any profession, business or employment involving **you**;
- passing on any catching disease or virus;

We cover the following

This only applies to compensation for:

- causing accidental bodily injury, disease or death of any person; or
- the accidental loss of or damage to property.

The most **we** will pay for any one event is £2,000,000 plus other costs and expenses which **we** have agreed to in writing.

Cover applies anywhere in the world.

27. Liability to domestic employees

Any amount which **you** (or if **you** die **your** legal personal representatives) legally have to pay as compensation for causing the accidental bodily injury, disease or death of **your** domestic employee occurring in the course of their employment by **you**.

The most **we** will pay for any one event is £10,000,000 including costs and expenses which **we** have agreed to in writing.

Cover applies anywhere in the world as long as **you** entered into the contract of employment in the United Kingdom.

28. Liability as a tenant

Any amount which **you** (or if **you** die **your** legal personal representatives) legally have to pay as compensation under a tenancy agreement for:

We do not cover the following

- any contract or agreement unless **you** would have been liable anyway if that contract or agreement did not exist;
- any deliberate act;
- owning any land or buildings;
- owning, possessing or using animals other than horses or domestic pets;
- hunting or racing of any kind except on foot;
- owning or caring for dogs as shown in the Dangerous Dogs Act 1991 and any amending laws; or
- owning, possessing or using any of the following:
 - **Motorised vehicles**
 - Caravans
 - Aircraft (other than pedestrian-controlled models and toys)
 - Watercraft (other than windsurfers and pedestrian controlled models or toys)
 - Firearms (other than sporting guns being used for sporting purposes).

Your legal liability arising from passing on any catching disease or virus.

Loss or damage which happens when **you** lend, let or sublet any part of **your home** to any person other than those listed under the definition of “**you, your**” on page 6.

We cover the following

- loss or **accidental damage** to permanent **fixtures and fittings** of the **buildings**;
- **accidental damage** to the cables, underground pipes and drains (and their inspection covers) which serve **your home**;
- **accidental breakage** of fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandas; and
- **accidental breakage** of sanitary fixtures and ceramic hobs.

The most **we** will pay for any one event is 10% of the sum insured shown on **your** Schedule.

29. Unrecovered court awards

All amounts which **you** have been awarded in a United Kingdom court if:

- **you** have not received full payment within three months of the date of the award;
- **we** would have insured **you** under paragraph 26 of contents cover had the award been made against **you**; and
- there is no appeal pending.

The most **we** will pay for any one event is £2,000,000 plus other costs and expenses.

After **we** have made a payment **we** may enforce **your** rights against the other person for **our** own benefit.

We do not cover the following

The cost of any routine maintenance or decoration.

Loss or damage caused by:

- anything which happens gradually such as damage caused by moths, vermin (squirrels are not classed as vermin), parasite, 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 or repairing;
- domestic pets;
- movement of the land belonging to the **buildings**;
- movement, settlement or shrinkage in any part of the **buildings**;
- demolition, structural changes or repair of the **buildings**;
- faulty workmanship, faulty design or using faulty materials; or

Loss or damage caused:

- when **your home** is **unoccupied** or **unfurnished**;
- deliberately by any person **you** have given permission to be in **your home**.

An event giving rise to court proceedings if the event happened outside the period of insurance.

We cover the following

30. Frozen food

The cost of replacing frozen food in **your** freezer if it is damaged by:

- a rise or fall in temperature; or
- contamination by refrigerant or refrigerant fumes.

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

31. Visitors' personal belongings

Loss or damage (insured under paragraphs 1 to 10 of contents cover) to **your** visitors' **personal belongings** whilst in **your home**.

The most **we** will pay for any one event is £1,000.

32. Jury service

We will pay £25 for each day that **you** serve as a juror in a court of law, up to £1,000.

We do not cover the following

Loss or damage caused by the electricity or gas company or its employees deliberately cutting off the supply. This includes industrial disputes.

Items covered by other insurance.

Personal belongings of a paying guest.

Members of **your** own household.

Permanent guests.

Contents Extended Accidental Damage option

Your Schedule will show **your** contents cover option as Extended Accidental Damage if **you** are covered under this section of the policy. This cover applies in addition to that outlined on pages 15 to 23.

We cover the following

Accidental damage to your contents while in your home.

We do not cover the following

(See also General Exclusions on pages 35 and 36.)

The excess shown in **your** policy Schedule.

Loss or damage specifically covered or excluded under Contents cover detailed on pages 15 to 23.

Loss or damage which happens when **you** lend, let or sublet any part of **your home** to any person other than those listed under the definition of “**you, your**” on page 6.

Loss or damage caused by:

- loss of value;
- 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 deliberate act;
- any process of dyeing, washing, cleaning, restoring, reproofing, adjusting, maintaining, repairing or misuse; or
- domestic pets.

Loss or damage to:

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

Personal Belongings In and Away From Home Cover

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 pages 35 and 36.)

The first £50 of each claim.

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

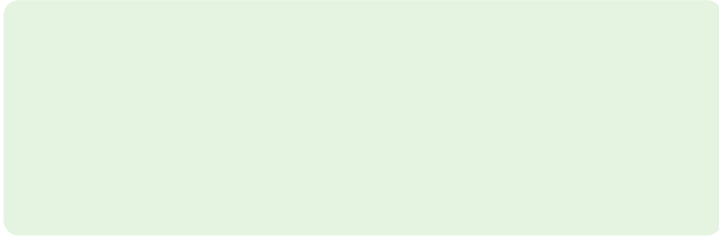
Loss or damage caused by:

- 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;

Personal Belongings In and Away From Home Cover *continued*



- articles of china or glass other than spectacles, watch faces or camera lenses; or
- **personal money, credit cards**, deeds and documents.

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 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 pages 35 and 36.)

The first £50 of each claim.

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

Loss or damage caused by:

- 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.

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 pages 35 and 36.)

The first £50 of each claim.

Any claim outside the United Kingdom 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 pages 35 and 36.)

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. This section should be read in conjunction with General Conditions on pages 42 to 43 and General Exclusions on pages 35 to 36.

Glossary of terms

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

Adviser The lawyer, accountant or other suitably qualified person who has been appointed by **us** to act for **you** according to the terms of this section.

Costs and expenses

(a) Legal costs

All reasonable and necessary costs chargeable by the **adviser**.

(b) Accountant's costs

All reasonable and necessary costs chargeable by the **adviser**.

(c) Opponents' costs

We will also pay the costs incurred by opponents in civil cases if **you** have been ordered to pay them, or pay them with **our** agreement.

Date of occurrence

- (a) For civil cases (except under paragraph 5, Tax Protection), the date of occurrence is the date of the event which may lead to a claim. If there is more than one event arising at different times from the same cause, the date of occurrence is the date of the first of these events.
- (b) For criminal cases, the date of occurrence is when **you** began, or are alleged to have begun, to break the criminal law in question.
- (c) For a **full enquiry**, the date of occurrence is when the Inland Revenue first notifies **you** in writing of its intention to make enquiries.

Full enquiry

An extensive examination by the Inland Revenue which considers all aspects of **your** self-assessment tax return, but not enquiries which are limited to one or more specific aspects of **your** self-assessment tax return.

Territorial limit

For paragraph 2, Contract disputes and paragraph 3, Bodily injury:

The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Bulgaria, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, Romania, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus).

For all other insured incidents:

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

We, our, us

DAS Legal Expenses Insurance Company Limited.

We cover the following

1. Employment disputes

We will negotiate for **your** legal rights in a dispute arising from **your** contract of employment.

2. Contract disputes

We will negotiate for **your** legal rights:

- arising from an agreement or an alleged agreement for:
 - i. the buying, leasing or hiring in of any goods or services; or
 - ii. the selling of any goods;
- in a contractual dispute or for misrepresentation arising from an agreement for the buying or selling of **your home**;

provided that:

- **you** have entered into the agreement or alleged agreement during the period of insurance; and
 - the amount in dispute is more than £100.
-

3. Bodily injury

We will negotiate for **your** legal rights in a claim against a party who causes **your** death or bodily injury.

4. Property protection

We will negotiate for **your** legal rights in a civil action, and/or arrange mediation for a dispute relating to material property (including **your home**) which is owned by **you** or for which **you** are responsible, following:

- an event which causes or could cause physical damage to such material property, provided that the amount in dispute is more than £100; or
- a legal nuisance (meaning any unlawful interference with **your** use or enjoyment of **your home**, or some right over, or in connection with it); or
- a trespass.

We do not cover the following

Costs and expenses for:

- disciplinary hearings or internal grievance procedures; or
 - any claim relating solely to personal injury.
-

Any claim relating to:

- a contract regarding **your** trade, profession, employment or any business venture;
 - construction work on any land, or designing, converting or extending any building where the contract value exceeds £5,000 (including VAT);
 - a contract involving a motor vehicle;
 - the settlement payable under an insurance policy (**we** will negotiate if **your** insurer refuses **your** claim, but not for a dispute over the amount of the claim);
 - a dispute arising from any loan, mortgage, pension, investment or borrowing.
-

Any claim relating to:

- illness or bodily injury which happens gradually or is not caused by a specific or sudden accident; or
 - defending **your** legal rights, but defending a counter-claim is covered.
-

The first £250 of any claim for legal nuisance or trespass. This is payable as soon as **we** accept the claim.

Any claim relating to:

- a contract entered into by **you**;
- any building or land other than **your home**;
- someone legally taking **your** material property from **you**, whether **you** are offered money or not, or restrictions or controls placed on **your** material property by any government or public or local authority unless the claim is for accidental physical damage;

We cover the following

5. Tax protection

We will negotiate for **your** legal rights, and represent **you** in any appeal proceedings, in the event of a **full enquiry** into **your** personal tax affairs.

6. Legal defence

We will defend **your** legal rights if an event arising from **your** work as an employee leads to:

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

We will defend **your** legal rights if an event leads to **your** prosecution for an offence connected with the use or driving of a motor vehicle.

We do not cover the following

- work done by any government or public or local authority unless the claim is for accidental physical damage;
- a motor vehicle owned or used by, or hired or leased to **you**.
- mining subsidence.

Defending a claim relating to an event that causes or could cause physical damage to material property, but defending a counter-claim is covered.

The tax affairs of a company, or any claim if **you** are self-employed, a sole trader, or in business partnership.

An investigation by the Special Compliance Office.

Parking or obstruction offences.

The driving of a motor vehicle by **you** for which **you** do not have valid motor insurance.

We agree to provide the insurance in this section of the policy, as long as:

- (a) the **date of occurrence** of the incident is during the period of insurance and within the **territorial limit**; and
- (b) any legal proceedings will be dealt with by a court, or other body which **we** agree to, in the **territorial limit**; and
- (c) for civil claims, it is always more likely than not that **you** will recover damages (or obtain any other legal remedy which **we** have agreed to) or make a successful defence.

For all insured incidents, **we** will help in appealing or defending an appeal as long as **you** tell **us** within the time limits allowed that **you** want **us** to appeal. Before **we** pay the **costs and expenses** for appeals, **we** must agree that it is always more likely than not that the appeal will be successful.

We will only pay the **legal costs** and **accountant's costs** charged by an **adviser** appointed by **us**.

Claims settlement

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

Exclusions

We will not pay for the following:

A claim reported to **us** more than 180 days after **you** should have known about the insured incident.

Claims relating to:

- anything which happened before **you** took out this legal expenses insurance;
- a lease of land or buildings of less than 21 years, or a licence or tenancy of land or buildings. However, **we** do cover a dispute with a professional adviser in connection with the drafting of a lease, licence or tenancy agreement; or
- fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority;
- an insured incident intentionally brought about by **you**;
- **your** alleged dishonesty or alleged violent behaviour;
- written or verbal remarks which damage **your** reputation.

An application for judicial review.

Costs and expenses incurred before **our** written acceptance of a claim.

A legal action **you** take which **we** or the **adviser** have not agreed to, or where **you** do anything that hinders **us** or the **adviser**.

A dispute with **us** not otherwise dealt with under Condition 2 - paragraph headed Arbitration.

The Contract (Rights of Third Parties) Act 1999 does not apply to this policy in relation to any third party rights or interests.

A claim directly or indirectly caused by or resulting from any device failing to recognise, interpret or process any date as its true calendar date.

Conditions

Please read these conditions carefully. They are an important part of the policy.

1. Policy terms

You must:

- keep to the terms and conditions of this policy;
- send everything **we** ask for, in writing;
- give **us** full details in writing of any claim as soon as possible and give **us** any information **we** need;
- try to prevent anything happening that may cause a claim;
- take reasonable steps to keep any amount **we** have to pay as low as possible.

2. Choice of adviser

You are free to choose an **adviser** (by sending **us** a suitably qualified person's name and address) if:

- **we** agree to start court proceedings and it becomes necessary for a lawyer to represent **your** interests in those proceedings; or
- there is a conflict of interest.

In all circumstances except those above, **we** are free to choose an **adviser**.

We may choose not to accept **your** choice, but only in exceptional circumstances. If there is a disagreement over the choice of **adviser** in these circumstances, **you** may choose another suitably qualified person.

Any **adviser** will be appointed by **us** to represent **you** according to **our** standard terms of appointment. The **adviser** must co-operate fully with **us** at all times.

Arbitration

If **we** and **you** disagree about the choice of **adviser**, or about the handling of a claim, **we** and **you** can choose another suitably qualified person to decide the matter. **We** and **you** must both agree to the choice of this person in writing. Failing this, **we** will ask the president of a relevant national law society to choose a suitably qualified person. All costs of resolving the disagreement must be paid by the party whose argument is rejected.

If the adviser withdraws

If the **adviser** refuses to continue acting for **you** or if **you** dismiss the **adviser**, the cover **we** provide will end at once, unless **we** agree to appoint another **adviser**.

If you withdraw

If **you** settle a claim or withdraw it without **our** agreement, or do not give suitable instructions to an **adviser**, the cover **we** provide will end at once and **we** will be entitled to reclaim any **costs and expenses we** have paid.

3. Claims - your duty

You must:

- give the **adviser** any instructions that **we** require;
- tell **us** if anyone offers to settle a claim. If **you** do not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**;
- tell the **adviser** to have **costs and expenses** taxed, assessed or audited, if **we** ask for this;
- take every step to recover **costs and expenses** that **we** have to pay, and must pay **us** any **costs and expenses** that are recovered;
- co-operate fully with **us** and the **adviser** and must keep **us** up to date with the progress of the claim.

4. Claims - our rights

We can take over and conduct any claim or legal proceedings in **your** name, at any time and **we** can negotiate any claim on **your** behalf.

We will have direct contact with the **adviser**.

We may decide to pay **you** the amount of damages that **you** are claiming, or which is being claimed against **you**, instead of starting or continuing legal proceedings.

5. Chances of success

If **we** are satisfied that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence, **we** will pay the **costs and expenses**.

We may, at **our** discretion, require **you** to obtain, at **your** expense, an opinion from a lawyer, accountant or other suitably qualified person chosen by **you** and **us**, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence, **we** will pay the cost of obtaining the opinion.

How to make a claim

If an event happens for which **you** require legal advice, please contact **our** legal helpline on **0845 9000 013**.

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:

Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH

Claims can also be e-mailed to **NewClaims@das.co.uk**

Please read General Conditions 1 to 5 for details of the claims conditions.

Claims are usually handled by an **adviser** appointed by **us**, but sometimes **we** deal with claims ourselves. Claims outside the United Kingdom may be dealt with by other DAS offices elsewhere in Europe.

Please do not ask for help from a solicitor or accountant before **we** have agreed. If **you** do, **we** will not pay the costs involved even if **we** do accept the claim.

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

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 buildings** or 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 (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.

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 page 42 for details of the claims conditions. For Legal Expenses claims please read the conditions on pages 32 to 33.
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 an 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 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**. **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 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

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;
 - 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**.

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 **buildings** sum shown on **your** Schedule at the time of loss or damage.

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.

The most **we** will pay for any one event is as follows.

Buildings	Up to the buildings sum insured limit shown on your Schedule (including other expenses - see paragraph 12 of buildings cover)
Rent and other accommodation	10% of the buildings sum insured limit shown on your Schedule
Your liability as owner of the buildings	£2,000,000 for any one event (plus other costs and expenses to which we have agreed)

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 paragraphs 1 to 11 of 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

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;
- 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.

We may take off an amount for wear and tear:

- for items of clothing and household linen; or
- if the cost of replacing all the **contents** as new is more than the amount specified 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 contents sum insured limit 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)
Business equipment	£5,000
Contents in the open	£1,000
Deeds and documents	£500
Frozen food	£500
Loss of oil	£1,000
Loss of metered water	£1,000
Personal money	£500
Replacement locks	£250

Moving home - cover for your new home	Up to £5,000 for furniture, soft furnishings and free-standing kitchen appliances in your new home
Improvements you make as a tenant	10% of the contents sum insured shown on your Schedule
Jury Service	£1,000 (£25 per day)
Visitors' personal belongings	£1,000
Valuables in total	The valuables policy limit (this is the most we will pay for any one claim for valuables). The amount depends on the number of bedrooms in your home as follows:
	1 bedroom £5,000
	2 bedrooms £6,000
	3 bedrooms £7,000
	4 bedrooms £9,000
	5 or more bedrooms £12,000

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 (or the sum insured shown on **your** Schedule) unless it has been specified by **you** and listed as a specified item on **your** Schedule.

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

Liability to domestic employees	£10,000,000 (including costs and expenses to which we have agreed)
Your liability as a private individual and as occupier of the property	£2,000,000 (plus other costs and expenses to which we have agreed)
Unrecovered court awards	£2,000,000 (plus other costs and expenses to which we have agreed)
Fatal Injury	£5,000
Rent and other accommodation	Up to 20% of the contents sum insured shown on your Schedule
Liability as a tenant	10% of the contents sum insured shown on your Schedule

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;
- 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.

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

Personal Belongings In and Away From Home Cover -

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
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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. 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 Statement of Insurance, is true and complete.

You must keep to all 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.

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. 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.

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 37 to 41.

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** 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.

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 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**.

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

In the unlikely event that any of the underwriters become insolvent and are unable to pay the benefits under **your** policy, **you** are protected by the Financial Services Compensation Scheme (FSCS). The first £2,000 of any claim is protected in full. For amounts above this FSCS will ensure that policyholders are compensated to 90% of the value that their policy would have paid. Further information about the operation of the scheme is available on the FSCS website: www.fscs.org.uk.

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 after 14 days **you** have not cancelled **your** policy, **we** will assume that **you** have accepted the terms and wish **your** policy to continue for the agreed

period of cover.

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 deduct an **administration fee** from **your** refund. Please be advised that the Legal Expenses Cover premium is non-refundable after the first 14 days.

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. Saga Services Limited may 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 9000 013

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 34 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 9000 013

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 9000 016

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

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

Protecting your property

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

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

Fire

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

Flood

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

Burst pipes

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

Theft

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

Valuations

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

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

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 9000 013 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
The Warren
Worthing
West Sussex BN14 9QD
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 47 for further details.

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

Step 1 - Please contact:

Claims Department
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol BS1 6NH
Telephone: 0117 934 2000

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

The Managing Director
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol BS1 6NH

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 47 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 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 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.

Saga telephone numbers

If you are interested in any other products or services from Saga please call the following telephone numbers stating reference HHPB05.

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

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

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 9000 013

24 hours a day, seven days a week.

from abroad

+44 117 933 0645

For Legal Expenses Cover policyholders only, taxation advice and counselling helplines are available. Please see page 44 for further details.
For your protection and for training purposes, telephone calls may be monitored and recorded.

SAGA

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.