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If you have a hearing or speech impairment, you can also contact us by emailing dda@saga.co.uk

Saga Services Limited has arranged for its home insurance to be underwritten by Sterling Insurance Company Limited. Registered office: Ambassador House, Paradise Road, Richmond upon Thames, Surrey, TW9 1SQ. Registered in England, Company No 498605. Authorised and regulated by the Financial Services Authority.

Saga Services Limited is a wholly owned subsidiary of Acromas Holdings Limited and is registered in England and Wales (Company No. 732602).
Registered Office: Enbrook Park, Sandgate, Folkestone, Kent, CT20 3SE. Authorised and regulated by the Financial Services Authority.

Saga Home Insurance T A I L O R M A D E

Policy summary

SAGA

Home insurance done properly

keyfacts[®]

This summary does not contain the full terms and conditions of Saga Home Insurance TailorMade. Full details can be found in the Policy Booklet, which is available on request by calling 0800 015 2073 or by downloading a copy online at saga.co.uk/house. It is important that you read the policy documentation carefully when you receive it.

This policy summary is for Saga Home Insurance TailorMade and may contain some cover that is not included in your chosen contents or buildings policy. If you are unsure of the cover that you have chosen then please check your policy Schedule.

Name of the insurer

Saga Home Insurance TailorMade is underwritten by Sterling Insurance Company Limited, other than Family Legal Protection, which is underwritten by DAS Legal Expenses Insurance Company Limited.

Type of insurance and cover

Saga Home Insurance TailorMade protects your home, comprising cover for buildings, contents, fine art and antiques, legal liability, home emergency, family legal protection and gardens. You can purchase buildings or contents only cover, or choose to cover both.

Duration of policy

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

All sections

Significant features and benefits

- UK-based advisers and traditional service – our home insurance advisers are based in the UK and you will not need to dial through any automated telephone menus to speak to them. Furthermore, our advisers can provide expert advice to ensure your policy is tailored to meet your needs.
- Claims service – You can notify our Saga Home Insurance TailorMade claims team about a claim 24 hours a day, 365 days a year and in most cases no forms are necessary.
- Legal and tax helpline – providing free expert advice.
- For most customers, Saga Home Insurance TailorMade will not impose any policy conditions regarding the security measures that should be in place to protect your property.
- Home Emergency cover is provided to pay for parts and materials following failure of the primary heating system and a variety of other power and heating emergencies – see your Policy Booklet for full details.
- You can pay your premium monthly at no extra cost.

Significant and unusual exceptions or limitations

You must comply with the conditions of the policy explained in the General Conditions section of the Policy Booklet for cover to apply. These include your duty to take reasonable precautions to prevent loss, and actions you must take as soon as you are aware of a possible claim under the policy. See also the General Exceptions section of the Policy Booklet for the exceptions that apply to all sections.

- You will have to pay the first part of most claims – this is known as an 'excess'. You will have selected your chosen excess for most claims, but this can vary within the policy for certain sections.
- Loss or damage or gradual deterioration caused by wear, tear or depreciation, rot, damp, vermin, or infestation.
- Indirect loss.
- Electrical or mechanical breakdown.
- Any specific exclusion or limitation shown on your policy Schedule.

Contents, Art and Jewellery – Section 1

Please refer to you policy Schedule for details of whether you are covered by this section.

Covers your household goods, furniture and furnishings, art and antiques, jewellery and watches, all used for domestic purposes (unless otherwise agreed) whilst in your home or anywhere in the world. The sums insured under this section are index linked.

Significant Features and Benefits	Significant Exceptions and Limitations	Policy Booklet Page No.
<p>All risks cover and includes:</p> <ul style="list-style-type: none"> • children’s battery powered ride on vehicles, wheelchairs, mobility scooters and golf buggies • quad bikes, go-karts and off-road motorcycles • marquees • trailers and non-motorised horse-boxes • surfboards and hand or wind propelled watercraft 	<p>Certain restrictions apply to:</p> <ul style="list-style-type: none"> • Homes that are let • Pedal cycles, ride on mowers, trailers, non-motorised horse-boxes, quad bikes, go-karts, off-road motorcycles and watercraft • Losses from unattended motor vehicles • Sports equipment whilst being used or in the open • Property in storage 	14, 15
	<p>Limits:</p> <ul style="list-style-type: none"> • Property in a commercial storage facility - 25% of the sum insured unless otherwise agreed • Art and antiques - £15,000 for a single item, pair or set unless specified • Jewellery and watches - £5,000 for a single item, pair, or set unless specified • Jewellery and watches contained in baggage or in transit outside your control - £1,000 • Any pedal cycle or fur - £5,000 • Any trailer or non-motorised horse-box - £5,000 • Any watercraft - £5,000 • Losses from unattended motor vehicles - £15,000 	16

Significant Features and Benefits	Significant Exceptions and Limitations	Policy Booklet Page No.
The following covers are included for up to:		
Alternative accommodation costs	3 years	12
Business equipment	£15,000	12
Property of guests and staff	£5,000	12
Metered water or heating oil	£10,000	13
Outdoor items	£15,000	13
Personal money and credit cards	£2,500 and £25,000 respectively	12, 13
Replacement locks and keys	up to the sum insured	13
Reinstatement of documents	£5,000	13
Parent’s possessions whilst in a care home	£7,500	12
Christmas, wedding and other gifts	£10,000	12
New purchases	20% of the sum insured	13
Property in transit by professional removers	up to the sum insured	12
Removal of debris costs	up to the sum insured	13
Reinstatement of data	£5,000	13
Fatal injury or acquired disability	£25,000	12
Hire of replacement golf clubs overseas	£250	12
Achieving a golfing hole-in-one	£500	12
Identity theft	£25,000	12, 13
Reward leading to a conviction	£10,000	13
Stalking and trauma covers	£20,000 with various inner limits	13, 14
Increase in value of paintings after the death of the artist	£50,000	12
Defective title	£25,000	12

Buildings – Section 2

Please refer to your policy Schedule for details of whether you are covered by this section.

Covers the structure of your home including the domestic outbuildings, walls, fences, gates, hedges, alarm systems, driveways, paths, steps, terraces, patios, swimming pools, hot tubs, ponds, fountains, tennis courts, solar heating systems, wind turbines, fixed service tanks and underground services. The sums insured under this section are index linked.

Significant Features and Benefits	Significant Exceptions and Limitations	Policy Booklet Page No.
All risks cover	<p>Certain restrictions apply to:</p> <ul style="list-style-type: none"> Homes left unoccupied for more than 60 days Homes that are let Hedges, gates, fences, swimming pools, hot tubs, ponds and fountains Excludes damage to pitch fibre pipes 	17, 18
The following covers are included for up to:		
Alternative accommodation costs	3 years	17
Fixtures and fittings temporarily removed	10% of the sum insured	17
Forced evacuation	30 days	17
Reinstatement of gardens	£25,000	17
Trace and access	£15,000 for claims occurring outside the home	17

Liability – Section 3

You are covered as standard for liability. Please refer to your policy Schedule for details of the level of cover you have and therefore which areas of this section apply to you.

Covers the legal liability of you and your family as a property owner or occupier, an employer of domestic staff or as a private individual.

Significant Features and Benefits	Significant Exceptions and Limitations	Policy Booklet Page No.
All amounts which you or your family become legally liable to pay as damages	<p>Certain restrictions apply to:</p> <ul style="list-style-type: none"> Non-domestic lifts Mechanically or electrically propelled vehicles Trailers, aircraft and watercraft Animals Commercial riding schools and establishments Any trade, business, profession, or employment of you or your family 	19-21
The following covers are included under contents cover for up to:		
Occupiers', personal and employers' liability	£10,000,000	19
Organised events	£10,000,000	19
Tenant's liability	£1,000,000	19, 20
Unrecovered damages	£1,000,000	20
The following covers are included under buildings cover for up to:		
Property owners' liability	£10,000,000	19
Additional and acquired land	£10,000,000	19

Home Emergency cover - Section 4

You are covered as standard by this section.

Significant Features and Benefits	Significant Exceptions and Limitations	Policy Booklet Page No.
<p>Contractors call-out and other charges for emergency assistance following the failure of:</p> <ul style="list-style-type: none"> • Plumbing or drainage system • Electricity supply • Cooking system • Locks on external doors or if you have lost the only set of keys to your home • The primary heating system <p>Or for vermin inside your home</p>	<p>This does not cover:</p> <ul style="list-style-type: none"> • Normal maintenance • Incidents occurring after your home has been left unoccupied for 60 days • Cost of parts that are under guarantee • Claims relating to the interruption, failure or disconnection of the mains gas, electricity or water supply • Damage to garages, outbuildings, cess pits, septic tanks or fuel tanks, boundary walls, hedges, fences or gates • Boilers over 15 years old or with an output of more than 60 kw per hour or 250,000 BTU's 	22
	<p>Your cover includes up to: £500</p>	

Family Legal Protection – Section 5

Please refer to you policy Schedule for details of whether you are covered by this section.

Significant Features and Benefits	Significant Exceptions and Limitations	Policy Booklet Page No.
<p>Legal costs incurred in:</p> <p>Pursuing and defending your rights in respect of:</p> <ul style="list-style-type: none"> • employment disputes • contract disputes <p>Pursuing</p> <ul style="list-style-type: none"> • claims for death or injury • your legal rights following damage to your home or personal possessions <p>Defending your rights following</p> <ul style="list-style-type: none"> • an investigation by HM Revenue and Customs • prosecution for using or driving a motor vehicle 	<p>This does not cover:</p> <ul style="list-style-type: none"> • Fines, penalties and damages • Where it is likely that you will not recover damages or make a successful defence of your claim • Costs incurred before written acceptance of your claim is given by DAS <p>Unless DAS agrees to start court proceedings or there is a conflict of interest, DAS is free to choose an appointed representative to help you</p>	23-26
	<p>Your cover includes up to: £100,000</p>	

Excesses

Section 1 – Contents, Art and Jewellery

The standard excess is £250

Section 2 – Buildings

- The standard excess is £250
- Claims for subsidence, heave and landslip are subject to an excess of £1,000

Section 5 – Family Legal Protection

Claims for nuisance or trespass are subject to an excess of £250

There is no excess applicable to claims made under

Section 3 - Liability

Section 4 - Home Emergency

For claims over £10,000 we will not deduct an excess where this is less than £500

Cancellation rights

You have the right to cancel your policy for a period of 21 days from the day of purchase of the contract or the day on which you receive your policy documentation, whichever happens later. If you cancel in this period you will receive a full premium refund. If you wish to cancel your policy you should write to: Saga Home Insurance TailorMade, Sterling Insurance Company Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX. Full details of your cancellation rights can be found in your Policy Booklet.

Making a claim

For claims under all sections other than Family Legal Protection, telephone our claims team on 0845 301 6202.

For Legal and Tax advice call 0845 070 2311.

How to complain

We hope that you will be happy with the service provided. However, if for any reason you are unhappy, please contact Customer Services on 0845 301 6203 who will also supply you with a copy of our complaints handling procedure on request. Please refer to your Policy Booklet for further details on how to complain.

If you are dissatisfied with the outcome of the insurer's investigation, you can ask the Financial Ombudsman Service to consider your complaint.

If your complaint relates to DAS or Family Legal Protection, please call 0845 026 7595.

If your complaint relates to a Home Emergency Claim, please contact the Customer Relations Department at Homeserve Claims Management Ltd, Caxton Road, Preston PR2 9NX or call 01772 758857.

Financial Services Compensation Scheme

The insurers who underwrite Saga Home Insurance TailorMade are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS website www.fscs.org.uk.