



Saga Home Response

Your Policy Booklet



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To make a claim under your policy please check in this Policy Booklet that the incident is covered by your policy and then telephone us on **0845 301 0202** as quickly as possible, providing the following information:

- Your policy number (this is shown on your Schedule)
- Your name and address including the postcode
- The nature of your claim.

Welcome to Saga Home Response.

Thank you for choosing this policy, which provides insurance and help in the event of certain situations that affect the safety, security and habitability of your home.

Please read the Policy Booklet carefully, together with your policy Schedule, to make sure the cover you have chosen is the most appropriate for you.

If you need to make a claim, you can find details of how to do so on page 5.

A handwritten signature in black ink that reads "Roger Ramsden." The signature is written in a cursive style with a period at the end.

Roger Ramsden
Chief Executive

About your policy

Please check your policy Schedule to see which sections of the policy you have purchased.

This policy is not designed to replace your buildings and contents insurance policies and will not provide assistance for normal day-to-day home maintenance.

Home Response

- Water supply pipes
- Plumbing and drainage
- Internal domestic gas supply
- Internal domestic electrical failure
- Roofing
- Pest infestation
- Keys and locks
- Windows
- Overnight accommodation.

Extended Home Response

- Plumbing maintenance
- Electrical maintenance.

Central Heating Response

- Main heating system and boiler repair in event of complete breakdown or failure.

Extended Central Heating Response

- Main heating system and boiler repair in the event of partial breakdown or failure
- Annual boiler service and safety check.

Annual Boiler Service

- Annual service and safety check.

We have put this wording together to clearly set out the details of your insurance cover. Please read it carefully, along with your Schedule and Summary of Cover, to make sure it meets your needs.

Remember to check the exclusions and restrictions under each section and also the General Exclusions and Conditions which apply to the whole policy.

Renewing your cover

You will be sent a renewal invitation 21 days before your renewal date, which will include details of your premium for the next year. If you pay by Direct Debit, continuous authority credit card or continuous authority debit card, Saga will renew your policy each year using the payment details you have given us unless you notify us that you do not want to renew automatically or that you want to renew using a different payment method, in which case if you pay by Direct Debit you will need to cancel your Direct Debit mandate with your bank.

If you need to make a claim and helplines

Making a claim

1. If an insured event takes place ring **0845 301 0202** as quickly as possible.
2. We will try to find a suitable repairer. However, we may not be able to do this if:
 - the weather is too bad;
 - there are industrial disputes, official or otherwise;
 - the public transport system fails (including the road and railway networks and repairs to them); or
 - there are other problems which prevent someone gaining access to the home or which make providing the service impractical.
3. The insurer will only pay charges of repairers instructed by us. The insurer will not pay any claim unless we have given our agreement, or if there is no adult of 18 years or over present at home when our approved repairer arrives.
4. The insurer will pay the claim subject to the terms, exclusions and conditions of this Saga Home Response policy.
5. Repairers will only attend if an adult of 18 years or over is present at the home.

Please remember that you will need the policy number shown on your Schedule each time you contact us.

Financial Services Compensation Scheme (FSCS)

The insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if the insurer cannot meet their obligations. This depends on the type of insurance and the circumstances of your claim. Further information about compensation scheme arrangements is available from the FSCS website www.fscs.org.uk

If you need to complain

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 to resolve the situation.

If you have a query or complaint about your Saga Home Response policy, please contact Customer Services on **0845 300 4062**. If you have a complaint about a claim, please call **0845 300 3677**. If this does not resolve your complaint, please follow the procedure listed below. 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 your enquiry or complaint is about a claim:

Step 1 - Please contact:

Customer Support

Fanum House

Basing View

Basingstoke

RG21 4EA

Telephone: **0845 300 3677**

Step 2 - If you are not satisfied with the insurer's final response, you can ask the Financial Ombudsman Service to review your case.

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

Middelburg Square

Folkestone

Kent CT20 1AZ

Telephone: **01303 771160**

Fax: **01303 771347**

Step 2 - If this does not resolve your problem,

you may write to:

Director of Customer Service

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.

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: **0300 123 9123** or **0800 0234 567**

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.

This is not applicable if you have chosen the Annual Boiler Service level of cover only because it is not an insurance contract.

Introduction to your Saga Home Response policy

This insurance has been arranged with Acromas Insurance Company Limited.

Acromas Insurance Company Limited has relied on the information you gave when they agreed to provide cover. Your Policy Booklet and Schedule form your contract of insurance and must be read together as one document. Please read these carefully to make sure they meet your needs.

Acromas Insurance Company Limited has agreed to insure you under the terms, conditions and exclusions in or endorsed on this Policy Booklet and for which you have paid or agreed to pay the required premium.

Signed for and on behalf of Acromas Insurance Company Limited.

A handwritten signature in black ink that reads "David Slater". The signature is written in a cursive, slightly slanted style.

David Slater
Chief Executive
Acromas Insurance Company Limited

Glossary of terms

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

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

Beyond economic repair When the **insurer** determines that the cost to repair **your boiler** will exceed its value.

Boiler **Your** domestic boiler (excluding warm air heating and solar heating systems) contained within **your home** with an output not exceeding 60 kw/hr, including the appliance isolating valve and manufacturer fitted components within the boiler as well as the motorised valves, thermostat, and time, temperature and pressure controls.

Domestic electrical system The permanent 240 volt electrical supply system providing power to **your home** from the point where it leaves the mains electricity meter. This includes all fuse boxes, wall sockets, light switches and light sockets.

Home The private dwelling (excluding detached outbuildings, sheds and detached garages) shown on **your Schedule** occupied by **you, your** immediate family or any lodger so long as **you** are also resident at this **property**. Such private dwelling must be a single self-contained unit with its own front door, of standard wall and tile roof construction.

Home emergency A sudden unexpected event, which in the **insurer's** opinion requires immediate action to:

- prevent damage or further damage to **your home**; or
- make **your home** safe or secure or habitable; or
- alleviate unreasonable discomfort, risk or difficulty to **you**.

Impact damage Damage as a result of a falling tree, or caused by plane or aerial debris, or caused by a vehicle, or as a result of a stone propelled by a motorised device.

Insured event(s) As detailed under Home Response and/or Extended Home Response, Central Heating Response and Extended Central Heating Response. Please refer to **your Schedule** which details which cover applies to **your** policy.

Insurer Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered Number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE. Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar. Acromas Insurance Company Limited is a member of the Association of British Insurers.

Main heating system The main hot water or central heating system in **your home**. This includes pipes which connect components of the system but not cold water supply or drainage pipes. This does not include any non-domestic **boiler** or any form of solar heating.

Partial failure Intermittent faults, the failure of one or more radiators or water or gas leaks from the system.

Period of insurance The period for which the **insurer** has agreed to cover **you** and for which **you** have paid the required premium as shown on **your Schedule**.

Permanent repair Work required to put right the damage caused by the **insured event**.

Policyholder The person(s) named on **your Schedule**.

Property	The home and land within its boundary.
Schedule	The document which gives details of you , the insurer , your home and cover.
Temporary repair	The repair that will resolve the emergency but may need to be replaced by a permanent repair . Should a return visit be required to complete a permanent repair the cost for these additional repairs will be your responsibility.
You, your	The policyholder , spouse/partner living in the home .
Water supply pipe(s)	The main pipe from and including the main stopcock from your home up to where it is connected to the public or shared water supply pipes within the boundary of your property that is not the responsibility of your water utility company.
We, us, our	Saga Services Limited.

Home Response

Your Schedule will show if **you** have purchased this section. This section should be read in conjunction with the 'General Exclusions' on pages 22 and 23, the 'General Conditions – Claims' on page 24 and the 'General Conditions' on page 25.

You are covered for the following

The **insurer** will pay up to £2,000 per **insured event**, for call out, labour, parts, materials and VAT following an **insured event** which occurs during the **period of insurance**. This limit includes any costs incurred under the overnight accommodation cover.

Water supply pipes

(This subsection will not apply to flats and maisonettes where there are shared facilities.)

A **home emergency** involving the sudden unexpected leakage, collapse or blockage of the mains **water supply pipes** connecting the main stopcock in **your home** to the point where it is connected to the public or shared **water supply pipes** within the boundary of **your home** provided **you** have sole responsibility for this.

You are not covered for the following

More than four **insured events** per **period of insurance** (unless **you** have Extended Home Response).

1. Leaking washing appliances, which are fitted with a stop tap.
2. Water pipes to or from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, rainwater pipes, roofs, guttering or other external property.
3. Damage accidental or otherwise caused by external means, including those caused by failure or disconnection of water supplies, plants or tree roots etc.
4. Sections of pipe that are shared.
5. Frozen pipes that have not resulted in confirmed damage.
6. Repairing or replacing soakaways (a pit filled with rubble for water to drain into), cesspits, septic tanks, treatment plants and their overflow pipes.
7. If the **insurer** has to dig on **your property**, they will fill in and leave ground level but will not be in a position to replace the original surface, fittings or construction.
8. Any fixture where its replacement is solely necessary as a result of changes in legislation or health and safety guidelines.
9. Any work where permits are required to work on the public highway.

You are covered for the following

Plumbing

A **home emergency** relating to:

- a) The internal hot and cold water pipes between the main internal stopcock and the internal taps.
- b) The cold water storage tank.
- c) The internal overflow pipes which suddenly start leaking.
- d) A sudden and unexpected water leak emanating from **your** toilet cistern.
- e) A sudden and unexpected water leak affecting **your** central heating water pipes.
- f) A sudden and unexpected leak from shower fixtures and fittings which cannot be controlled.
- g) Failure of the toilet to function where it is the only accessible toilet in **your home**.

You are not covered for the following

10. The fabric of the **property** and any fixtures, fitting or other item of equipment, not directly causing or damaged by the **home emergency**.

1. Sections of pipe that are shared.
2. Frozen pipes that have not resulted in confirmed damage.
3. Damage to water pipes to or from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, rainwater pipes, roofs, guttering or other external property.
4. Damage accidental or otherwise caused by external means, including those caused by failure or disconnection of gas, electricity, oil supplies or water supplies.
5. Repair or replacement of cylinders, replacing steel or asbestos water tanks, immersion heaters, heating controls, water circulating and pressure pumps, radiators, radiator valves, shower units and fittings, steel pipes, any internal pipe work of one-inch bore or greater and heated towel rails.
6. Repairing or replacement of washers or taps.
7. Damage resulting from lack of proper maintenance.
8. Cost of any redecoration.
9. Breakage or failure of saniflow systems or sanitary ware, siphon units, guttering, bath, basin, bidet, sink, water taps, shower trays or enclosures, toilet bowls and associated pumps.
10. A leaking central heating radiator where **you** are able to turn off the radiator and stop the leak.
11. Refilling the heating system with additives such as corrosion inhibitor.

You are covered for the following

Drainage

A **home emergency** relating to damage to the waste drainage pipes or rainwater drains within the boundary of **your property** if flow has been prevented. This includes the locating, unblocking and repairing of such pipes or drains up to the boundary point where they are connected to the public or shared drains connection, if **you** are responsible for this.

Internal domestic gas supply

A **home emergency** relating to a sudden and unexpected leak to the internal domestic gas supply pipe from the meter to the gas appliance.

Any suspected gas leaks should be reported immediately to the National Gas Emergency Service on **0800 111 999**.

You are not covered for the following

1. Damage caused by external means, including those caused by plants or tree roots.
 2. Vacuum drainage systems or the cost of draining down where no appropriate drainage facility is available.
 3. Damage resulting from lack of proper maintenance.
 4. Breakage or failure of saniflow systems or sanitary ware, siphon units, guttering, bath, basin, bidet, sink, water taps, shower trays or enclosures, toilet bowls and associated pumps.
 5. Repairing or replacing soakaways (a pit filled with rubble for water to drain into), cesspits, septic tanks, treatment plants and their overflow pipes.
 6. If the **insurer** has to dig on **your property**, they will fill in and leave ground level but will not be in a position to replace the original surface, fittings or construction.
 7. Claims relating to blockages which are found to be external pipes that are outside the boundary of **your property** or any shared pipes where the property is a flat or maisonette.
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1. Any claim relating to the interruption, failure or disconnection of the mains gas supply.

You are covered for the following

Internal electrics

A **home emergency** relating to the complete, sudden unexpected failure to function of the **domestic electrical system** in **your home**.

Roofing

Sudden and unexpected damage to the slate or tile roof of the **home** with a likelihood of flooding, or affecting security.

If, in the **insurer's** opinion, a **permanent repair** cannot be completed on the initial visit, a **temporary repair** will be carried out with the use of tarpaulin or a similar material.

We will always try to complete a **permanent repair** where it is as cost effective as a **temporary repair** and it is possible at first attendance.

Pest infestation

Removal of mice, rats, wasps, hornets and cockroaches where evidence of infestation in **your home** has been found.

You are not covered for the following

1. Any claim relating to the interruption, failure or disconnection of the mains electricity supply.
2. Any claim relating to **your** failure to purchase or provide sufficient electricity or the non-payment of **your** energy account.
3. Any claim relating to **partial failure** of the internal domestic electrical supply.
4. Any claim relating to the failure of the mains electrical supply.

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1. Thatched, flat, glass, plastic, felt or tarpaulin roofs.

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1. Pest infestation outside of the **home**, unless a nest is attached to the main structure of the **home**.
 2. Infestation known to exist prior to commencement of the policy or where the **home** has been unoccupied for more than 60 days.
 3. Any infestation where **you** have not taken reasonable hygiene measures to prevent pest infestation.
 4. Any infestation by any protected species including bats and bees.

You are covered for the following

Key and locks

A **home emergency** relating to:

- a) Gaining access or securing the **home** following the loss of keys or damaged keys to external doors;
- b) Gaining access or securing the **home** following a sudden and unexpected failure of the external locking mechanisms to doors as a result of vandalism, accidental damage, **impact damage** or break-in which renders the **home** unsecure;
- c) Replacement of locks for stolen keys to external doors;
- d) Damage to locks on external windows caused by vandalism, theft, or attempted theft.

Windows

A **home emergency** relating to broken or cracked windows.

If, in the **insurer's** opinion, a **permanent repair** cannot be completed on the initial visit, a **temporary repair** will be carried out with the use of boarding or a similar material.

We will always try to complete a **permanent repair** where it is as cost effective as a **temporary repair** and it is possible at first attendance.

Overnight accommodation

If, in the **insurer's** opinion, **you** cannot stay in **your home** overnight because it is uninhabitable for a period of over 48 hours due to an **insured event** covered by this policy, the **insurer** will, subject to prior agreement, reimburse hotel costs of up to £150 per night for a maximum of three nights in any **period of insurance** (including VAT). Each night will need to be pre-authorised by the **insurer**.

You are not covered for the following

1. Lost or stolen keys for garages, outbuildings and sheds.
2. Lost or damaged keys where another key or set of keys is available or **you** have other means of access to the **home**.
3. Stolen keys where a crime reference number has not been obtained.
4. Failure of the external locking mechanisms to doors as a result of vandalism or break-in where a crime reference number has not been obtained.
5. Repair and/or replacement of doors for garages, outbuildings and sheds.
6. Provision of multiple duplicate keys.

1. Criminal damage without a crime reference number that has not been reported to the Police.
2. Claims relating to windows that are shared/communal that are not part of **your home**.

1. Overnight accommodation where pre-authorisation per night has not been sought.
2. More than £150 (including VAT) per night.
3. More than three nights in any **period of insurance**.
4. Any costs incurred once the limit for the **insured event** has been exceeded.

Extended Home Response

Your Schedule will show if **you** have purchased this section. This section is in addition to Home Response. This section should be read in conjunction with the 'General Exclusions' on pages 22 and 23, the 'General Conditions – Claims' on page 24 and the 'General Conditions' on page 25.

You are covered for the following

The **insurer** will pay up to £2,000 for call out, labour, parts, materials and VAT following an **insured event** which occurs during the **period of insurance**. This limit includes any costs incurred under the overnight accommodation cover.

Unlimited number of call outs for:

- a **home emergency** with a limit of £2,000 per claim;
- plumbing maintenance with a limit of £2,000 per claim;
- electrical maintenance with a limit of £2,000 per claim.

You are also entitled to an unlimited number of call outs for all sections of Home Response on pages 10-14.

Plumbing maintenance

You are covered for call outs to **your home** during the **period of insurance** for the following plumbing maintenance issues:

- a) Repairs to dripping taps on sinks, baths and basins and external taps including the replacement of washers.
- b) Minor leaks coming from the internal hot and cold water pipes between the main internal stopcock and the internal taps, which can easily be contained.
- c) Any toilet in **your home**, which is in need of repair in order to function correctly.
- d) Repairs to radiator valves, hot water cylinders and immersion heaters if not **beyond economic repair**.
- e) Seized stopcock.

You are not covered for the following

1. Sections of pipe that are shared.
2. Frozen pipes that have not resulted in confirmed damage.
3. Damage to water pipes to or from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, rainwater pipes, roofs, guttering or other external property.
4. Damage caused by external means, including those caused by failure or disconnection of gas, electricity, oil supplies or water supplies.
5. Repair or replacement of steel or asbestos water tanks, heating controls, water circulating and pressure pumps, radiators, shower units and fittings, steel pipes, any internal pipe work of one-inch bore or greater and heated towel rails.

You are covered for the following

If, in the **insurer's** opinion, it is more cost effective to replace rather than repair a tap, basic standard taps will be fitted unless an alternative is provided by **you**.

Non-emergency claims under this section will be by appointment only, which will be scheduled at a time convenient for **you** between 9am and 5pm Monday to Friday, excluding Bank Holidays.

Electrical maintenance

You are covered for call outs to **your home** during the **period of insurance** for faults affecting part of **your domestic electrical system**.

Where replacement parts are used, basic white plastic fittings will be provided unless an alternative is provided by **you**.

Non-emergency claims under this section will be by appointment only, which will be scheduled at a time convenient for **you** between 9am and 5pm Monday to Friday, excluding Bank Holidays.

You are not covered for the following

6. Breakage or failure of saniflow systems or sanitary ware, siphon units, bath, basin, bidet, sink, toilet bowls and associated pumps.
7. Refilling the heating system with additives such as corrosion inhibitor.
8. Replacement of taps.
9. Damage resulting from lack of proper maintenance.
10. A leaking central heating radiator where **you** are able to turn off the radiator and stop the leak.
11. Replacement of radiator valves, hot water cylinders and immersion heaters.
12. Cost of any decoration.

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1. Any claim relating to the interruption, failure or disconnection of the mains electricity supply.
 2. Any claim relating to **your** failure to purchase or provide sufficient electricity or the non-payment of **your** energy account.
 3. Any claim relating to spotlights and decorative floor lights, security systems and any external fittings such as TV aerials and satellite dishes.
 4. Replacement of bulbs or fuses.
 5. Domestic electrical appliances.
 6. Controls, timers, programmers, pumps and detectors.
 7. Connections to pumps, swimming pools, ponds, fish tanks or water features whether inside or outside the **property**.
 8. Electrical failure where the fault is affecting communal areas e.g. flats.
 9. Total rewiring.

You are covered for the following

Overnight accommodation

If, in the **insurer's** opinion, **you** cannot stay in **your home** overnight because it is uninhabitable for a period of over 48 hours due to an **insured event** covered by this policy, the **insurer** will, subject to prior agreement, reimburse hotel costs of up to £150 per night for a maximum of seven nights in any **period of insurance** (including VAT). Each night will need pre-authorisation by the **insurer**. The **insurer** will also pay up to £30 a night for the cost of **your** domestic pets' accommodation for seven nights.

You are not covered for the following

1. Where pre-authorisation per night has not been given by the **insurer**.
2. More than £150 (including VAT) per night hotel costs.
3. More than £30 (including VAT) per night for domestic pets' accommodation.
4. Any costs incurred once the limit for the **insured event** has been exceeded.
5. More than seven nights in any **period of insurance**.

Central Heating Response

Your Schedule will show if **you** have purchased this section. This section should be read in conjunction with the 'General Exclusions' on pages 22 and 23, the 'General Conditions – Claims' on page 24 and the 'General Conditions' on page 25.

You are covered for the following

The **insurer** will pay up to £2,000 per **insured event**, for call out, labour, parts, materials and VAT following an **insured event** which occurs during the **period of insurance**.

Main heating system and boiler repair or replacement

A **home emergency** relating to the sudden, unexpected complete failure to function of the **main heating system** or **boiler** in **your home**.

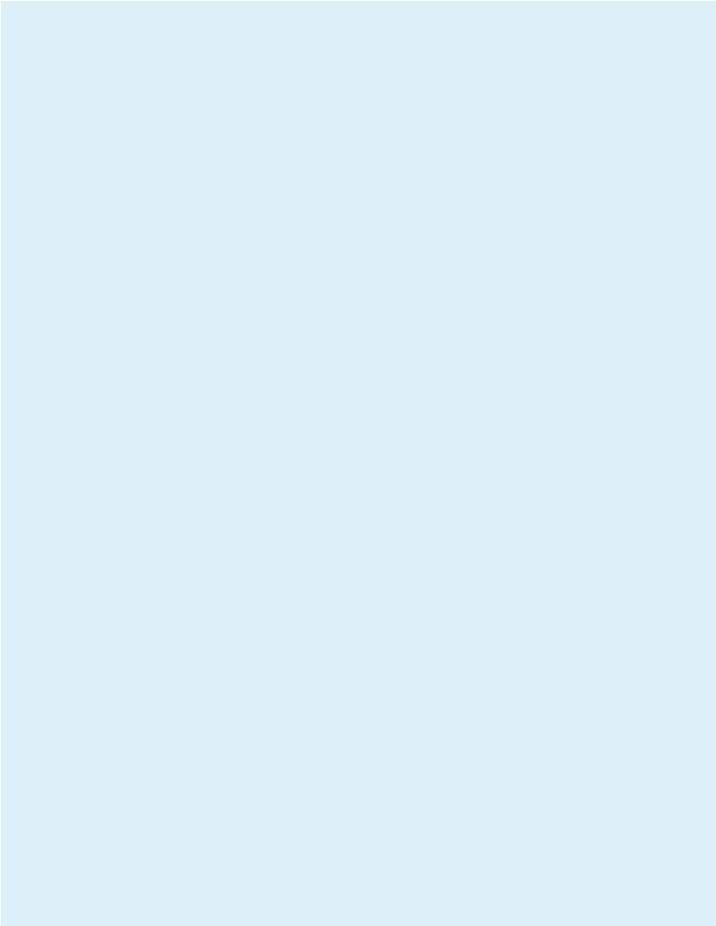
If, in the **insurer's** opinion, **your boiler** is **beyond economic repair**, the **insurer** will contribute a maximum of £250 towards the cost of **you** replacing it with a new **boiler**.

You are not covered for the following

More than four **insured events** per **period of insurance** (unless **you** have Extended Central Heating Response).

1. Warm air and solar heating systems or boilers with an output over 60 kw/hr.
2. Any loss or damage caused by a **boiler** which has not been properly maintained in accordance with manufacturer's instructions.
3. Any non-functional decorative parts, trim or casing.
4. Repairs that require a chemical flush of **your boiler** or **main heating system**.
5. Repair or replacement of cylinders, replacing steel or asbestos water tanks, immersion heaters and water circulating and pressure pumps.
6. Removal of asbestos associated with the repair.
7. Repairs or replacement of cold water storage tanks.
8. Repairs required as a result of design faults or installation errors
9. Air locks or the balancing of the central heating system.
10. Adjustments to the central heating controls including the relighting of the pilot light/flame.
11. Any **boiler** systems that have not been correctly installed to British Standards.

You are covered for the following



You are not covered for the following

12. Any excess applicable, as shown on **your Schedule**.
13. Problems caused by faults in the utility supply.
14. Repair and replacement of:
 - flues which are not part of **your boiler**
 - any decorative radiators or coverings
 - showers, fittings and taps
 - hot water cylinder.
15. Any **partial failure**.
16. Descaling or desludging and any work arising from damage caused by hard water scale, rust or sludge deposit or from damage caused by corrosive water, water with a high chemical content or any water pressure adjustments on sealed installations.
17. Refilling the heating system with additives such as corrosion inhibitor.

Extended Central Heating Response

Your Schedule will show if **you** have purchased this section. This section is in addition to Central Heating Response with unlimited call outs and no maximum claim limit. This section should be read in conjunction with the 'General Exclusions' on pages 22 and 23, the 'General Conditions – Claims' on page 24 and the 'General Conditions' on page 25.

You are covered for the following

The **insurer** will pay for call out, labour, parts, materials and VAT following an **insured event**, which occurs during the **period of insurance**.

Main heating system and boiler repair

As part of this cover **we** will need to undertake an Initial Inspection of **your main heating system** (covered on page 30) before **we** can offer **you** the cover below:

We will cover:

- a) Parts and labour costs in order to make repairs in the event of a **partial failure of your boiler or main heating system**.
- b) Any work required after a chemical flush (at **your** own expense) of **your boiler or main heating system**.

If, in the **insurer's** opinion, **your boiler** is **beyond economic repair**, the **insurer** will:

- give **you** £500 towards a replacement boiler if **your boiler** is less than seven years old. This can be claimed by providing a copy of **your** receipt within 60 days of the call out.
- give **you** up to £250 towards a replacement boiler if **your boiler** is more than seven years old. This can be claimed by providing a copy of **your** receipt within 60 days of the call out.

You are not covered for the following

1. Descaling or desludging and any work arising from damage caused by hard water scale, rust or sludge deposit or from damage caused by corrosive water, water with a high chemical content or any water pressure adjustments on sealed installations.
2. Refilling the heating system with additives such as corrosion inhibitor.
3. Repairing or replacing parts of **your main heating system** which are part of or are specifically designed for piped or electric under floor heating.
4. Repair and replacement of:
 - flues which are not part of **your boiler**
 - any decorative radiators or coverings
 - any non-functional decorative parts, trim or casing
 - showers, fittings and taps
 - hot water cylinder
 - cold water storage tanks.
5. Repairs required as a result of design faults or installation errors.

You are covered for the following

Any suspected gas leaks should be reported immediately to the National Gas Emergency Service on 0800 111 999. After this you should contact us via the Home Response helpline on 0845 301 0202.

Overnight accommodation

If, in the **insurer's** opinion, **you** cannot stay in **your home** overnight because it is uninhabitable for a period of over 48 hours due to an **insured event** covered by this policy, the **insurer** will, subject to prior agreement, reimburse hotel costs of up to £150 per night for a maximum of seven nights in any **period of insurance** (including VAT). Each night will need pre-authorisation by the **insurer**. The **insurer** will also pay up to £30 a night for the cost of **your** domestic pets' accommodation for seven nights.

You are not covered for the following

6. Any **boiler** systems, which have not been correctly installed to British Standards.
7. Problems caused by faults in the utility supply.
8. Any excess applicable, as shown on **your Statement of Insurance**.

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1. Where pre-authorisation per night has not been given by the **insurer**.
 2. More than £150 (including VAT) per night hotel costs.
 3. More than £30 (including VAT) per night for domestic pets' accommodation.
 4. Any costs incurred once the limit for the **insured event** has been exceeded.
 5. More than seven nights in any **period of insurance**.

General Exclusions that apply to the whole policy (except Annual Boiler Service)

The **insurer** will not cover

1. Any event or emergency, which happens before the start of **your period of insurance** or within 14 days of the start of this insurance. The 14-day restriction only applies at the start of **your** policy; it does not apply when **you** renew **your** cover. If **you** have upgraded **your** policy to include additional sections this 14-day exclusion period applies to the additional sections from the point at which they are added. If **you** have upgraded from another of **our** Saga Home Response policies this 14-day exclusion period will be waived for losses that would have been insured under **your** previous policy.
2. Any loss or damage arising from circumstances that **you** were aware of at the time of entering into this contract, which existed before **your** application for this insurance policy or which occurs during the 14 day exclusion period. This includes any loss or damage arising from circumstances that **you** were aware of at the time of upgrading **your** policy to include additional sections or upgrading from another of **our** Saga Home Response policies.
3. Any cost relating to the attempted repair by **you** or **your** own contractor or for the cost of parts or services, which have not been authorised by the authorised **insurer** through the 24-hour claims number.
4. Any loss or damage caused by a **boiler** or **main heating system** which has not been properly maintained in accordance with manufacturer's instructions.
5. Any claim relating to the failure of equipment or facilities which is a result of them being incorrectly installed, repaired or modified, or which is caused by a design fault which makes them inadequate or unfit for use.
6. Claims for parts or labour if the equipment or facility is still under guarantee or warranty from the manufacturer, supplier or installer.
7. The malfunction or blockage of septic tanks, cess pits or fuel tanks, or blockages due to the failure to empty such items.
8. Any costs **we** would incur gaining access to **your** system or appliance in order to make a repair, with the exception of a plumbing **home emergency** where there is escape of water. **We** will not cover the cost of gaining access to an appliance or system where the system is inaccessible due to design fault.
9. Any damage incurred in gaining access to **your** appliance, **boiler** or **main heating system**; **we** will not cover any associated making good or redecoration.
10. Any damage to the fabric of the **property** and any contents, fixtures, fitting or other item of equipment, not directly causing the breakdown or **home emergency**.
11. Any claims arising out of subsidence, landslip or heave.
12. Damage to boundary walls, gates, hedges or fences and any damage to garages or outbuildings.
13. Descaling and any work arising from hard water scale or from damage caused by excessive water or sludge resulting from corrosion.
14. Any loss or damage relating to **permanent repairs**, which are or should be more specifically insured as part of any other insurance policy.
15. Any claim relating to the interruption, failure or disconnection of the mains utility supplies.
16. Replacing or repairing any steel, lead or central heating iron pipes.
17. Removal of asbestos associated with the repair.
18. Any claim related to domestic appliances.
19. Any claim related to under floor heating systems.
20. Any fall in market value as a result of repairs or reinstatement.
21. Any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

22. Damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
23. Any legal liability, loss or damage to any **property**, or any resulting loss or expense directly or indirectly caused by or contributing to or arising from ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or the radioactive, toxic, explosive or other hazardous properties of explosive nuclear equipment or its nuclear parts.
24. Loss, damage, or any resulting loss or liability or injury directly or indirectly caused by, contributed to or arising from pollution or contamination unless it is: caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** at the **property**; and reported to **us** within 30 days of the end of the **period of insurance**. In which case, all such pollution or contamination will be considered to have happened at the time of such accident.
25. Loss or damage or expense caused by or any legal liability arising from any computer hardware or software or other electrical/electronic equipment not being able to recognise or process any date as the true calendar date. Subsequent loss or damage, which is otherwise covered by the policy, is nevertheless insured.
26. Loss or damage arising from gradually operating causes including deterioration, corrosion, rot or similar causes.
27. Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss. For the purpose of this exception an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
28. Any losses that are not directly associated with the **insured event** unless expressly stated in this policy.
29. Claims where **your home** has been unoccupied for more than 60 consecutive days.
30. Damage caused by a deliberate act by **you** or anyone else living in **your home**.
31. Any fixture where its replacement is solely necessary as a result of changes in legislation or health and safety guidelines.
32. While **we** seek to meet the service needs of **our** customers at all times, **our** resources are finite and this may not always be possible. **We** will use all reasonable endeavours to complete the services within the time estimates given to **you**. **We** will inform **you** of any delay as soon as reasonably practical.
33. If weather conditions mean that either:
 - a) it is not safe for the engineer to complete the services, or
 - b) the services could not reasonably be carried out to required standards, then **we** reserve the right to rearrange an appointment. In these situations, **you** will be given as much notice as possible.
34. **We**, and **our** agents or sub-contractors, shall not be liable to **you** for any loss or damage caused by **us**, **our** employees, agents or sub-contractors where
 - a) there is no breach of a legal duty owed to **you** by **us** or **our** employees, agents or sub-contractors;
 - b) such loss or damage is not a reasonably foreseeable result of such a breach; or
 - c) any loss or damage, or any increase in the same, results from any breach or omission by **you**.

We, **our** employees, agents or sub-contractors shall not, in any event, be liable for losses relating to any business interests **you** may have including, without limitation, loss of profits, loss of opportunity or of business or losses relating to business interruption.
35. Any claims relating to shared facilities where **you** don't have sole responsibility.
36. Cover is not extended to social or housing association tenants and is only available to owner-occupiers or private tenants.

General Conditions – Claims

1. Where replacement parts are required basic standard fittings will be fitted that comply to current regulations.
2. Other insurance – if **you** claim under this insurance and **you** have other insurance covering the same liability, loss or damage, **we** will pay only **our** proportionate share.
3. The **insurer** is entitled to:
 - take over, defend or settle any legal action in **your** name;
 - take legal action at **our** expense and for **our** benefit, but in **your** name, to recover any payment **we** have made under the policy; and
 - receive from **you** any help and information **we** may need.
4. **We** treat each item of a matching set or suite of sanitary fittings as a single item. **We** will not pay for repairing/replacing any undamaged item in a matching set/suite.
5. If **you** or **your** representative are not at the **property** at the arranged time discussed with **us**, **we** may charge **you** a fee to cover the cost of the call out.
6. If **you** are not the registered owner of the **property**, but are the registered tenant, then for cover to be valid **you** must, at the time of making a claim, confirm that **you** have the registered owner's consent to allow **us** or **our** representatives to deal with the **insured event**, remedial work and/or service (as applicable) emergencies in the **property** **you** are renting. If these conditions are not fulfilled then **we** reserve the right not to provide service and/or cover under the terms of **our** contract with **you**.
7. While **we** seek to meet the service needs of **our** customers at all times, **our** resources are finite and this may not always be possible. **We** will use all reasonable endeavours to complete the services within the time estimates given to **you**. **We** will inform **you** of any delay as soon as reasonably practical.
8. If weather conditions mean that either:
 - a) it is not safe for the engineer to complete the services, or
 - b) the services could not reasonably be carried out to required standards,then **we** reserve the right to rearrange an appointment.

General Conditions that apply to the whole policy (except Annual Boiler Service)

1. Cancellation within the first 14 days

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

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

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

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

Cancelling **your** policy

If this policy no longer meets **your** needs **you** have the right to cancel it at any point during its duration. **You** can telephone Saga on 0845 300 4062 or write to **us** at Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ to cancel **your** policy. Cancellation is effective from the date **your** letter is received.

We or the **insurer** may cancel this policy by giving **you** seven days notice by recorded delivery letter. **We** will send this notice to **your** last known address.

We will refund any premium owing to **you** on a pro-rata basis, if **you** have not made a claim under this policy (or under **your** Saga Home Insurance policy if **you** have chosen Saga Home Response as an additional cover option).

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. **We** will deduct an **administration fee** from **your** refund.

2. Fraudulent claims and statements

If **you** or anyone acting on **your** behalf makes any claim or statement knowing it to be false or fraudulent as regards amount or otherwise, or if any loss or damage is caused by **your** wilful act or with **your** connivance, the authorised **insurer** will not pay the claim, all cover under this policy will cease and **you** will lose all premiums **you** have paid for this policy.

In addition the authorised **insurer** may recover any sums paid by way of benefit under the policy.

If **you** fraudulently provided false information, statements or documents the authorised **insurer** may record this on anti-fraud databases and may also notify other organisations.

- You** and the **insurer** are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the law of the country in which **you** reside at the inception of the contract will apply. If **you** are not resident (or, in the case of a business, the registered office or principal place of business is not situated) in England, Wales, Scotland or Northern Ireland, the law which will apply is the law of England and Wales.
- The terms and conditions and all other information concerning this insurance are supplied in the English language and **we** and the **insurer** undertake to communicate in this language for the duration of the policy.
- Save for the rights granted to **us** under this contract any person or company who is not a party to this contract does not have any rights they can enforce under this contract by virtue of the Contracts (Rights of Third Parties) Act 1999 except those they have by law.

Annual Boiler Service – Terms and conditions

Your Schedule will show if **you** have purchased this section. This section is also included if **you** have purchased Extended Central Heating Response.

If **you** have any questions or queries relating to **your** boiler service or these terms and conditions please call us on: **0845 601 2378**.

Additional definitions applying to Annual Boiler Service and Initial Inspection sections only:

Attendance fee	Our attendance fee of £40 including VAT.
Boiler	The boiler at the home on which the services are performed or requested to be performed.
Breakdown	A sudden and unexpected problem with your main heating system .
Engineer	The person providing the services .
Fee(s)	The sum, calculated in accordance with clause 1, which you agree to pay us in consideration of the performance of the services which shall include the parts and labour identified to you by us and/or, where applicable, our attendance fee , and any VAT and other applicable taxes payable in relation to such sum(s).
Immediately dangerous	A boiler which if operated or left connected to a gas supply, is an immediate danger to life or property.
National Gas Emergency Service Call Centre	The dedicated 24-hour UK based service centre for all gas enquiries.
Remedial work	Work required to bring a boiler or main heating system up to standard, as specified by us .
Saga Group	Saga Services Limited and any holding company or subsidiary company within the Saga group of companies.

Service(s) The **boiler** service that **we** provide to **you** under these terms and conditions in relation to **your property** including but not limited to both labour and parts.

The annual service is a safety and efficiency check, which includes the following:

- boiler performance test
- controls check
- flue terminals and output test
- pipe work and ventilation check
- gas pressure and heat input check
- full test of all gas boiler components and functionality, seals and ignition system
- disassembly and cleaning of key components
- advice on using central heating efficiently.

General terms of contract

Appointments and cancellation

1. **You** will be contacted via telephone by **us** in order to make a **boiler service** appointment. **You** will be given a two-hour arrival window for **your** appointment. **We** will then send **you** a letter confirming **your boiler service** appointment date and time.
2. If **you** or **your** representative are not at the **property** at the appointment time arranged with **us**, **we** may charge **you** an **attendance fee**.
3. If **you** rearrange the **service** appointment more than 24 hours prior to **your** appointment, **you** may do so without being charged an **attendance fee**.
4. If **you** rearrange **your** appointment less than 24 hours prior to **your** appointment, **we** may charge **you** an **attendance fee**.

The service and exclusions

5. The delivery of the **service** in itself does not provide validation of any insurance cover offered by **us**. For the avoidance of doubt, by providing the **service**, **we** do not validate that **your boiler** qualifies for cover under any of the Saga Home Response family of products.
6. The **service** will be delivered by a Gas Safe registered **engineer**.
7. The **service** is a safety and efficiency inspection which will include: a **boiler** performance test, checking controls, testing of flue terminals and output, checking pipework and ventilation, gas pressure and heat input check, full testing of all gas **boiler** components and functionality, seals, ignition system, and the disassembly and cleaning of key components. In addition, advice on using central heating efficiently will be provided to **you**.
8. The **service** includes up to £10 of materials and parts. Additional charges may be payable by **you** if the **service** requires the purchase of service parts greater than £10. The **engineer** will inform **you** of those costs before commencing **your service**.
9. If **your boiler** passes the safety inspection element of the **service you** will be provided with a dated certificate which acts as proof of **service** and safety inspection.
10. If **your boiler** fails the safety inspection then **you** will not be issued with a certificate. The **engineer** will explain to **you** the work that needs to be done in order to pass. The **service** does not include any further work required to pass the safety inspection.
11. If **your boiler** is categorised as **immediately dangerous** then, with **your** permission, the **boiler** is physically disconnected, capped off and labelled 'do not use'. If **your** permission is not provided, the **National Gas Emergency Service Call Centre** will be informed (this is a legal requirement **we** are required to meet).
12. The **service** is only available for domestic **boilers** up to 60kw power output.
13. The **service** does not include:
 - (i) removing sludge or hard-water scale from the **boiler** or system (PowerFlush);

(ii) repairing the **boiler**;

(iii) repairing or replacing parts of the central heating system and controls.

14. **You** must provide **us** with clear unobstructed and safe access to the **boiler** and central heating components. If such access is not provided at the time of the **service**, **we** may not be able to carry out the works. Where access may only be gained by the removal of kitchen cupboards, furniture etc, **we** will not be liable for any damage which occurs provided **we** have taken reasonable care in removal and **you** may be asked to sign a disclaimer regarding the same.

Liability

15. Where **we** agree to carry out **services** for **you**, those **services** shall be undertaken by the **engineer** designated by **us** at **our** absolute discretion.
16. **We** have the right, at any time, to refuse to arrange **service**, to provide **service** or continue to provide **service** of whatever nature where **we** reasonably consider that:
 - (i) **you** or anyone accompanying **you** is behaving or has behaved in a threatening or abusive manner to **our** employees or agents, or to any third party contractor;
 - (ii) **you** have falsely represented that **you** are entitled to **services** that **you** are not entitled to;
 - (iii) **you** have assisted another person in accessing **services** provided by **us** to which they are not entitled;
 - (iv) **you** owe the **Saga Group** money or have no ability to pay.
17. **We** shall not be liable for any delay or for the consequences of any delay in performing any of **our** obligations if such delay is due to any cause whatsoever beyond **our** reasonable control, and **we** shall be entitled to a reasonable extension of the time for performing such obligations.
18. **We** shall only be liable for rectifying **services** completed by **us** and shall not be held responsible for ensuing damage or claims resulting from this or other **services** overlooked or subsequently requested and not undertaken at that time.
19. While **we** seek to meet the **service** needs of **our** customers at all times,

our resources are finite and this may not always be possible. **We** will use all reasonable endeavours to complete the **services** within the time estimates given to **you**. **We** will inform **you** of any delay as soon as reasonably practical.

20. **We** shall not be liable for any failure where such failure results from circumstances outside **our** reasonable control. Events which constitute circumstances outside **our** reasonable control include (but are not limited to) acts of God; outbreak of hostilities; riot; civil disturbance; acts of terrorism; acts of government or authority (including the refusal or revocation of any licence or consent); fire; subsidence; explosion; flood; snow, fog or other bad weather conditions; vehicle, equipment or systems failures; shortages of fuel or other necessary supplies; failure of telecommunications lines or systems; default of suppliers or subcontractors; theft; malicious damage; any refusal of access to (or inability to access) the agreed location for carrying out **services**; strike, lock out or industrial action of any kind.
21. If weather conditions mean that either:
- a) it is not safe for the **engineer** to complete the **services**; or
 - b) the **services** could not reasonably be carried out to required standards,
- then **we** reserve the right to rearrange an appointment. In these situations, **you** will be given as much notice as possible.
22. **We** and **our** agents or sub-contractors, shall not be liable to **you** for any loss or damage caused by **us**, **our** employees, agents or sub-contractors where:
- a) there is no breach of a legal duty owed to **you** by **us** or **our** employees, agents or sub-contractors;
 - b) such loss or damage is not a reasonably foreseeable result of such a breach; or
 - c) any loss or damage, or any increase in the same, results from any breach or omission by **you**.
- We**, **our** employees, agents or sub-contractors shall not, in any event, be liable for losses relating to any business interests **you** may have including, without limitation, loss of profits, loss of opportunity or of business or losses relating to

business interruption.

23. In instructing **us** to perform the **services**, **you** warrant that **you** have obtained all necessary consents and authorisations (including but not limited to consent from the relevant planning authority and/or listed building consent) and **we** accept no liability where **you** have failed to do so. **You** agree to hold **us** harmless and make good any losses, costs or damages which **we** incur as a result of any claims against **us** for **services** performed without the necessary consents.
24. Where **you** are not the owner of the **property**:
- (i) by instructing **us** to carry out the **services** in relation to the **property**, **you** warrant to **us** that **you** are authorised by the owner to do so; and
 - (ii) **you** agree to hold **us** harmless and make good any losses, costs or damages which **we** incur as a result of any claims against **us** by the owner of the **property** alleging that, or resulting from the fact that, **you** were not authorised to so instruct **us** and/or the provision by **us** of **services** under **your** direction.

Use of personal information

25. Any personal data **you** provide will be held securely and in accordance with the Data Protection Act 1998. **We** will use **your** personal data for the purpose(s) for which **you** have provided it. **We** may however need to disclose personal data to a third party so that the service **you** requested can be provided. It may also be necessary to transfer it to countries outside the European Economic Area. Where this happens, **we** will endeavour to ensure that any recipient of **your** data will treat it with the same level of protection as **we** would.

Your calls may be monitored and recorded in order that the service may be improved and to help prevent and detect fraud. **We** may check information provided or received and **we** may also undertake credit searches and additional fraud searches.

The information **you** have given **us** will be held and used to manage **your** insurance **policy**, which 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.

It may also be used for marketing, offering renewals, research and statistical purposes and crime prevention. If **you** give **us** information about another person, in doing so **you** confirm that they have given **you** permission to provide it to **us** to be able to process their personal data (including any sensitive personal data) and also that **you** have told them who **we** are and what **we** will use their data for, as set out in this notice.

To assess **your** insurance application and the terms on which cover may be offered, **we** may obtain information about **you** from credit reference agencies to check **your** credit status and identity. **We** may use this information to assess which payment options **we** can offer **you**. The agency will record **our** enquiry but this will not affect **your** credit rating.

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.

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

We will share data with various registers as this helps **us** to check information provided and to prevent fraudulent claims. **We** may also undertake additional fraud searches, including information in the Claims and Underwriting Exchange Register (CUE) run by Insurance Database Services Ltd.

If false or inaccurate information is provided and fraud is identified, details will be passed on to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by the fraud prevention agencies may be used can be obtained under the fair processing notices provided in the useful information section of this **policy** booklet.

Interpretation, use of English law and language

26. The headings used in these terms and conditions are for convenience only and shall not affect the interpretation of their contents.
27. These terms and conditions, and any agreement entered into in connection with the same, shall be interpreted in accordance with the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England and Wales.

Cancellation

For a full refund **you** have 14 days to cancel **your** policy.

After 14 days **we** will refund any premium owing to **you** on a pro rata basis. **We** will deduct an administration fee from **your** premium refund.

Please be aware any changes made mid-term will be subject to an **administration fee** of £10 and mid-term cancellations will incur a £35 **administration fee**. **We** will only charge these fees if **you** make a change mid term, any changes **you** make at renewal are without a fee.

* A list of companies forming the Acromas group of companies is available from Saga Data Protection, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

** See the Saga privacy policy at saga.co.uk/general/privacy-policy.asp for further details.

Initial Inspection

This section only applies if **you** have purchased Extended Central Heating Response.

Under this section **we** will provide the following:

In the first year of this agreement (being the **period of insurance** from the date **you** first took out Extended Central Heating Response with us), an initial inspection of **your main heating system**.

For the avoidance of doubt **we** will not perform an initial inspection after the first year (therefore not on renewal of cover under this section).

Please note if **you** move house, **you** will need to have a new inspection. **Saga** will charge **you** for this service.

Initial inspection and remedial works

We will undertake an initial inspection of **your main heating system** to make sure that **we** can support it and that it is in good working order and safe to use. **We** will normally carry out this service within 42 days of the beginning of the agreement where possible.

However, as **we** give priority to breakdowns, it can be later if there is heavy demand for **our** services.

Your main heating system must pass the initial inspection for **us** to support it under this agreement. If **you** call with a **breakdown** prior to **our** initial inspection **we** reserve the right not to carry out any repairs. **We** may choose to complete the initial inspection when attending **your** home in response to receiving a **breakdown** call from **you**.

Where **your main heating system** passes **our** initial inspection, **we** may carry out **your** first annual **service** and operational safety check at the same time as the initial inspection.

If **we** identify a problem at the initial inspection:

- a. **We** will identify any **remedial work** required to bring **your main heating system** up to a satisfactory standard that **we** can support, and will provide **you** with notification setting out the **remedial work** required. **You** will be required to have such **remedial work** carried out if **you** want the agreement to continue. The cost of any necessary **remedial work** is not included in this agreement.

- b. If **you** agree to the **remedial work** being carried out by **us**, then **we** will arrange with **you** when such **remedial work** is to be carried out and the cost of the work. **You** may have the work undertaken by **your** own supplier, if **you** do, the cost of any such **remedial work** must be agreed with **your** own supplier and paid directly to them. Any such **remedial work** will be outside of this agreement and will be under a separate contract between **you** and **us** in the former instance, or **you** and **your** own supplier in the latter instance.
- c. All **remedial work** identified in the notification must be carried out satisfactorily within 14 days from the date of the initial inspection.

If **your main heating system** fails the initial inspection and either:

- (i) **you** decline to undertake any **remedial work** identified as necessary to bring the **main heating system** up to the required standard to pass the initial inspection; or
- (ii) **you** have not notified **us** that such **remedial work** has been carried out within 14 days of the date of the initial inspection, then this section and any related section (Extended Central Heating Response and Annual Boiler Service) will be cancelled and all payments made by **you** for these sections will be refunded as set out in the General Conditions section, unless **you** have provided **us** with false and/or negligently incorrect information prior to or at the start of this agreement, in which circumstances **we** may charge **you** an **attendance fee**.

If **you** notify **us** that any **remedial works** required following the initial inspection have been carried out within the timescales set out in (c) above, **we** reserve the right to request proof of this **remedial work** having been done, or to carry out a further inspection and if such work is not to **our** satisfaction then the agreement may be cancelled and all payments made by **you** will be refunded as set out in the General Conditions section.

Combating fraud

Fair processing notices

As part of our fraud prevention process we will complete a number of enquiries to check the details you provide us with. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

Acromas Insurance Company Limited and other organisations may also access and use this information to prevent fraud and financial crime, for example, when:

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit related accounts or facilities and recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

Acromas Insurance Company Limited and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies in the United Kingdom.

If you would like to receive details of the fraud prevention agencies we use please contact the Head of Fraud, Acromas Insurance Company Limited, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

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

Customer service

For questions about your policy

from the UK

0845 300 4062

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

from abroad

+44 208 282 2901

Claims

For new claims or help with your existing claim

from the UK

0845 301 0202

24 hours a day, seven days a week.

from abroad

+44 121 275 1695

Annual Boiler Service

For questions about your service

from the UK

0845 301 0202

24 hours a day, seven days a week.

from abroad

+44 121 275 1695

**This Policy Booklet is also available in large print, audio and Braille.
If you require any of these formats please contact us on 0845 300 4002.**

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

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.