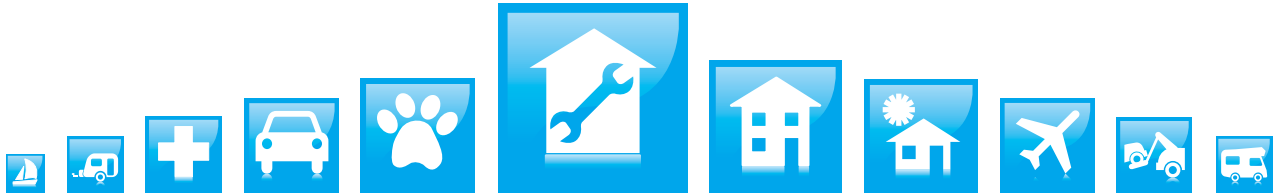


Saga Home Response

Your Policy Booklet



SAGA

Saga people do things properly

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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 the home emergency

Welcome to Saga Home Response.

Thank you for choosing this policy which provides insurance and help in the event of certain home emergency situations which affect the safety, security and habitability of your home. Your Policy Booklet and Schedule include everything you need to know about your Saga Home Response policy.

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 designed to cover home emergencies only and offer assistance in making your home safe, secure and habitable after an insured event. It is not designed to replace your buildings and contents insurance policies and will not provide assistance for normal day-to-day home maintenance. It offers 24-hour assistance in the event of the following emergencies:

Home Emergency Cover

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

Central Heating Breakdown Cover

- Main heating system and boiler repair or replacement.

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 Policy Summary, 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 makes 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.

Introduction to your Saga Home Response policy

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

Saga Home Response

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.

(Note: Certain definitions relate only to Central Heating Breakdown Cover. **Your Schedule** will show if **you** have purchased this section.)

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

Boiler **Your** domestic boiler with an output not exceeding 60 kw/hr.

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

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.

Emergency repair **Temporary repair** or **permanent repair** work. If a **permanent repair** cannot be completed on the initial visit, then a **temporary repair** will be carried out. Should a return visit be required to complete a **permanent repair** the cost for these additional repairs will be **your** responsibility.

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 Emergency Cover and/or Central Heating Breakdown Cover, 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.

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**.

Policy Summary	The document which provides a brief summary of the main features and benefits, significant exclusions and limitations of the policy.
Property	The home and land within its boundary.
Saga	Saga Services Limited.
Schedule	The document which gives details of you , the insurer , your home and cover.
Storm damage	Damage as a result of a storm often accompanied by rain, hail or snow which is causing ingress of water or is likely to cause further loss or damage to your home or its contents (heavy or persistent rain, or snow alone does not constitute a storm).
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.
Territorial limits	Mainland Great Britain, Isle of Wight and Northern Ireland.
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 Emergency Cover

Your **Schedule** will show if **you** have purchased this section.

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 occurred during the **period of insurance** and for the following incidents:

Water supply pipes

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**.

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. Shared pipework or any frozen pipes that have not resulted in confirmed damage.
5. Repairing or replacing soakaways (a pit filled with rubble for water to drain into), cesspits, 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. Any fixture where its replacement is solely necessary as a result of changes in legislation or health and safety guidelines.
8. The fabric of the **property** and any fixtures, fitting or other item of equipment, not directly causing or damaged by the **home emergency**.

You are covered for the following

Plumbing and drainage

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) Damage to the waste drainage pipes or rainwater drains within the boundary of **your home** 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.
- g) A sudden and unexpected leak from shower fixtures and fittings which cannot be controlled.

You are not covered for the following

1. Shared pipework/drainage facilities or any frozen pipes that have not resulted in confirmed damage.
2. 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.
3. Damage accidental or otherwise caused by external means, including those caused by failure or disconnection of gas, electricity, oil supplies, water supplies, plants or tree roots etc.
4. Repair or replacement of cylinders, replacing steel or asbestos water tanks, immersion heaters, heating controls, water circulating and pressure pumps, radiators and radiator valves.
5. Repairing or replacing washers or taps.
6. Vacuum drainage systems or the cost of draining down where no appropriate drainage facility is available.
7. Repair or replacement of steel pipes, any internal pipework of one-inch bore or greater.
8. Damage resulting from lack of proper maintenance.
9. Cost of any redecoration.
10. 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.
11. Repairing or replacing soakaways (a pit filled with rubble for water to drain into), cesspits, treatment plants and their overflow pipes.
12. 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.
13. Any fixture where its replacement is solely necessary as a result of changes in legislation or health and safety guidelines.
14. Refilling the heating system with additives such as corrosion inhibitor.
15. The fabric of the **property** and any fixtures, fitting or other item of equipment, not directly causing or damaged by the **home emergency**.

You are covered for the following

Internal domestic gas supply

A **home emergency** relating to the complete, sudden and unexpected failure to function of the internal domestic gas supply 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.

Internal domestic electrical failure

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** as a result of **storm** or **impact damage** 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. Should a return visit be required to complete a **permanent repair** the cost for these additional repairs will be **your** responsibility.

You are not covered for the following

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

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.
-

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

You are covered for the following

Pest infestation

Removal of mice, rats, wasps, hornets and cockroaches.

Key and locks

Lost keys.

Stolen keys.

Sudden and unexpected failure of the external locking mechanisms to doors as a result of vandalism, **impact damage** or break-in which renders the **home** unsecure.

Windows

Damage to locks on external windows caused by vandalism, theft or attempted theft.

Broken windows affecting security as a result of fire, vandalism, break-in, **storm damage** or **impact damage**.

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. Should a return visit be required to complete a **permanent repair** the cost for these additional repairs will be **your** responsibility.

You are not covered for the following

1. Pest infestation outside of the **home**.
2. Infestation known to exist prior to commencement of the policy or where the **home** has been unoccupied for more than 30 days.
3. Any infestation where **you** have not taken reasonable hygiene measures to prevent pest infestation.

-
1. Lost or stolen keys for garages, outbuildings and sheds.
 2. Lost or stolen 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.

-
1. Damage caused by **you**, or criminal damage without a crime reference number that has not been reported to the Police.
 2. Cracked windows and double paned units with one pane broken.
 3. Any accidental damage.

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 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) subject to claims limits. Each night will need to be pre-authorised by the **insurer**.

You are not covered for the following

1. Overnight accommodation where pre-authorisation per night has not been sought.
Limited to three nights only and subject to claims limits.

Central Heating Breakdown Cover

Your Schedule will show if you have purchased this section.

You are covered for the following

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** and **boiler** in **your home**.

You are not covered for the following

1. Wood, solid fuel, oil fired or electric boilers. 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 loss or damage caused by a combination or condensing **boiler** which is more than ten years old.
4. Any loss or damage caused by a conventional gas or LPG **boiler** which is more than 15 years old.
5. Any non-functional decorative parts, trim or casing.
6. Repairs that require a Powerflush™.
7. Replacing or repairing any steel, lead or central heating iron pipes.
8. Removal of asbestos associated with the repair.
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. 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.
12. Refilling the heating system with additives such as corrosion inhibitor.

General exclusions that apply to the whole policy

The **insurer** will not cover

1. Any 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.
2. Any loss or damage arising from circumstances that **you** were aware of at the time of entering into this contract or which pre existed **your** application for this insurance policy.
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 **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, cesspits or blockages due to the failure to empty such items, or fuel tanks.
8. Costs incurred or damage incurred in gaining necessary access to, or in reinstating the fabric of, **your home**, including cabinets and flooring.
9. Any claims arising as a result of subsidence, landslip or heave.
10. Damage to boundary walls, gates, hedges or fences and any damage to garages or outbuildings.
11. A leaking central heating radiator where **you** are able to turn off the radiator and stop the leak.
12. The cost of parts due to normal wear and tear.
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 fall in market value as a result of repairs or reinstatement.
16. 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.
17. Damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
18. 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.
19. 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 the **insurer** 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.
20. 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.

General exclusions that apply to the whole policy continued

21. Loss or damage arising from gradually operating causes including deterioration, wear and tear, corrosion, rot or similar causes.
22. 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.
23. Any losses that are not directly associated with the **insured event** unless expressly stated in this policy.
24. Any more than four **insured events** during any one **period of insurance**.
25. A total claim limit of more than £8,000 during one **period of insurance**.
26. Claims where **your home** has been unoccupied for more than 30 consecutive days.

General conditions that apply to the whole policy

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

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 **Saga** 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.

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

This Policy Booklet is also available in large print, audio and Braille.
If you require any of these formats please contact us on **0845 307 3990**.
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.