

About Saga

Welcome to Saga Services Limited

Thank you for choosing to insure your motorcycle with us. Your policy booklet, schedule and statement of insurance include everything you need to know about your motorcycle insurance cover. Alternatively, you can always contact our experienced customer service agents who are there to help you. Saga is able to offer you more than just great deals on motorcycle insurance. If you want more information on our other products, we can help you. Either call us or visit our website saga.co.uk

1. Who regulates us?

Saga Services Limited is authorised and regulated by the Financial Services Authority. You can confirm Saga Services Limited's address and statutory status (FSA register number: 311557) on the Financial Services Authority website at www.fsa.gov.uk/register/ or by contacting the Financial Services Authority on 0300 500 5000.

2. Which companies do we deal with?

Saga's Motorcycle Insurance is provided by a number of specially selected insurers, a list of which is available on request. If you have selected to purchase any of the following additional products (for which separate terms and conditions apply) we have chosen to deal exclusively with:

- AXA Insurance for Legal Expenses Cover
- Equity Red Star for Auto Extra/Road Rage Cover
- Equity Red Star for Helmet and Leather Cover

3. What service do we provide?

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice on how you wish to proceed. The extent of your insurance policy cover is based on the requirements you specify and the answers you provide to the questions during the application process. If you feel your needs have not been met, please contact us as soon as possible.

4. What will you have to pay for our services?

In order to cover the costs incurred, we charge £12 each time a cheque or payment is unpaid. If you know you will not have funds to meet a payment, call us at least five days prior to the payment date and we will be pleased to delay presentation to assist. You should also note that we will not be responsible for any fines or costs that you incur resulting from late delivery of, or incorrect information on, any documentation relating to your insurance. We charge for payment by instalments – please refer to your payment options. We make a charge of £10 for mid-term adjustments and duplicate documents.

An administration charge of £25 is made for policies cancelled after the 14 day 'cooling off' period. We reserve the right to apply an administration fee for retrieval and copying of recorded telephone conversations.

5. What to do if you have a complaint?

It is always our intention to provide the best possible standard of service however, if you are dissatisfied and wish to register a complaint please contact us:

- **By phone:** 0845 307 4388
- **By fax:** 01303 757907
- **By e-mail:** complaints@sagamotorcycleinsurance.co.uk
- **By post:** Saga Motorcycle Insurance, Ross Enterprise Centre, Shornecliffe Industrial Estate, Folkestone, Kent CT20 3UJ

If you are unhappy with our final response you may be entitled to refer your complaint to the Financial Ombudsman Service.

6. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Saga Services Limited is covered by the Financial Services Compensation Scheme. You may be entitled to claim compensation from the scheme if Saga Services Limited cannot meet its obligations. This depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS website: www.fscs.org.uk

7. Automatic renewals

If you are paying by instalments, the policy (motorcycle insurance and where applicable Legal Expenses, Auto Extra/Road Rage and Helmet and Leather Cover) will be renewed automatically with your existing insurer if we are able to do so and in the absence of your instructions at renewal to the contrary.

8. Legal representation

If, as a result of an accident that was not your fault, you require legal representation and you have purchased Legal Expenses, Saga Services Limited will arrange for their preferred solicitors to act for you. The solicitors have been chosen as experts in this particular field and regular preferred supplier status payments are made by the solicitors to Saga Services Limited. We comply with the rules on Referrals of Business as set down by the Solicitors Regulation Authority. The solicitors to whom we refer you are independent professionals from whom you will receive impartial and confidential advice.

9. Handling your money

When collecting or returning premiums, Saga Services Limited acts as an agent of the insurers. This means that your money is protected, as any premiums you pay to us are treated by the insurers as having been paid directly to them.

10. Collection and use of data

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. Your details may also be used for marketing, offering renewals, research and statistical purposes and crime prevention.

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 data may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes.

Your call 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.

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.

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, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE. By providing us with your personal data and contact details, you consent to the Saga and Acromas groups of companies and their partners using it to contact you by post, telephone, e-mail, SMS or other electronic means, to inform you about any products and services which it considers may be of interest to you. However, you can contact the Saga Data Protection Officer in writing at any time to suppress contact for some or all Saga products.