

Your guide to

Saga Motorhome Insurance



SAGA

Motorhome insurance done properly

Saga Motorhome Insurance

Thank you for your interest in Saga Motorhome Insurance. We aim to offer excellent value for money without compromising on cover or customer care.

Wide-ranging cover and great value premiums

Saga Motorhome Insurance is designed specifically for people aged 50 and over and we regularly review it to ensure our policies continue to meet the needs of our customers. All our policies include protection that you might not find as standard with other insurers – such as cover for trips abroad and ‘any driver’ cover in an emergency. In addition our Comprehensive policy provides help with travel and accommodation costs following an accident away from home, plus it ensures your No Claim Discount is not affected if you make a claim for vandalism.

We also offer a range of additional options, giving you the opportunity to tailor your policy to your own requirements. These include Accident Healthcare and Motorhome Breakdown Assistance.

A focus on excellent customer service

Saga works hard to provide excellent service. That’s why we have no automated press-button telephone menus, just traditional, personal service from UK-based insurance advisers.

The following pages contain further details of Saga Motorhome Insurance. If you have any questions, please call us on the telephone number on your documents.

Please note: This guide does not form part of your contract of insurance. Please refer to the relevant Policy Booklets for full terms and conditions.

The Saga Claims Service

You never really know how good your motorhome insurance is unless you need to make a claim. Saga aims to deal with every claim quickly and with minimum fuss.

Reporting a claim




As it is important to report any accident or incident as soon as possible, we keep our telephone lines open 24 hours a day. Simply call us straightaway on 0845 302 0218 and we will take full details over the phone. You don't normally need to worry about filling in any forms.

Saga's Partnership Repairer Network




When you call, your claims adviser will tell you about Saga's Partnership Repairer Network. If you are able to use it, we will arrange to have your motorhome repaired and cleaned at one of the approved garages. All work is fully guaranteed for five years.






Cover that's right for you

	Third Party Only	Third Party, Fire and Theft	Comprehensive
Two year 'new for old' cover			

If your motorhome is written off when it's under two years old and you've owned it from new, we'll replace it with a brand new one of the same make and model. If your motorhome is up to one year old, it doesn't matter how many miles are on the clock. If it's between one and two years old, you're covered up to 12,000 miles.

Cover for trips abroad			
------------------------	---	---	---


As we know that many people take their motorhomes abroad, Saga Motorhome Insurance automatically provides you with the same level of cover for driving in the European Union. If your trip takes you outside the EU, we may also be able to provide you with a Green Card (International Motor Insurance Certificate).

Emergency 'any driver' cover			
------------------------------	---	---	---




It's good to know that in a medical or motoring emergency someone else can help. Our insurance covers anyone with a full licence to take over the driving of your motorhome in such a situation, providing you give your permission and are also in the vehicle. They are also able to drive your motorhome back to your home afterwards.

Vandalism cover			
-----------------	---	---	---




Your No Claim Discount will not be affected following a claim for damage caused by vandals.

Wide-ranging cover for your personal belongings			
---	---	---	---




Touring with your motorhome inevitably involves taking a lot of personal belongings and equipment with you. Saga Motorhome Insurance provides up to £1,500 of cover for personal effects or clothing kept in your motorhome (up to £100 limit per item); up to £500 for camping equipment and gas cylinders lost or damaged due to accident, fire or theft (individual items limited to a maximum of £100); up to £1,500 for awnings; and up to £700 (up to £350 per item) for TV and audio equipment that is not permanently fitted.

	Third Party Only	Third Party, Fire and Theft	Comprehensive
'Get you home' cover			




There's nothing worse than being stuck miles from home when you've just had an accident. Not only do you need to find a way to get home or somewhere to stay for the night, but there's the expense of it all too. That's why Saga includes up to £500 for travelling expenses and/or overnight accommodation costs following an insured incident.

Cover for permanently fitted audio/visual and/or communication equipment			
--	---	---	---




We include unlimited fire and theft cover for equipment such as CD, MP3 and cassette players, or factory fitted satellite navigation systems. Our Comprehensive policy also gives you unlimited cover for accidental damage to your equipment.

Replacement Car			
-----------------	---	---	---

If you use our Partnership Repairer Network following an insured incident in the UK (see page 3), we will supply you with a replacement car to use while your motorhome is being repaired, for a maximum of 14 days or until it is declared a total loss, whichever is sooner.

Broken glass or windows			
-------------------------	---	---	---

If your windscreen or windows are damaged, you can claim for replacements without it affecting your No Claim Discount. You will only be liable for the excess shown on your policy documents. Furthermore, we won't charge you any excess if it's possible to repair the screen and one of our approved glass repairers does the work.

Standard Personal Accident cover			
----------------------------------	---	---	---

Regardless of whose fault it is, if you're seriously injured as a result of an accident involving your motorhome, our Comprehensive policy includes £5,000 compensation for certain injuries as standard.

Additional cover options

(Available for an additional premium)

	Third Party Only	Third Party, Fire and Theft	Comprehensive
Legal Protection	✓	✓	✓

If you are involved in a motoring accident in the UK that is not your fault, our trained claims handlers will work on your behalf to claim back any uninsured losses from the insurer of the driver responsible. For example, you could be reimbursed for:

- any excess you may be required to pay as part of a claim
- travelling expenses
- loss of earnings.

Increased Personal Accident	✗	✗	✓
-----------------------------	---	---	---

Our Comprehensive policy already includes £5,000 compensation for a range of injuries. With our Increased Personal Accident option this cover is extended to £20,000, it includes a wider range of injuries and pays you £200 for each night you spend in hospital (two to ten nights).

Accident Healthcare	✓	✓	✓
---------------------	---	---	---

No matter how careful you try to be, you can't control everything that happens on the road. An accident may not be your fault, but is simply unavoidable. According to the Department of Transport, nearly a quarter of a million people sustained actual physical injury in road accidents during 2008.

If you or your spouse/partner are injured in a road traffic accident in the UK, whether in your own vehicle, as a passenger in another vehicle or even as a pedestrian or cyclist, Saga Accident Healthcare will provide up to £1,000,000 cover for prompt private medical treatment. Available at a lower price than you may expect, our Accident Healthcare includes cover for:

- in-patient treatment in a private hospital (up to 180 days)
- prompt, private diagnostic tests and consultations
- physiotherapy to help with injuries such as whiplash
- transfer by private ambulance between an NHS and private hospital of your choice, if required.

Should you be taken to an NHS hospital following the accident, we will also pay you a cash sum of £100 per night spent in an NHS hospital (up to £2,000 per accident).

With no excess to pay and no effect on your No Claim Discount, Saga Accident Healthcare is a low cost way of protecting yourself as well as your motorhome.

	Third Party Only	Third Party, Fire and Theft	Comprehensive
Replacement Car Extension for Theft or Total loss			

If your motorhome is stolen or written off, we will provide you with a replacement car for up to 21 days. This will keep you mobile and give you time to find and purchase a new vehicle.

Protected maximum No Claim Discount			
-------------------------------------	--	--	--

If you have not had an accident or made more than one claim in the last two years, Saga can protect your maximum No Claim Discount.

Motorhome breakdown assistance			
--------------------------------	--	--	--

	Motorhome Assistance	Motorhome Assistance Plus
Cover following an accident, breakdown or vandalism occurring anywhere in the UK, even outside your home		
Repair at the roadside – you pay only for the cost of the parts fitted		
Assistance if you have a punctured tyre on your motorhome		
Recovery of your motorhome, driver and up to five passengers to your home or a garage of your choice within ten miles of your destination		
Your motorhome is covered whoever is driving, provided they have a full licence and are driving with your permission		
European cover – unlimited cover for your motorhome during trips throughout the European Union		

Do you have all the cover you need?

Don't forget that you can add the following cover options
for even greater peace of mind:

Legal Protection

Increased Personal Accident

Accident Healthcare

Replacement Car Extension

Saga Motorhome Breakdown Assistance

To contact us, please use the telephone number
on your enclosed documents, or visit

[saga.co.uk/motorhome](https://www.saga.co.uk/motorhome)

Saga Services Limited 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.