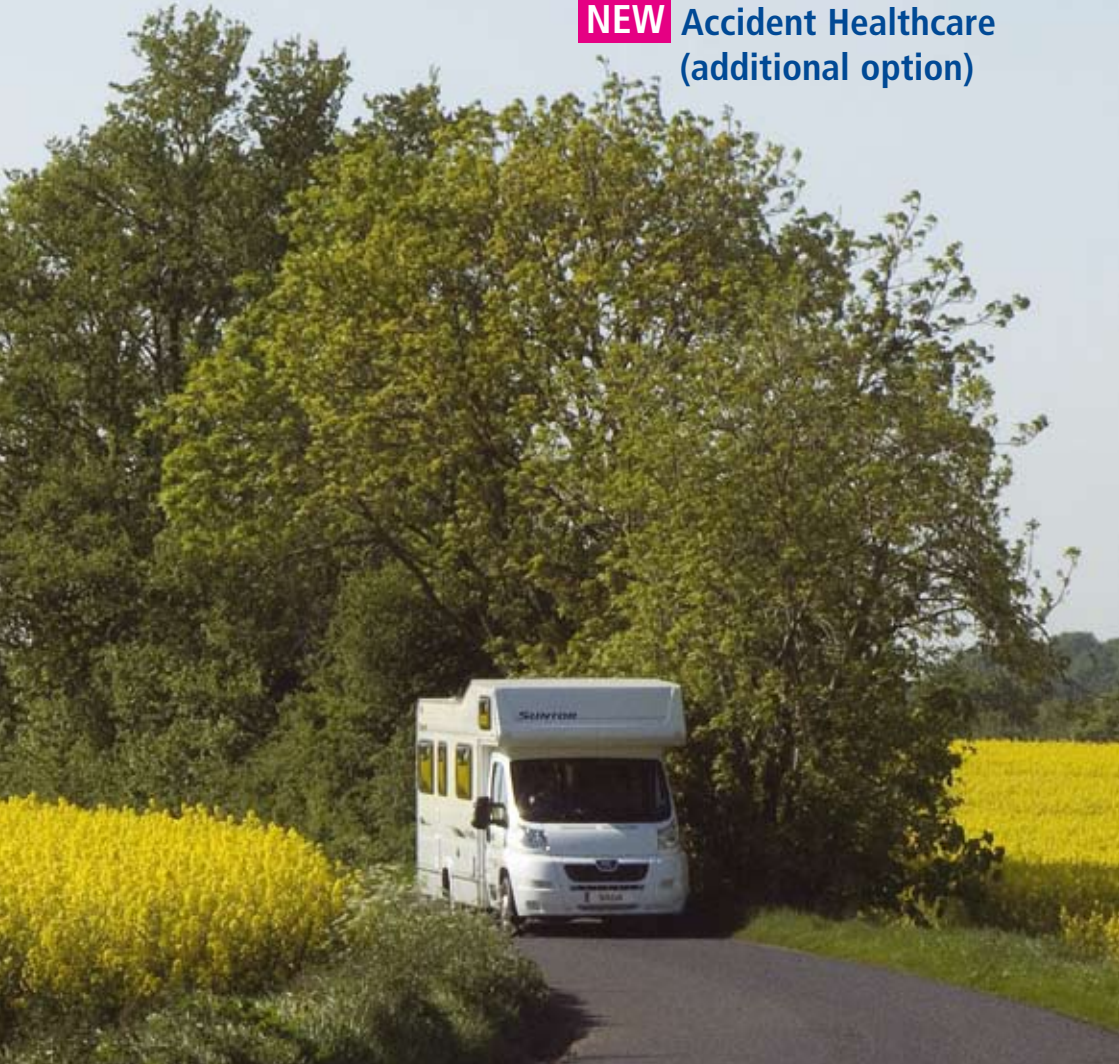


Your guide to Saga Motorhome Insurance

NEW Vandalism cover

NEW Accident Healthcare
(additional option)



SAGA

Motorhome insurance done properly

Saga Motorhome Insurance

Saga Motorhome Insurance aims to provide high levels of cover at value-for-money prices, all backed up by the very best in customer service.

Wide-ranging cover and great value premiums

Saga Motorhome Insurance is designed specifically for people aged 50 and over and provides a comprehensive package of protection. We regularly review our policies to ensure they continue to meet the needs of our customers and for this reason our Comprehensive policy now includes new vandalism cover and an increased level of 'get you home' cover (see page 5). We have also added Accident Healthcare to our range of additional options (page 6), giving you even more opportunity to tailor your policy to your own requirements.

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 **0800 096 4553**. If you are renewing your policy, please refer to 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.

"Very efficient, pleasant, just as you would expect but don't always get. Overall, very good."

Mr Lowe, Shropshire

"Saga Motorhome Insurance is good value and the service and staff are always helpful."

Mrs Jones, Dyfed

"Excellent service. Good value for money."

Mr Houchin, Bedfordshire

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. If you wish, we will also arrange for your motorhome to be collected and returned to you.



Cover that's right for you

Cover	Comprehensive	Third Party, Fire and Theft	Third Party
<p>Cover for trips abroad</p> <p>As we know that many people take their motorhomes abroad, Saga Motorhome Insurance automatically covers you 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).</p>	✓	✓	✓
<p>Emergency 'any driver' cover</p> <p>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.</p>	✓	✓	✓
<p>Two year 'new for old' vehicle replacement</p> <p>If you are the first registered keeper of a motorhome that is less than two years old when it is damaged or stolen and not recovered, and the cost of repair is more than 60% of the new vehicle price, we will replace it with a new one of the same make and model where available (subject to a 12,000 mile restriction if the vehicle is more than one year old).</p>	✓	✗	✗
<p>Wide-ranging cover for your personal belongings</p> <p>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 £500 for camping equipment, toilet tent 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 (£350 per item) for TV and audio equipment that is not permanently fitted.</p>	✓	✗	✗
<p>Cover for your audio equipment</p> <p>We include unlimited cover for audio, visual and/or communication equipment permanently fitted in the motorhome.</p>	✓	✓ (if result of fire/theft)	✗

Cover	Comprehensive	Third Party, Fire and Theft	Third Party
<p>INCREASED 'Get you home' cover</p> <p>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.</p>	✓	✗	✗
<p>Replacement car</p> <p>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. If you would prefer to upgrade from our standard replacement car, you can select our replacement car category upgrade from the additional cover options shown on page 7.</p>	✓	✗	✗
<p>24-hour personal legal helpline</p> <p>Saga Motorhome Insurance policyholders have access to a free legal advisory service. Our team of solicitors and experts can help with any personal motor-related legal problems 24 hours a day.</p>	✓	✓	✓
<p>Broken glass or windows</p> <p>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 will not charge you any excess if it's possible to repair the screen and one of our approved glass repairers does the work.</p>	✓	✗	✗
<p>NEW Vandalism cover</p> <p>If your motorhome is damaged due to an act of vandalism, this cover means that your No Claim Discount will not be reduced. (Conditions apply.)</p>	✓	✗	✗

Please note that all the features in the tables are subject to policy terms and conditions.

Extra protection for peace of mind

Additional Cover Options (available for an additional premium)	Comprehensive	Third Party, Fire and Theft	Third Party
<p>Legal Protection</p> <p>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 recover from the third party any uninsured losses or compensation for personal injury. For example, you could be reimbursed for:</p> <ul style="list-style-type: none"> • any excess you may be required to pay as part of a claim • travelling expenses • loss of earnings. 	✓	✓	✓
<p>Increased Personal Accident</p> <p>You and your named spouse/partner will be covered for up to £20,000 following any accident involving your vehicle that results in the total loss of your limbs and/or your eyes or permanent total disablement.</p> <p>Other levels of benefit will apply should either of you sustain serious burns, internal injuries or need to spend two or more nights in hospital as a result of your motoring accident.</p>	✓	X	X
<p>NEW Accident Healthcare</p> <p>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, we will provide up to £1,000,000 cover for prompt private medical treatment, allowing you to recover as quickly and comfortably as possible. Available at a lower price than you may expect, our Accident Healthcare includes cover for:</p> <ul style="list-style-type: none"> • in-patient treatment in a private hospital (up to 180 days) • out-patient treatment • consultants' and specialists' fees • physiotherapy • transfer by private ambulance between an NHS and private hospital of your choice, if required. <p>Should you be taken to an NHS hospital following the accident, we will also:</p> <ul style="list-style-type: none"> • pay you a cash sum of £100 per night spent in an NHS hospital (up to £2,000 per accident) • reimburse you for any NHS fixed charges. 	✓	✓	✓

Additional Cover Options (available for an additional premium)	Comprehensive	Third Party, Fire and Theft	Third Party
Replacement Car Category Upgrade Since we cannot guarantee that our standard replacement car will be suitable for your needs, you can choose from a range of different options to upgrade its category. For example, you could choose to upgrade from a small hatchback (category B vehicle) to a large family saloon (category E vehicle).	✓	✗	✗
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 (see page 8)	✓	✓	✓

Please note that all the features in the table are subject to policy terms and conditions.



Add Saga’s Motorhome Breakdown Assistance

If your motorhome lets you down, let Saga pick you up

A motorhome breakdown can be inconvenient, costly and involve a long, frustrating wait to be rescued. Furthermore, because problems with motorhomes are sometimes hard to identify and it can be difficult obtaining assistance in certain locations, Saga Motorhome Breakdown Assistance aims to get you back on the road as quickly as possible. It offers reliable breakdown cover 24 hours a day, 365 days a year.

To avoid delays, we always send a vehicle capable of transporting your motorhome. If we cannot repair your motorhome at the roadside, we can either take you on to your destination or arrange hotel accommodation for yourself and your party.

The table below shows the protection available with each cover level.

Key Features	Motorhome Assistance Plus	Motorhome Assistance
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 anywhere in the UK. We will take your motorhome 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.	✓	✗

Your most frequently asked questions answered...

Q Am I covered if my motorhome does not start before leaving home?

A Yes, both our cover levels include a home call service.

Q What happens if my tyre needs changing?

A Tyre changes due to punctures are covered, both before and after you leave home.

Q Do I have breakdown cover if someone else drives my motorhome?

A Yes, providing they have a full UK or EU driving licence and your permission.

Q Do you provide assistance if I run out of fuel?

A Yes. We treat running out of fuel as a breakdown, so you will be covered for this in the same way, depending on the cover level chosen.

Q Am I covered if my motorhome breaks down in the European Union?

A Motorhome Assistance Plus includes full cover throughout the EU.

Q Will you bring me home from the continent if necessary?

A If you have Motorhome Assistance Plus and your vehicle cannot be repaired in the EU before your scheduled return to the UK, we will have it repatriated to your home or chosen repairer in the UK, together with the driver and up to five passengers.

Q Do any size or age restrictions apply to my motorhome?

A No.

Protecting your motorhome and belongings

It is a condition of your policy that you do everything reasonably possible to protect your motorhome and belongings, otherwise you might find your right to claim under the policy is affected.

As most vehicle crime occurs when the vehicle is unattended we hope you will find the following tips and precautions useful in helping you to protect your property against vehicle crime.

Close all windows

When you leave your motorhome (even for a short time) close all windows, including the sunroof.

Lock your motorhome

Always lock your vehicle, even if it is on your drive or you are just leaving it for a short while. Don't forget to lock your garage as well. A few seconds is all it takes for a thief to steal your vehicle or its contents.

Remove the keys

Even if you are leaving your motorhome for a few seconds NEVER leave your keys in the vehicle or leave the engine running. At home, always keep your keys in a safe place, which is out of sight and away from any windows and doors.

Fit and use an anti-theft device

Most vehicle thieves are opportunist and will often avoid vehicles which have an anti-theft device fitted.

Caravan parks and campsites

When staying at a caravan park or campsite it is important to remain vigilant. Always remember to lock your motorhome when you are away from it, even if you are dining outside but are out of sight of the door.

Audio equipment

Where possible, always remove your radio, CD, MP3 player or other audio equipment when leaving your motorhome unattended.

Personal belongings

Never leave any personal belongings in open view in your motorhome. If you cannot take them with you when you leave your vehicle, lock them away in the glove compartment or cupboard. Mobile phones, laptops, MP3 players and their cradles, satellite navigation systems and their cradles and handbags are popular targets for thieves.

If your motorhome or anything in it is stolen or suffers any form of malicious damage, you should report the incident to the police as soon as possible and obtain a crime reference number.

Cherished or personal plates

If your motorhome is stolen and not recovered or rendered a total loss, you should contact the DVLA or DVLNI at the earliest opportunity to make the necessary arrangements to transfer the plate to a replacement vehicle. Please note that failure to do so may result in you losing the right to retain the cherished or personal plate.



To confirm your new
Saga Motorhome Insurance policy,
please call us on

0800 096 4553

Lines are open 8.30am-7pm weekdays, 9am-3pm Saturday and 10am-2pm Sunday.

To renew your existing
Saga Motorhome Insurance policy,
please complete and return any relevant forms enclosed or call us on

0845 877 0012

Lines are open 8.30am-5.30pm weekdays and 9am-1pm Saturday.

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

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