

Saga Van Insurance

Your policy book



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Welcome to Saga Van Insurance.

We aim to provide the highest level of care and service possible, so we have designed this policy with our customers' needs in mind.

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.

I hope that you will find this policy gives you the level of protection you want for your vehicle.

If you need to make a claim on the policy, you can find details of how to do so on page 28.

A handwritten signature in blue ink that reads "Andrew Goodsell." The signature is written in a cursive style and is followed by a horizontal line.

Andrew Goodsell
Chief Executive

Welcome

The words shown in bold print are defined on page 6.

The contract of insurance between **you** and **us** is made up of:

- the **policy** booklet;
- the **schedule**;
- any **endorsements to your policy**; and
- the **Certificate of Insurance**.

It is based on the information **you** have given **us**. It is not intended that the Contracts (Rights of Third Parties) Act 1999 should give any additional rights under this **policy** to any third party. Any advice leaflet or similar literature **you** receive about this insurance does not form part of **your** contract.

You should read the **policy** booklet together with the **schedule** and **endorsement** sheet. Please check them carefully to make sure that they give **you** the cover **you** want.

You agree to pay the premium and to keep to the conditions of the contract of insurance. If **you** pay by Direct Debit and do not keep up **your** payments, **you** will not be covered by this **policy** from the date the premium was due.

The cover applies throughout the **territory** except when **we** say otherwise. **Your van** is also covered when in transit within these countries and between any of their ports.

We agree to insure **you** according to the terms in this **policy** booklet for the sections shown in the **schedule**. **We** will provide cover for any period of insurance for which **we** have accepted **your** premium.

The law which applies to this contract

Unless **we** have agreed otherwise, this contract will be governed by English law.

Changes to your policy details

It is most important that **you** inform **us** immediately of any changes that occur since the insurance started or since the last renewal date. If **you** do not it is possible that a claim will not be covered. Some examples of changes are given below; if **you** are in any doubt whether a change needs to be advised, please contact Customer Services on **0845 900 0027**.

- Change of vehicle – **you** will not be insured until a cover note or revised **Certificate of Insurance** has been issued;
- Change to the **van** itself, such as fitting alloy wheels, bodywork alterations or engine modifications;
- Change of ownership or main user of the **van**;
- Change of address, including where **your van** will be kept overnight and where **you** primarily reside;
- Change to the use of **your van** or the occupation of any drivers;
- Change of drivers – **you** will not be insured until a cover note or revised **Certificate of Insurance** has been issued, unless **your Certificate of Insurance** already allows this;
- Change to the driver details, including details of any motoring accident, insurance claim, motoring conviction or fixed penalty offence involving a driver.

If **you** make changes to **your policy** details or cover at any time during the period of cover, Saga Services Limited may charge an **administration fee**. This fee is not premium **you** pay for **your** insurance cover and may change from time to time.

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, after the **administration fee** has been applied by Saga Services Limited, any amounts of £5 or less. Similarly, if **you** make any changes to **your policy** mid term, **we** will only request any charges from **you**, after the **administration fee** has been applied by Saga Services Limited, if the amount is over £5.

You will not be entitled to a refund should **you** reduce the level of cover on **your policy** if **you** have made a claim in that current year.

Renewal process

You will be sent a renewal invitation 21 days before **your** renewal date, which will include **your** premium for the next year. If **you** choose to pay by Direct Debit, **we** 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 or that **you** want to renew using a different payment method, in which case **you** will need to cancel **your** Direct Debit mandate with the bank.

Important

Personal information

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.

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.

Fraud Prevention and Detection

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the police;
- undertake credit searches and additional fraud searches;
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this.

We can supply on request further details of the databases **we** access or contribute to. Contact us at 0845 900 0027.

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). MID data may be used by the Driver and Vehicle Licensing Authority (DVLA) and Driver and Vehicle Licensing Northern Ireland (DVLNI) for the purpose of Electronic Vehicle Licencing and by the Police to help clarify the driver's use of a motor insurance policy and/or for preventing and detecting crime. If **you** are involved in an accident, in the UK or abroad, other UK insurers, the Motor Insurers' Bureau and MIIC may search the MID to obtain relevant **policy** information. Persons pursuing a claim in respect of a road traffic accident may also obtain relevant information which is held on the MID. **You** can find out more about this at www.miic.org.uk on the internet.

You should show these notes to anyone insured to drive the **van** covered under this **policy**.

Glossary of terms

We have defined some words and phrases that appear throughout the **policy**. They have the meanings shown next to them and are shown in bold print or capital letters.

Accidental damage	Loss of or damage to your van and its accessories and spare parts other than by theft or attempted theft.
Accessories	Parts of your van that are not directly related to how it works as a vehicle. This includes in-van entertainment, such as radio, and communication equipment that form part of your van .
Administration fee	The amount shown in your documents as an administration fee, relating to the amount Saga Services Limited may charge from time to time for administering your insurance policy .
Certificate of Insurance	Evidence that you have motor insurance as required by law.
Endorsement(s)	An extension or restriction to your policy . (Endorsements only apply if their numbers appear on your policy documents. All the conditions and exceptions of the policy continue to apply along with the endorsements.)
Excess	The first amount of any claim, which you have to pay if your van is lost, stolen or damaged. (Various excess levels apply to accidental damage to your van , theft or attempted theft of or from your van and damage to your van's glass as shown in the schedule and endorsements of this policy .)
Market Value	The cost of replacing your van with a van of the same make, model, specification, age, mileage and condition as your van was immediately before the loss or damage you are claiming for.

Where **we** are unable to estimate the market value of **your van** **we** will use the nearest market equivalent for comparison.

Policy	The details of the contract of insurance between you and us .
RAC	RAC Motoring Services, PO Box 700, Bristol BS99 1RB.
RACIL	RAC Insurance Limited
Schedule	A record of your insurance. Please read the schedule carefully as it sets out the cover we will give you under this policy . (We will give you a replacement schedule whenever you renew the policy or if you make any changes to the policy during the period of insurance.)
Territory	United Kingdom meaning England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
Trailer	A road vehicle towed by a motor vehicle adhering to all towing regulations and fitted with a standard 50mm towball, excluding mechanically propelled vehicles, caravans, trailer tents and horseboxes.
Van	The vehicle for which you have a current Certificate of Insurance under this policy .
We, Us, Our	London and Edinburgh Insurance Company Limited. Company No. 924430. Registered Office: 8 Surrey Street, Norwich NR1 3NG. Authorised and regulated by the Financial Services Authority.
You, Your	The policyholder whose name is on the schedule or, in the event of your death, your legal personal representatives.

Loss or damage

This section should be read in conjunction with the 'General exceptions' on page 25, 'General conditions' on pages 26 and 27 and 'How to make a claim' on page 28.

We cover the following

1. **Your van**

If **your van** is lost, stolen or damaged, **we** will make the decision to either:

- pay for **your van** to be repaired;
- replace **your van**; or
- pay **you** the amount equal to the loss or damage.

The same cover applies to:

- accessories and spare parts and;
- fixtures and fittings;

while these are in or on **your van**.

The most **we** will pay is the **market value** of **your van**, accessories and spare parts at the time of the loss or damage.

If **your van** is under a hire purchase or leasing agreement, **we** will pay any claim to the legal owner in the event of a total loss. **Our** liability under this **policy** will then end.

If **your van** cannot be driven due to loss or damage covered under this **policy**, **we** will pay the reasonable cost of delivering it to **your** address in the **territory** after it has been repaired.

Accident Recovery

In the **territory** **we** can arrange for the **RAC** to take **your van** to the nearest approved repairer. If **you** are involved in an accident, the **RAC** will arrange for the following at no extra cost.

We do not cover the following

This applies to all claims under Parts **1, 2, 3, 4, 5** and **6** of the 'Loss or damage' section:

- any **excess** shown in the **schedule**;
- loss of use, reduction in value following a repair, wear and tear or mechanical, electrical, electronic or computer breakdowns, failures or breakdowns;
- loss or damage caused directly by pressure waves caused by aircraft and other aerial devices travelling at or above the speed of sound;
- loss of or damage to any **trailer** or caravan whether or not it is being towed by or attached to **your van**;
- loss of or damage to telephone, communication, navigation or accident black-spot detection equipment of any kind not permanently fitted to the **van**;
- loss or damage as a result of a deliberate act by anybody insured by this **policy**;
- loss or damage arising from theft while the ignition keys of **your van** have been left in or on **your van**;
- damage to tyres from braking or by road punctures cuts or bursts;
- loss or damage caused directly or indirectly by fire if **your van** is equipped for cooking or heating food or drink;
- confiscation or requisition or destruction by or under order of any government or public or local authority.

We cover the following

- Someone to come out and help. If **your van** cannot be made roadworthy immediately, it will be taken to **our** nearest approved repairer. **Your van** can be taken to a repairer of **your** choice, if this is nearer, but this may lead to delays in arranging the repairs to **your van**.

2. Replacement glass

For replacement glass claims please call the Saga Glass Line. **We** will pay for any repair or replacement to **your van's** windscreen, windows and glass sunroof, and any damage to the bodywork that was caused by the broken glass, subject to the **excess**. Any **excess you** have to pay will be shown in **your schedule**. If **your** glass can be repaired there is no **excess** to pay.

3. Replacement locks

If the **van** keys or lock transmitter of **your van** are lost or stolen, **we** will pay the cost of replacing

- the door locks and boot lock;
- the ignition and steering lock; and
- the lock transmitter and central-locking system;

as long as **we** are satisfied that the identity or garaging address of **your van** is known to any other person who may have **your** keys or transmitter. **Your** no-claim discount will not be affected just because **you** have made a claim under this section.

4. New van benefit

If **your van** is stolen and not recovered or is damaged and the cost involved in the repair will be more than 60% of the manufacturer's list price (including vehicle tax and VAT) at the time of the loss or damage **we** will replace **your van** with a new **van** of the same make and model.

We will only do this if a replacement **van** is available.

We do not cover the following

We will not pay more than £125 after deducting **your excess** if the glass is replaced by a glass repairer not previously approved by **us**.

We will not pay the cost of replacing any alarms or security devices used in connection with **your van**.

Your van if:

- it is more than 6 months old from the date of first registration;
- **you** are not the first registered keeper;
- it is the subject of any type of leasing or contract hire agreement.

We cover the following

We will only replace **your van** if **you** and any other known interested parties agree. The **van** being replaced will become **our** property.

If **we** cannot obtain a replacement **van** of the same make and model **we** will pay **you** the **market value** of **your van** and its fitted accessories and spare parts at the time of the loss or damage.

5. Replacement van cover

This section applies if **you** have chosen replacement **van** cover as shown in **your policy schedule**.

If **your van** is damaged in circumstances that give rise to a claim under Part 1 of the **policy** and once **we** accept **your** claim, **we** will arrange to supply **you** with a replacement **van** until:

- **your van** is recovered;
- **your van** is repaired; or
- **we** make a settlement offer where **our** approved engineer decides **your van** is beyond economic repair;

up to the maximum period as shown on **your schedule**, whichever is earliest. After this period **you** can continue to rent a replacement **van** at a preferential rate.

During this period, the **van** will be insured as a replacement **van** under this **policy**. However, if cover on **your van** is restricted to third party fire and theft, the cover on the replacement van will be increased to comprehensive cover and all sections of the **policy** except section 3 will apply. Any incident relating to the replacement van may affect **your** no-claim discount.

The replacement **van** will be a:

Car-derived **van** (a **van** styled on the car equivalent for example, a Vauxhall Astra **Van** where the front end is a car and the back end is a **van**) if **your van** is a light goods vehicle up to 1.8 tonnes Gross Vehicle Weight (total

We do not cover the following

- the cost of fuel used;
- collection and delivery charges (if they apply);
- any charges for fitting accessories;
- any excess which would have applied to **your van** which is temporarily replaced; and
- all charges and costs where the vehicle is on hire for more than the maximum period shown in **your schedule**.

Replacement vehicles supplied under this section will be of standard type and will not include:

- specialised vehicles such as pick-up trucks, tippers or refrigerated vans; or
- any trailers or semi-trailers.

Availability of replacement vehicles

The service described depends on a suitable replacement vehicle being available from the supplier.

While every reasonable effort will be made to supply a replacement vehicle, neither the supplier nor **we** will be liable to pay any compensation or provide a vehicle from any other source if a suitable vehicle is not available.

We cover the following

weight of the vehicle including its total carrying capacity in weight); or Panel **van** if **your van** is a light goods vehicle between 1.8 tonnes and 3.5 tonnes Gross Vehicle Weight.

Returning replacement van

The replacement **van** will be supplied on the condition that **you** will return it to the depot which supplied it, unless alternative arrangements have been made with the supplier.

6. Trailer cover

This section applies if you have chosen **trailer** cover as shown in your policy schedule.

The policy is extended to cover any **trailer** whilst attached to the insured vehicle and any **trailer** owned or hired by **you** whilst detached up to a maximum value of £1,000, subject to the following conditions:

1. Theft cover will only apply when detached if the **trailer** is fitted with a hitch-lock or is kept in a locked garage or compound.
2. Claims will be subject to the same excess as the insured vehicle.
3. In the event of a claim, the policy No Claim Discount will be affected as if the claim had been on the insured vehicle.

7. Medical expenses

If **you**, or any other person in **your van**, are injured as a direct result of **your van** being involved in an accident, **we** will pay for the medical expenses arising in connection with that incident up to £300 for each injured person.

8. Personal belongings

We will pay **you** (or the owner) for loss or damage to personal belongings caused accidentally or by fire or theft while they are in or on **your van**. The maximum amount **we** will pay for any one incident is £250.

We do not cover the following

We will not pay for:

Money, stamps, tickets, documents or securities; or
Goods or samples, tools of trade, ropes or tarpaulins carried in connection with any trade or business.

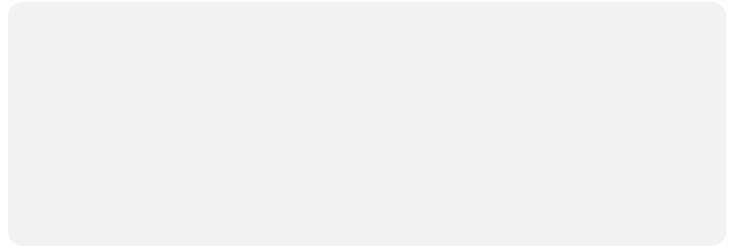
We cover the following

9. Emergency treatment

We will reimburse any person using **your van** for payments they have to make under the Road Traffic Acts for emergency medical treatment.

A payment made under this section will not affect **your** No Claim Discount.

We do not cover the following



Additional Information

Hiring another vehicle

If **you** require another vehicle for whatever reason, **you** can arrange at short notice a hire vehicle at discounted rates. Please call 0870 608 8868 quoting reference 50RU7CR.

Continental use and compulsory insurance requirements

As well as providing cover within the territorial limits, this **policy**, in line with European directives, also provides the necessary cover to meet the laws on compulsory insurance of motor vehicles in:

any other country which is a member of the European Union; and
any country which the Commission of the European Communities is satisfied has made arrangements to meet the requirements of Article 7(2) of EC Directive 72/166/EEC relating to civil liabilities arising from using a motor vehicle (eligible countries change from time to time).

The level of cover provided will be the minimum needed to keep to the laws on the compulsory insurance of motor vehicles of the country in which the accident happens. Where the level of cover in any European Union Member State is less than that provided by the legal minimum requirements of Great Britain, the level of cover that applies in Great Britain will apply in the Member State.

If you take your van abroad

The cover above only meets the minimum legal requirements while **you** are abroad. If **you** ask **us**, **we** can extend **your policy** to provide the same level of cover in the rest of the European Union and certain other European countries as **you** have within the territorial limits.

To get this cover **you** must contact **us** with details of the trip. **We** will arrange for a clause to be added to **your policy** to provide this cover, and **we** will (where appropriate) give **you** a Green Card and tell **you** the extra premium **you** will have to pay.

No Claim Discount

Standard No Claim Discount

If **you** do not make a claim under **your policy**, **your** renewal premium will be reduced in line with **our** scale of No Claim Discount that applies at the time.

You will not earn a No Claim Discount under a **policy** that **you** have had for less than 12 months. If **we** agree to transfer the **policy** to another person, the No Claim Discount that **you** have already earned under this **policy** will not apply to the person who the policy is being transferred to.

Third parties can pursue a claim directly against **us** as an insurer in the event of an accident, loss or damage, as permitted under the European Communities (Rights against Insurers) Regulations 2002. In these circumstances **we** will deal with any claim subject to the terms and conditions of **your policy**.

You are reminded of **your** responsibilities following an accident, loss or damage as detailed in General Conditions 3, Claims - **your** duty.

Protected No Claim Discount - two claims in five years

This section applies if you have chosen Protected No Claim Discount as shown in your policy schedule.

If **you** have five years or more No Claim Discount and have not made a claim (other than broken glass) or had a claim made against **you** in the last two years, **we** can protect **your** No Claim Discount. This means **you** will not lose **your** No Claim Discount if **you** make, or have made against **you**, up to two claims in any five year period.

If two claims are recorded against **your policy** in any five year period **you** will not lose any of **your** No Claim Discount. Any claims against **your policy** in excess of two in a five year period will be dealt with in accordance with **our** current scale.

Your No Claim Discount will be reinstated at the point that **you** are again eligible. When **your** protection has been reinstated, it will be indicated on **your Van** Insurance Renewal **schedule**.

Breakdown Assistance

This section applies if **you** have chosen breakdown assistance, as shown in **your policy schedule**.

In the unfortunate event of **your van** breaking down, please follow these simple steps.

Phone **RAC** on 0800 389 1114.

Tell the operator that **you** are a Saga Van Insurance policyholder with breakdown cover.

Give the operator **your van** registration number and **policy** number.

Tell the operator where **your van** is and what the problem is.

They will then know what to do next and what form of assistance would be the most appropriate for **you**.

The following cover is provided in Great Britain, the Channel Islands and the Isle of Man through the **RAC**, for **you** or any person who is allowed to drive under 'Section 5 – Person or classes of persons entitled to drive' in the **Certificate of Insurance**.

Remember, always call RAC first. Please do not go ahead and make **your** own arrangements, as the **RAC** cannot refund any costs **you** have to pay if **you** did not get their authorisation first. This is not a claim service.

Cover Options

1. Rescue/Recovery/At Home (provided by **RAC** Motoring Services).
2. Rescue/Recovery/At Home/Onward travel (underwritten by **RAC** Insurance Limited).

Rescue

We cover the following

- Assistance from an RAC patrol or a contractor
- Labour at the roadside
- Recovery to a destination of the driver's choice within ten miles if the patrol is unable to fix the **van**
- Transport with the **van** for the policyholder and up to seven passengers to the same destination
- Reimbursement of taxi fares up to 20 miles if the **van** needs to be left at the garage (a receipt must be obtained).

We do not cover the following

- Towage following an accident, fire, theft or act of vandalism or other incident normally covered by motor insurance. If **you** have comprehensive cover with Saga Insurance, this can be arranged. If **you have** third party, fire and theft insurance this can be arranged but **you** may be charged for the service.
- Cost of parts, fuel or other supplies
- Labour at any garage to which the **van** is taken
- Any events included in General Exclusions.

Recovery

We cover the following

- Cover as described in Rescue
- If the **van** cannot be repaired, transport of the **van** to any single address in the UK
- Transport of **you** and up to seven passengers to the same destination
- The above service is also available if the driver is taken ill and no passengers can drive (ideally upon production of a medical certificate, however the RAC will provide services as they see fit).

We do not cover the following

- Any recovery services outside the UK without European Cover option
- A second recovery if the original fault has not been repaired
- The use of the recovery service as a way to avoid repair costs
- Recovery, which is not arranged at the time of breakdown. This cannot be requested later.

At Home

We cover the following

- Cover as described in Recovery supplied within a quarter of a mile of home address, where the **van** is normally kept or daily place of business.

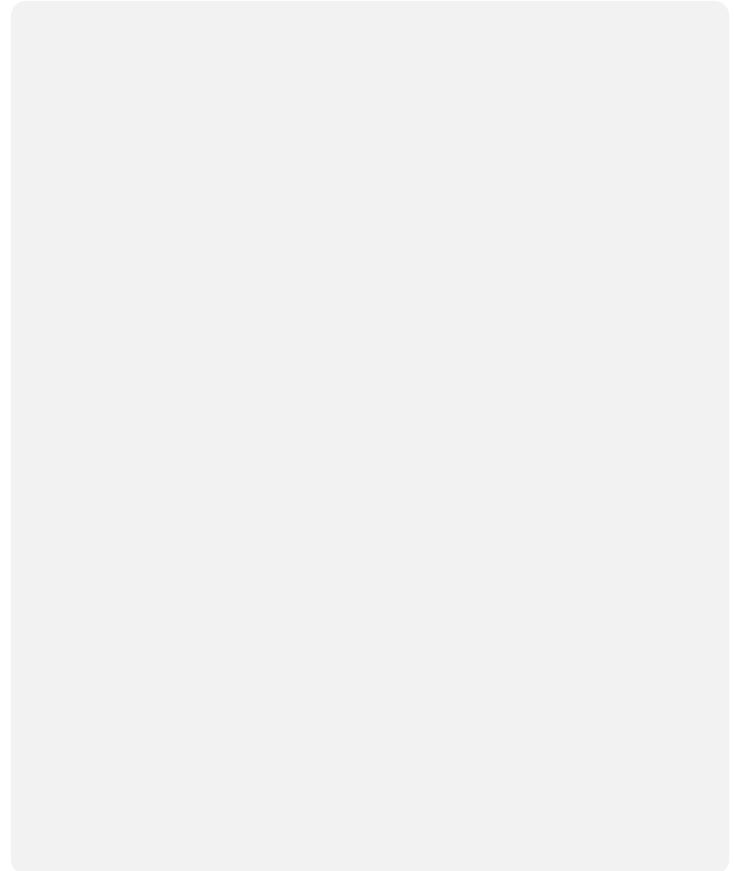
We do not cover the following

Onward Travel

We cover the following

- Cover described in At Home
- One of the following (at our discretion):
 - the hire cost of a replacement car for the duration of the repairs (up to a maximum of 24 hours)
 - or
 - alternative onward transport costs
 - or
 - hotel accommodation.

We do not cover the following



Alternative onward transport

We will arrange and reimburse **you** for the cost of public transport for the policyholder and up to seven passengers to reach the end of their journey within the UK, subject to a maximum of £150.

Hotel accommodation

We will arrange and reimburse **you** for one night's bed and breakfast for up to eight people in a hotel of **our** choice. **We** will pay up to £150 a person or £500 for each group whichever is less. **You** will have to pay for any extra hotel or transport costs.

Special medical assistance

Onward Travel also provides special medical assistance. If **you** or one of **your** passengers is taken into hospital more than 20 miles from home **we** will arrange and pay for overnight accommodation for the other passengers, as described in 'Hotel accommodation' above. **We** will also arrange for an ambulance to take the patient to a local hospital near to their home once medical permission has been given. Special medical assistance is not available for planned hospital visits.

Vehicle Specifications

- Maximum **van** weight - 3,500 kg gross **van** mass (3.5 tonnes)
- Maximum **van** length - 7.6 metres
- Maximum **van** width - 2.3 metres (7' 6")

Cancellation Rights

You have the right to cancel the **policy** during a period of 14 days after the day of purchase, renewal or upgrade. If **you** wish to do so and are within this period, provided **you** have not utilised the service during the current period of cover **you** will be entitled to a full refund of any money paid. If **you** wish to cancel the cover and are outside this 14 day period, (provided **you** have not utilised the service during the period of cover) **you** will be entitled to a pro-rata refund for the time left on the **policy**.

No refunds will be issued for a period of cover when a call-out has been made.

Battery Related Faults

Our initial attendance for a battery-related fault is included in the entitlement. **Our** patrol will test the battery at the initial breakdown attendance and, if the battery is no longer serviceable and so fails the test, **you** will be advised to replace it. If **you** call **RAC** out again and they identify the same battery, **you** will have to pay an additional charge set out by **us** which will be no less than £75 plus VAT. If **we** do not receive payment within 14 days of the invoice date **we** will cancel the **policy** without refund.

Caravans and trailers whilst being towed

The vehicle specifications advised will also apply to a caravan or **trailer**, except the length, which must not exceed 7.6 metres including any tow bar.

If the **van** should breakdown whilst towing a caravan or **trailer** it will be recovered together with the caravan or **trailer**. If the caravan or **trailer** breaks down in a way that means it cannot be repaired, **we** will be unable to recover it. **We** can arrange for its recovery but **you** will be responsible for any costs incurred.

If the caravan or **trailer** is not attached to the **van** at the time of the breakdown, **we** are only responsible for the recovery of the **van**. **You** may have to arrange for recovery of the caravan or **trailer** separately.

We recommend that a serviceable spare tyre and wheel should be carried appropriate to the **van**, caravan or **trailer**.

General Exclusions: (Breakdown section only)

1. Any breakdown that occurs during the first 24 hours after joining or reinstating cover. In these circumstances, the roadside rescue service will be provided free of charge, but an appropriate charge, no less than £75 plus VAT, would be made for additional services such as recovery, at home cover or onward travel benefits. This will have to be paid for by debit/credit card.
2. Vehicles that were broken down, un-roadworthy or without a current road fund licence at the time of joining or reinstating cover. In these circumstances, **we** may agree to provide service (for example, if a person's safety is in jeopardy) but an appropriate charge, no less than £75 plus VAT, would be made.
3. Vehicles that have broken down as a result of taking part in a motor sport event which takes place off the road and/or is not subject to the normal rules of the road, at a permanent, or temporarily constructed race track (eg Snetterton, Oulton Park), or a rally circuit. (Vehicles participating in a treasure hunt, touring assembly or road rally which takes place on the road or public place and comply with the normal rules of the road, are covered.)
4. Vehicles being demonstrated under trade plates.
5. The transportation of any vehicle or **trailer** that contains horses or livestock.
6. The transportation of any vehicle that **we** suspect is loaded over its legal limit.
7. The cost of draining or removing contaminated fuel (**we** will arrange for **your van** to be taken to a local garage for assistance, but **you** will have to pay for any work carried out.)
8. Any costs incurred without prior consent. All requests for service must be made directly to Saga Insurance.
9. Costs where specialist equipment (if in **our** view, equipment not usually carried by **RAC** patrols or contractors) is needed to move a vehicle, which has left the highway, is overturned or from which the wheels have been removed. **We** will arrange removal; however, **you** will have to pay the costs involved direct to the contractor. Once the vehicle has been recovered to a suitable location, service will be provided according to the entitlement under this **policy**.
10. Any costs incurred as a result of **you** failing to carry a serviceable spare tyre and wheel appropriate to the vehicle, caravan or **trailer**.
Note: Motorised vehicles that are manufactured without the provision of a spare wheel will be considered on individual merits.
11. Assistance in changing a wheel is only covered within the breakdown entitlement if **you** are carrying a serviceable spare tyre and wheel as specified above.
12. The cost of a locksmith, body glass or tyre specialist. **We** will try to arrange these services if needed, but **you** will have to pay for them.
13. Vehicle storage charges.
14. The costs of ferry crossings, unless otherwise specified.

Liability to others

This section should be read in conjunction with the 'General exceptions' on pages 25, 'General conditions' on pages 26 and 27 and 'How to make a claim' on page 28.

We cover the following

1. Your liability to third parties

We will insure **you** or:

- any person **you** give permission to drive **your van**, as long as **your Certificate of Insurance** allows that person to drive;
 - any person **you** give permission to use (but not drive) **your van** for social, domestic and pleasure purposes, as long as that use is included on the **Certificate of Insurance**; and
 - any passenger travelling in or getting into or out of **your van**;
- for all amounts **you** may have to pay as a result of **you** being legally liable following:
- death or bodily injury to anyone else for an unlimited amount; and
 - damage to anyone else's property, up to £2,000,000 for all claims arising from any one incident.

This section only applies if the death, bodily injury or damage arises out of an accident caused by or in connection with:

- **your van**, including its loading and unloading; or
- any **trailer** while it is being towed by **your van**.

We do not cover the following

This applies to all claims under Parts **1, 2, 3, 4, 5 and 6** of the 'Liability to others' section:

- any claim if any person insured under this section fails to keep to the terms, exceptions and conditions of this **policy** as far as they apply, or if they are entitled to claim payment or insurance under any other **policy**;
- the death or bodily injury of any employee of the person who is insured which arises out of the course of their employment, except where liability must be covered by **us** under the Road Traffic Acts;
- loss or damage to property that:
 - belongs to or is in the care of anyone **we** insure who claims under this section; or
 - is being carried in **your van**;
- loss, damage, death or injury that happens beyond the limits of any carriageway or thoroughfare and involves anyone, other than the driver or attendant of **your van**, bringing a load to **your van** for loading or taking a load away from **your van** after unloading it;
- damage to premises (or to the fixtures and fittings) where the damage is insured by another **policy**;
- damage to any vehicle where cover in connection with the way the vehicle is used or driven is provided under this section;
- all loss, damage, death or bodily injury caused directly or indirectly by pollution or contamination, unless it is caused by a sudden, identifiable, unintended and unexpected incident which happens in total at a specific time and place during the period of insurance unless liability cover is a requirement of the Road Traffic Acts. For the purposes of this exception, pollution or contamination means all pollution or contamination of buildings or of water, land or the atmosphere;

We cover the following

2. Insurance for the owner of the van (leasing or contract hiring agreements)

If **we** know **your van** is the subject of a leasing or contract hire agreement between **you** and the owner of **your van**, **we** will insure the owner in the same way that **we** will insure **you** under this section if there is an accident while **your van** is let, on hire or leased under the agreement as long as:

- **your van** is:
 - not being driven by the owner
 - not being driven by a person who is employed by the owner; or
 - in the charge of but being driven by the owner or any person who is employed by the owner;
- the owner cannot claim under another **policy**; and
- the owner follows the terms, exceptions and conditions of this **policy** as far as they can apply.

3. Cover provided for legal personal representatives

If anyone insured under the **policy** dies, **we** will transfer to their estate the protection **we** provide under this **policy**.

4. Legal costs

We will pay the following legal costs if they relate to an incident, which is covered under this section.

- The fees of solicitors **we** ask to represent anyone **we** insure under this section at a coroner's inquest of fatal accident inquiry, or to defend any proceedings in a magistrates court.
- Fees for legal representatives **we** ask to defend anyone **we** insure under this section when proceedings are taken for manslaughter, dangerous driving or careless driving when under the influence of drink or drugs causing death.

We do not cover the following

- the death, bodily injury or illness of any person caused by food poisoning, anything harmful contained in any good supplied, or any harmful or incorrect treatment given at or from the vehicle;
- all loss, damage, death or bodily injury while **your van** is being used in:
 - the part of an aerodrome or airport that is provided for aircraft to take-off and land; aircraft parking areas, including the associated service roads and ground equipment areas; or
 - areas of passenger terminals, which come within the customs examination area, except where this liability must be covered by **us** under the Road Traffic Acts;
- any costs where **we** have not given **our** prior written agreement to the legal costs.

Except to the extent that **we** must provide insurance under the Road Traffic Acts, **we** will not pay for any of the following:

- any direct or indirect consequence of an act or acts of terrorism whether or not such consequence has been contributed to by any other cause. Terrorism includes but is not limited to:
 - the use or threat of force and/or violence; and/or
 - harm or damage to life or to property (or threat of such harm or damage) including but not limited to harm or damage by nuclear, chemical, biological and/or radiological means when any such act is committed by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes, or is claimed to be committed in whole or in part for such purposes;
- any action taken in controlling, preventing, suppressing or in any other way relating to above.

We cover the following

5. Cross liabilities

Where there is more than one insured person named in the **schedule**, each one will be covered as if they are the only insured person covered under this **policy** but **we** will only pay up to £2,000,000 in total for damage to property of anyone other than the insured or the insurer for any one claim or a number of claims relating to one incident.

6. Application of indemnity limits

If there is an accident that involves **us** paying more than one person, any limitation under the terms of this **policy** or any clause relating to the maximum amount payable will apply and **we** will settle **your** payments in priority order.

7. Injury to you or to your partner

If **you** or **your** partner suffer accidental bodily injury in direct connection with **your van**, **we** will pay the injured person or their legal personal representative £3,000 if, within three months of the accident, the injury is the only cause of:

- death;

We do not cover the following

Where **we** are obliged by the Road Traffic Acts to provide insurance, the maximum amount **we** will pay for damage to property as a result of any accident or accidents caused by a vehicle or vehicles driven or used by **you** or any other person and for which cover is provided under this section will be:

- £2,000,000 in respect of all claims resulting directly or indirectly from one originating cause; or;
- such greater sum as may in the circumstances be required to meet the minimum insurance requirements of the Road Traffic Acts.
- corporate organisations or firms.

- death or bodily injury arising from suicide or attempted suicide
- Corporate organisations or firms.

We cover the following

- permanent loss of sight in one or both eyes; or
- loss of an arm or leg.

The most **we** will pay any one person during any one period of insurance is £5,000.

If **you** or **your** partner have any other policies with **us** for any other vehicle or vehicles, **you** will only be able to get compensation for **your** injuries under one **policy**.

We do not cover the following

Legal services and advice

The cover and services explained in this section only apply if they are shown in **your policy schedule**.

Glossary of terms

The glossary of terms at the beginning of this **policy** booklet apply where appropriate.

The following definitions only apply to this section of the **policy**:

Appointed representative

The lawyer or other suitably qualified person appointed by **us** to act on behalf of an **insured person**.

Costs and expenses

- All reasonable and necessary legal costs charged by the **appointed representative** and agreed by **us**.
- Legal costs that an **insured person** has been ordered to pay by a court or other body that **we** have agreed to or authorised.

Insured person

- **you**;
- any person entitled to drive, as described under 'Permitted Drivers' in **your Certificate of Insurance**; or
- any passenger carried in **your van**.

Prospects of success

In respect of all claims it is always more likely than not that an **insured person** will:

- recover damages or obtain any legal remedy which **we** have agreed to;
- make a successful defence;
- make a successful appeal or defence of an appeal.

Prospects of success will be assessed by **us** or an **appointed representative** on **our** behalf.

Cover

We will insure **you** for any **costs and expenses** incurred in respect of the following incidents.

- a Recovery of an **insured person's** uninsured losses as a result of an accident involving **your van** which causes:
 - damage to **your van** or to any personal belongings in or on **your van**;
 - death or bodily injury to an **insured person** whilst travelling in, or getting into or out of **your van**.
- b Defence of an **insured person's** legal rights if they have committed any offence under road traffic laws whilst they are using **your van** and which is not covered under the liability to others section.
- c Representation of an **insured person** on a guilty plea in respect of any offence committed under road traffic laws, if a conviction would result in an **insured person** being disqualified or suspended from driving.

Provided that

- the incident occurs within the **territory** and during the period of insurance;
- any legal proceedings will be dealt with by a court or other body that **we** have agreed to, within the **territory**;
- **prospects of success** exist for the duration of the claim;
- in respect of any appeal or defence of an appeal, it has been reported to **us** at least ten working days prior to the deadline of any appeal.

The maximum amount **we** will pay for **costs and expenses** for any one **insured person** in respect of any or all claims arising out of the same cause is £50,000 in respect of incident a and £10,000 in respect of incidents b and c.

Exceptions applicable to this section of the policy

Please also refer to the general exceptions shown on page 25 of this **policy** booklet.

- If an **insured person** does not keep to the terms, exceptions and conditions of this **policy**. The cover will also not apply if an **insured person** can claim under another **policy**.
- If any **costs and expenses** are incurred prior to **our** written acceptance of a claim.
- Any legal action an **insured person** takes which **we** have not agreed to or where the **insured person** does anything to hinder **us** or the **appointed representative**.
- Any fines, penalties, compensation or damages, which the **insured person** is ordered to pay by a court or authority.
- Any claim deliberately or intentionally caused by an **insured person**.
- Prosecutions relating to an **insured person's** alleged dishonesty or violent conduct.
- Prosecutions resulting from drink or drug related offences or parking offences.
- A dispute with **us** in respect of the **policy** terms and conditions other than as catered for in conditions 6 and 7 of this section.
- An application for judicial review.
- Any claim relating to any non-contracting party's rights to enforce all or any part of this section. The contracts (Rights of Third Parties) Act 1999 does not apply to this section.

Conditions applicable to this section of your policy

Please also refer to the general conditions shown on page 26 - 27 of this **policy** booklet.

1. Claims – your duty

You must report an incident to **us** as soon as possible and in any event no later than 180 days after the date the **insured person** knew or should have known about the incident.

2. Claims – legal representation

- On receipt of a claim, if appropriate, **we** will appoint an **appointed representative**.
- If necessary to start court proceedings or if there is a conflict of interest, an **insured person** is free to nominate an alternative appointed representative by sending to **us** the name and address of the suitably qualified person.
- If **we** do not agree to the **insured person's** choice of appointed representative, an **insured person** may choose another suitably qualified person.
- If there is still a disagreement with regard to the **appointed representative**, **we** will ask the president of a relevant national law society to choose a suitably qualified person to represent an **insured person**. **We** and the **insured person** must accept such choice.
- In all other circumstances **we** will be free to choose an **appointed representative**.
- An **appointed representative** will be appointed by **us** and represent an **insured person** according to **our** standard terms of appointment.

3. Claims – our rights and your obligations

- **We** will have direct access to the **appointed representative** who can provide **us** with any information or opinion on **your** claim.
- An **insured person** must co-operate fully with **us** and the **appointed representative** and must keep **us** up-to-date with the progress of the claim.

- At **our** request an **insured person** must give the **appointed representative** any instructions that **we** require.
- An **insured person** must notify **us** immediately if anyone offers to settle a claim or makes a payment into court.
- If an **insured person** does not accept the recommendation of the **appointed representative** to accept a reasonable offer or payment into court to settle a claim, **we** may refuse to pay further **costs and expenses**.
- No agreement to settle on the basis of both parties paying their own costs is to be made without **our** prior approval.

4. Discontinuance of a claim

If an **insured person**:

- settles a claim or withdraws a claim without **our** prior agreement;
 - does not give suitable instructions to the **appointed representative**; or
 - dismisses an **appointed representative** without **our** prior consent;
- the cover **we** provide will end immediately and **we** will be entitled to re-claim any **costs and expenses we** have incurred.

5. Recoveries

An **insured person** must take every available step to recover **costs and expenses** that **we** have to pay and must pay **us** any **costs and expenses** that are recovered.

6. Disputes

If any difference arises between **us** and an **insured person** in respect of the acceptance, refusal, control or handling of any claim under this section, **you** can take the steps outlined in **our** complaints procedure stated under **our** customer service commitment to **you**.

7. Arbitration

You have the right to refer any difference that arises between **us** and an **insured person** in respect of the acceptance, refusal, control or handling of any claim under this section to arbitration, which will be decided by counsel

chosen jointly by **us** and an **insured person**.

If there is a disagreement with regard to the choice of counsel, **we** will ask the president of a relevant national law society to choose a suitably qualified person.

The decision shall be final and binding on both parties.

All costs for resolving the difference will be met by the party whom the decision is made against.

Motor legal advice

We will give **you** confidential advice over the telephone on any personal legal matter in relation to the use of **your van**.

We will tell **you** what **your** rights are, what course of action is available to **you** and whether these can be best implemented by **you** or whether **you** need to consult with a lawyer.

There are no consultation fees and lines are open 24 hours a day, 365 days a year.

For confidential legal advice call **us** on **0845 300 0698**.

Please have **your policy** number to hand as this will be requested when **you** call.

Please note that this number is for legal advice only and not the number to report a claim.

If **you** want to report an incident or make a claim under **your policy** call **us** on **0800 389 1115**.

General exceptions applicable to all of the policy

You are not covered for the following:

1. Any accident, injury, loss or damage while any vehicle that is insured under this **policy** is being:
 - used other than for the purposes described under the 'Permitted use' section of **your Certificate of Insurance**;
 - driven by **you**, unless **you** hold a licence to drive the insured vehicle or have held a licence and are not disqualified from holding or getting such a licence;
 - driven by anyone else with **your** permission who, to **your** knowledge, does not have a licence to drive **your van**, has never held one, or is disqualified from holding or getting such a licence; or
 - driven by any person other than anyone who is described under the section of **your Certificate of Insurance** headed 'Permitted drivers'. **We** will not withdraw this cover:
 - while **your van** is in the custody or control of a member of the motor trade for the purposes of maintenance or repair;
 - if the injury, loss or damage was caused as a result of **your van** being stolen or having been taken without **your** permission; or
 - if the person driving **your van** did not have a valid driving licence and **you** did not know this.
2. Any liability **you** have agreed to which **you** would not otherwise have had.
3. Loss, damage or liability directly or indirectly caused by or arising from:
 - ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of that equipment.

4. Any accident, loss, injury, or damage which is the direct or indirect result of any of the following, whether or not contributed to by any other cause:
 - war;
 - invasion;
 - activities of a foreign enemy;
 - hostilities or warlike operations (whether war has been declared or not);
 - civil war;
 - revolution, rebellion or insurrection (that is, people rising up and changing the government by force or attempting to do so);
 - civil commotion which is of such severity or magnitude that it can be likened to a popular uprising;
 - military power (even if properly authorised by the duly elected government); or
 - usurped power (that is, power taken by force by any person or group (including the armed forces) not being the duly elected government).

Loss, damage or injury which is the direct or indirect result of any action taken in controlling, preventing or suppressing any of the situations listed above.

However, **we** will provide cover required by the Road Traffic Acts.

5. Any accident, injury, loss or damage (except under section 'Liability to others') arising during or as a result of:
 - an earthquake; or
 - a riot or civil commotion that happens outside Great Britain, The Isle of Man or the Channel Islands (except where this liability must be covered under the Road Traffic Acts).
6. Any accident, injury, loss or damage if any vehicle is registered outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

General conditions applicable to all of the policy

1. Interpretation

The **schedule** forms part of this **policy** and the term 'this **policy**' includes this **policy** booklet, the **schedule** and any **endorsements**. Any word or expression defined in this **policy** has that meaning where it appears.

2. Your duty to prevent loss or damage

You must take all reasonable steps to prevent loss or damage to **your van**.

You must maintain **your van** in good condition. **We** may inspect **your van** at any time.

3. Claims – your duty

To get the full benefit of this **policy**, **you** (or **your** legal personal representative after **your** death) must follow the steps below when making a claim.

- Tell the police immediately if any property is stolen.
- Phone **us** on 0845 389 1115 and give all the information and help **we** may reasonably ask for. **We** will not accept responsibility for the cost of goods or services which **we** have not authorised.
- Take all reasonable steps to recover lost or stolen property.
- Phone **us** immediately if **you** receive any letter or other document about the incident. If **you** do not do so it could harm **your** claim.
- Never discuss liability with anyone unless **we** agree first.
- Phone **us** immediately if anyone insured under this **policy** is going to be prosecuted as a result of the incident if there is going to be an inquest or fatal accident inquiry.
- **You** must not leave any property with **us** for **us** to deal with.

4. Claims – our rights

We can do the following:

- Take over and carry out (in **your** name or the name of the person claiming under this **policy**) the defence or settlement of any claim;

- Try to recover, in **your** name and for **our** own benefit, damages and costs covered under this **policy**.

We will have full control over any proceedings and in settling any claim.

5. Fraud

If any claim is fraudulent in any way, or if **you** or anyone acting on **your** behalf has acted fraudulently, all benefit under this **policy** will be lost. This will also apply if **you** exaggerate a claim or send **us** forged or false documents.

6. Other insurance

If any incident leading to a claim under this **policy** is covered under any other insurance **policy**, **we** will only pay **our** share of the claim. This condition does not apply to the section 'Injury to **you** or to **your** partner'.

7. Arbitration

Where **we** have accepted a claim but **you** and **we** disagree over the amount to be paid, the dispute must be referred to an arbitrator who **you** and **we** will agree. When this happens, the arbitrator must make a decision before **you** can take any legal action against **us**.

This condition does not apply to the section 'Injury to **you** or to **your** partner'.

8. Your duty to keep to the policy conditions

We will only provide the cover described in this **policy** if **you** keep to all the terms, conditions and **endorsements** of the **policy**.

9. Rights to recover payments made under compulsory insurance regulations

If under the law of any country this **policy** covers **you** in, **we** must settle a claim, which **we** would not otherwise pay, **we** may recover any claim payment from **you** or from the person who the claim was made against.

10. Monthly Premiums

If **you** have chosen to pay monthly premiums, **you** must pay one monthly premium on the same day of each month, starting in month 1 and ending in month 12. When the **policy** is renewed, **you** must pay one premium a month.

If **you** do not pay a monthly premium on the date it is due, this will give **us** the right to cancel this **policy** from the date that premium was due to be paid.

If **you** pay monthly premiums, **we** will provide one month's cover for each monthly premium **you** pay.

11. 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.

You must return **your Certificate of Insurance** to **us** when cancelling **your policy**.

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 after 14 days **you** have not cancelled **your policy**, **we** will assume that **you** have accepted the terms and wish **your policy** to continue for the agreed period of cover.

12. Cancellation rights

If this **policy** does not meet **your** needs **you** have the right to cancel it at any point during its duration. **You** can telephone **us** on 0845 900 0027 or write to **us** at Saga Services Limited, The Saga Building, Middleburg Square, Folkestone, Kent CT20 1AZ to cancel **your policy**. Cancellation is effective from the date **your** letter is dispatched.

We will refund **your** premium owing to **you** on a pro-rata basis, if **you** have not made a claim. Please be advised that the Legal Expenses Cover premium is non-refundable after the first 14 days.

Saga Services Limited may cancel this **policy** by giving **you** seven days' notice by recorded delivery letter. **We** will send this notice to **your** last known address.

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.

If **you** have selected Legal Protection, please be advised the premium for this cover is non-refundable.

How to make a claim

1. If **your van**, accessories or spare parts have been lost or damaged, please check **your schedule** and **policy** to make sure the claim is covered. If **your van** is damaged **you** must do what you can reasonably do to protect **your van** and its accessories.
2. Please read the 'Accidents and losses' section of the 'General conditions' on page 26 for details of the claims conditions.
3. If the event is covered, or if **you** are in any doubt, call the Saga Claims Line on **0800 389 1115** to advise **us** of **your** claim, as soon as possible. Assistance is available on this number 24 hours a day, seven days a week.

Please advise **us** of **your policy** number and **we** will confirm the benefits available to **you**, according to **your schedule** and the cover that **you** have chosen. Wherever possible, **we** will complete all the details needed to conduct the claim in this telephone conversation.

You must provide **us** with **your** personal details, those of the driver, full details of the incident and any other parties involved.

If the loss or damage that happens to **your van** is not covered by this **policy** because **you** have not arranged Comprehensive cover, but it is the responsibility of an identified Third Party, **we** may be able to provide some assistance to help **you** recover **your** losses. If **we** can offer this assistance **we** will tell **you** when **you** register **your** claim with **us**.

4. After **your** call, one of several things will happen and **your** claims handler will guide **you**. **We** have the right to choose which action to take in the case of any claim and **we** may arrange to:
 - repair the damage; or
 - replace what is lost or damaged beyond economical repair; or

- pay **you** cash for the amount of the loss or damage.

If **we** ask, **you** need to give **us** any evidence to support **your** claim. **We** will confirm exactly what **we** need.

Sometimes **we** will need to ask an independent loss adviser to help **us** deal with **your** claim. If so **we** will inform **you** and arrange for the loss adviser to visit **you**. The loss adviser's role is to assess the claim, confirm what action **you** need to take and recommend to **us** how to deal with the claim.

Getting your van repaired

If **your van** needs to be repaired **we** have a nationwide network of partnership repairers who can arrange to start work on **your** damaged **van** without delay. Once **we** have taken details of **your** claim, **we** will contact the nearest partnership repairer for **you**.

Collection and delivery to **your** home can be arranged if required. Under **our** partnership repairer scheme there is no need for **you** to obtain repair estimates. Partnership repairers have been specially chosen by **us** to ensure a high standard of service and provide high quality repair work, with a three-year warranty.

Protecting your van and belongings

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.

It is also a condition of your policy that you do everything you reasonably can to protect your van and your belongings. In certain circumstances, if you do not do this, your right to claim under your policy may be affected.

Close all windows

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

Lock your vehicle

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

Remove the keys

Even if you are leaving your van for a few seconds NEVER leave your keys in the van 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 car thieves are opportunist and will often avoid vans which have an anti-theft device fitted.

Parking your van

Take care where you park your van. If you are using a ticket entry car park always take the ticket with you. Where possible use a car park that has security cameras or is regularly patrolled by security staff. If this isn't possible, try to avoid parking in dark streets or quiet areas.

Radio and audio equipment

Where possible, always remove your radio or other audio equipment when leaving your van unattended.

Personal belongings

Never leave any personal belongings in open view in your van. If you cannot take them with you when you leave your van, lock them away in the boot or glove compartment. Mobile phones, portable computers and handbags are popular targets for thieves.

Never keep your insurance policy, MOT certificates or registration documents in the van.

If your van 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 van 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 and may ultimately delay the settlement of your claim.

Customer service

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 and resolve the situation.

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 you have a query or complaint about your Saga Van Insurance policy, please contact Customer Services on **0845 900 0027**. If you have a query or complaint about a claim, please call Saga Van Claims on **0800 389 1115**. If this does not resolve your complaint, please follow the procedure listed below.

If you have a specific complaint relating to an underwriting decision, premium changes or other technical insurance matters, you should contact:

Customer Relations Department
Saga Services Limited
The Saga Building
Middelburg Square
Folkestone, Kent CT20 1AZ
Telephone: **01303 771160**
Fax: **01303 771347**
e-mail: services.customer-relations@saga.co.uk

If you are still dissatisfied you should write to:

The Chief Operating Officer
Saga Services Limited
The Saga Building
Middelburg Square
Folkestone, Kent CT20 1AZ

If you have a specific complaint relating to claims mismanagement, you should write to:

Saga Claims Manager
Saga Claims Department
PO Box 10029
Dundee
DD1 2TY
Telephone: **0845 301 1944**
Fax: **0191 204 5153**

If you are still dissatisfied, you should write to:

Chief Executive
London and Edinburgh Insurance Company Limited
PO Box 15
Surrey Street
Norwich
NR1 3NS

If you are not satisfied with the response you receive, you can ask the Financial Ombudsman Service to review your case. The Financial Ombudsman Service resolves disputes in an independent and fair way. The Financial Ombudsman Service will only consider your complaint if you have given us the opportunity to resolve it and you are a private policyholder or a business with a group annual turnover of less than £1 million. If, however, we do not resolve your complaint within 40 working days, the Financial Ombudsman Service will accept a direct referral. Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: **0845 080 1800**

Future underwriter changes

Your Saga Van Insurance policy is currently provided and underwritten by London and Edinburgh Insurance Company Limited as part of an agreement between Saga Services and London and Edinburgh Insurance Company Limited. At some time in the future Saga Services Limited may enter into an agreement with a new provider for all or part of your policy, in which case this new provider will offer you new cover to replace your current policy. If this is the case, Saga Services Limited will write to you to confirm the details of the new provider and give you details of any changes to the Terms and Conditions of your policy. **You** hereby authorise Saga Services Limited to transfer any personal data to the new provider and you consent to the new provider being able to offer cover to you. If at any time you wish to withdraw your agreement to this, please let us know by calling 0845 900 0027.

Saga telephone numbers

If you are interested in any other products or services from Saga please call the following telephone numbers stating reference VN/PB/NB/A5/016.

Home insurance	0800 414 525
Motor insurance	0800 096 4080
Breakdown assistance	0800 015 6833
Private medical insurance	0800 857 857
Health cash plan	0800 096 4085
Accidental death benefit	0800 096 4560
Travel insurance	0800 096 4556
Pet insurance	0800 056 5096
Motorhome insurance	0800 096 4553
Caravan insurance	0800 096 4087
Business insurance	0800 409 6097

Boat insurance	0800 015 3360
Holiday home insurance	0800 015 0751
Saga Investment Direct	0800 300 555
Saga Share Direct	0800 559 3195
Saga Visa Card	0800 096 4082
Telephone service	0800 559 3229
Internet service	0800 056 5089
Saga Magazine	0800 056 1057
Saga Holidays	0800 300 456

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

Customer service

For questions about your van insurance policy

from the UK

0845 900 0027

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

Claims

For new claims or help with your existing claim

from the UK

New - 0800 389 1115

Existing - 0845 301 1944

Monday to Friday 8am to 6pm, Saturday 9am to 12.30pm.

An emergency out of hours service for claims is available on the same telephone number.

For the numbers above, Talk Type facilities are available for customers who are hard of hearing. Please call 01303 776030 for assistance.

Saga Glass Line

For glass repair or replacement

from the UK

0800 919 700

24 hours a day, seven days a week.

For Legal services and advice

from the UK

0845 300 0698

24 hours a day, seven days a week.

For our joint protection and for training purposes, telephone calls may be monitored and recorded.

Saga has arranged for its van insurance to be underwritten by London and Edinburgh Insurance Company Limited. Registered No.924430. Registered Office: 8 Surrey Street, Norwich NR1 3NG. A member of the Aviva group. Authorised and regulated by the Financial Services Authority. Saga Services Limited is a wholly owned subsidiary of Saga Group Limited and is registered in England and Wales (Company No. 732602). Registered Office: The Saga Building, Enbrook Park, Folkestone, Kent CT20 3SE. Saga Services Limited is authorised and regulated by the Financial Services Authority.