



Your Policy Book
Boat Insurance
Marine Legal Protection

SAGA

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Welcome to Saga Marine Legal Protection Insurance

We always aim to provide high levels of care and service for our customers, so we have designed our policy with your needs in mind.

Please read your Policy Book carefully, together with your policy Schedule, to make sure the cover meets your needs. Please note that the cover detailed in this book is an optional add-on, subject to an additional premium, and will only be included in your chosen policy if this premium has been paid.

If you need to make a claim on the policy, you can find details on how to do so on [page 4](#).

Introduction

This insurance is managed and provided by Arc Legal Assistance Limited. It is underwritten by AmTrust Europe Limited on whose behalf **we** act.

The insurance covers **advisers' costs** as detailed under the separate Sections of cover up to the **maximum amount payable** where:

- a) The **insured event** takes place in the **period of insurance** and within the **territorial limits**
- and
- b) The **legal action** (other than in relation to **temporary replacement costs, emergency expenses and mooring fees**) take place in the **territorial limits**.

If **your** legal claim has **prospects of success**, **we** will choose an **adviser** to act on **your** behalf. **You** may choose another representative if there is a conflict of interest, or there is an inquiry or court proceedings are about to be commenced. If **you** do exercise **your** right to choose a representative:

- i. The representative **you** choose will become the **adviser**.
- ii. **You** must notify **us** as soon as possible of the name, address and contact details of the **adviser**.
- iii. **You** will be required to ensure that the **adviser** complies as appropriate with the terms of this policy on **your** behalf by:
 - a) keeping **us** updated regularly with the progress of **your** legal claim;
 - b) keeping **us** informed regularly of legal costs incurred;
 - c) informing **us** of any settlement offers made to or by **you**; and
 - d) keeping **us** regularly updated and informed of other things regarding the conduct of **your** legal claim which may lead

to an outcome or a cost that is not anticipated at the commencement of **your** legal claim.

With **your** prior agreement **we** will be entitled to contact **your adviser** to discuss, and if possible agree, the rates that will be paid by **us** to the **adviser** for acting on **your** behalf.

The amount that **we** will pay in respect of legal costs (meaning those properly incurred and proportionate fees and expenses charged by the **adviser**) shall not in any circumstances exceed hourly rates in line with those published in the Senior Courts Cost Office Guide for Summary Assessments of Costs which **your adviser** will have readily available and which **you** should ask to see. The rate applicable will be the guideline rate at the time the work was conducted, for the location in which **your adviser** carries on business or on **your home** address (whichever is the lower) and for the grade of fee earner which is appropriate for the nature or complexity of the case or task being performed. If **your adviser** refuses to accept the guideline rates, **you** will be liable to pay the **adviser** any difference between what **we** pay and the amount sought by the **adviser**.

How to make a claim

As soon as **you** have a legal problem that **you** may require assistance with under this insurance **you** should telephone the 24-hour legal and claims advice line on **0800 027 1346** and quote '**Saga**'.

In general terms, **you** are required to immediately notify **us** of any potential claim or circumstances, which may give rise to a claim. If **you** are in any doubt whether a matter constitutes a notifiable claim or circumstance, **you** should contact the legal and claims advice line for assistance.

Definitions

Adviser	Our panel solicitors or their agents appointed by us to act for you , or, and subject to our agreement, where court proceedings have been issued or a conflict of interest arises, another legal representative nominated by you .	Legal action	The pursuit or defence of civil proceedings to obtain damages and the defence of civil or criminal proceedings.
Advisers' costs	Legal fees and disbursements incurred by the adviser with our prior authority. Third party's costs shall be covered if awarded against you in a civil court or the insurer agrees to pay them.	Legal helpline	The service provided by our panel solicitors on our behalf, which enables you to obtain advice on any matter that may give rise to a claim under this insurance.
Conditional fee arrangement	An agreement between you and the adviser or between us and the adviser , which sets out the terms under which the adviser will charge you or us for their own fees.	Maximum amount payable	The maximum payable in respect of an insured event . The maximum amount payable is: Sections 1 & 2: £150,000 Sections 3 & 4: £100,000 Section 5: £1,200 Section 6: Up to a maximum of 28 days Section 7: £2,500.
Conflict of interest	This occurs if we also administer and/or arrange legal expenses insurance on behalf of another party in the dispute that is the subject of a claim under this insurance.	Mooring fees	Normal fees you have contracted and are required to pay to a marina or mooring supplier for mooring the vessel .
Disclosure breach	Disclosing false information or failing to disclose relevant information in the process of entering into this insurance contract.	Period of insurance	The period of insurance declared to and accepted by us , which runs concurrently with the period of the underlying insurance policy to which this legal expenses insurance attaches. For the avoidance of doubt, if the underlying insurance policy is cancelled, suspended or withdrawn, this legal expenses insurance will also be cancelled, suspended or withdrawn.
Emergency expenses	Standard class travelling costs up to £300 per person.		
Insured event	The incident or the first of a series of incidents, which may lead to a claim under this insurance. Only one insured event shall be deemed to have arisen from all causes of action, incidents or events that are related by cause or time.		
Insurer	AmTrust Europe Limited		

Prospects of success	Where we consider there is a 51% and above chance of succeeding with your claim and enforcing any award and that it would be reasonable to advise any private paying client in the same circumstances to pursue the claim.	You/Your	Sections 1, 2, 4, 5 & 8: The owner of the vessel and any authorised skipper, crew or guests. Sections 3, 6 & 7: The owner of the vessel . If you die, your personal representatives will be covered to pursue cases covered by this insurance on your behalf, which arose prior to your death.
Temporary replacement costs	The market standard costs of bare boat chartering an equivalent boat to the vessel for the period of a trip planned prior to the insured event .		
Territorial limits	Sections 1 & 2 The cruising range area shown in the insurance policy to which this cover attaches. Sections 3, 4 & 5: The cruising range area shown in the insurance policy to which this cover attaches but within the United Kingdom, the European Union, the Azores, the Isle of Man, the Canary Islands, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Madeira, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey, and countries bordering the Mediterranean and including waterways connecting any of these countries. All other Sections: The United Kingdom and member states of the European Union.		
Vessel	The vessel insured under the insurance policy to which this cover attaches and which has been declared to us and for which the premium has been paid.		
We/Us/Our	Arc Legal Assistance Ltd who has arranged this insurance and administers it on behalf of the insurer .		

Marine Legal Protection

What is covered

Section 1: Uninsured loss recovery

Advisers' costs to pursue damages claims arising from a collision, impact, fire or flooding against those whose negligence has caused **you** to suffer loss of **your** insurance policy excess or other out of pocket expenses.

If the **legal action** is going to be decided by a court in England or Wales and the damages **you** are claiming are above the small claims court limit, the **adviser** must enter into a **conditional fee agreement** which waives their own fees if **you** fail to recover the damages that **you** are claiming in the **legal action** in full or in part. If the damages **you** are claiming are below the small claims track limit **advisers' costs** will be covered subject to the conditions applicable to this insurance.

Section 2: Personal injury pursuit

Advisers' costs to pursue damages claims arising from a collision, impact, fire or flooding whilst **you** are in, boarding or alighting the **vessel** against those whose negligence has caused **your** injury or death.

If the **legal action** is going to be decided by a court in England or Wales and the damages **you** are claiming are above the small claims track limit, the **adviser** must enter into a **conditional fee agreement** which waives their own fees if **you** fail to recover the damages that **you** are claiming in the **legal action** in full or in part. If the damages **you** are claiming are below the small claims track limit **advisers' costs** will not be covered but **you** can access the **legal helpline** for advice on how to take **your** case further.

What is not covered

Claims for a **legal action** pursued against the owner or skipper of the **vessel**, or guests aboard the **vessel** at the time of the **insured event**.

Claims:

- a) For a **legal action** pursued against the owner or skipper of the **vessel**, or guests aboard the **vessel** at the time of the **insured event**.
- b) For stress, psychological or emotional injury unless it arises from **you** suffering physical injury.
- c) For medical or clinical treatment, advice, assistance or care.
- d) For illness, personal injury or death which is caused gradually or is not caused by a specific event.

What is covered

Section 3: Contract disputes

You are covered for **advisers' costs** to pursue or defend a **legal action** following a breach of a contract that **you** have entered into for buying or selling goods or services in connection with the **vessel**.

The **insured event** must have commenced after the start of the **period of insurance** or the start of the first period of continuous legal expenses insurance held by **you**.

Section 4: Prosecution defence

You are covered for **advisers' costs** to defend criminal prosecutions brought against **you** within a criminal court arising from **your** ownership or use of the **vessel**.

You will only be covered for pleas in mitigation where such a plea is more likely than not to reduce any penalty that may be awarded against **you**.

Section 5: Emergency expenses

You are covered for **emergency expenses** that **you** have paid to return to the United Kingdom (UK), Channel Islands (CI) or the Isle of Man (IoM) in the event that the **vessel** is damaged in an accident following a collision, impact, fire or flooding rendering it unseaworthy whilst the **vessel** is outside of the UK, CI or IoM.

You are also covered for **emergency expenses** that **you** have paid to travel from the UK, CI or IoM to return to the **vessel** whilst it is outside of the UK, CI or IoM following repairs within four months of the date of the original accident which caused the **vessel** to become unseaworthy.

What is not covered

There is no cover for **advisers' costs** where the legal jurisdiction of the contract is outside of the **territorial limits**.

There is no cover for disputes arising from any commercial activity or venture for gain in connection with the **vessel** including chartering.

There is no cover for a dispute about either the amount an insurance company should pay to settle an insurance claim or the way a claim should be settled.

There is no cover for **advisers' costs** arising from allegations of dishonesty, violence, deliberate, reckless or intentional acts, or whilst being in control of the **vessel** whilst under the influence of alcohol or drugs.

There is no cover for damages, interest, fines or costs awarded against **you**.

There is no cover for **emergency expenses** unless **you** have claimed under the insurance policy to which this cover attaches for the repairs to the **vessel** and that claim has been accepted.

What is covered

Section 6: Mooring fees

You are covered for **mooring fees** if **you** are unable to use the **vessel** as a result of:

- a) **Your** accidental injury or illness of such severity that **you** are unable to use the **vessel** for any purpose, or
- b) Accidental loss or damage to the **vessel** of such severity that **you** are unable to use it for any purpose.

Section 7: Temporary replacement costs

You are covered for **temporary replacement costs** following a non-fault collision or impact resulting in accidental loss or damage to the **vessel** of such severity that **you** are unable to use it for a trip that was planned prior to the **insured event**.

What is not covered

The first seven days of **mooring fees** in relation to each and every **insured event**.

Where **you** could reasonably have known when entering into the contract for **mooring fees** or purchasing this insurance that a claim under this insurance might occur.

Mooring fees if any loss or damage to the **vessel** arises from wear and tear or mechanical or electrical failure or breakdown.

Where there is no identifiable and pursuable negligent third party.

Where **you** are unable to prove that **you** had planned the trip prior to the **insured event**.

Assistance services (Section 8)

Legal and Claims Advice Line

You may use the 24-hour advisory service for telephone advice on any legal problem of concern to **you** or to report a claim under this insurance.

Specialist lawyers are at hand to help. If **you** need a lawyer to act for **you** and/or **you** have any other problem, which is covered under this insurance, the advice line will ask **you** to complete a claim form. If **your** problem is not covered under this insurance, the advice line may be able to offer **you** assistance on a non-insured basis.

You should telephone **0800 027 1346** and quote '**Saga**' for assistance.

Health and Medical Information Service

You can access the 24-hour health and medical line to obtain information on general health issues, and non-diagnostic information on medical matters. Information can be given on a wide variety of topics and on resources that provide further support.

To access this service telephone **0344 770 1036** and quote '**Saga**' for assistance.

General Exclusions

1. There is no cover where:
 - a) The **insured event** began to start or had started before the **period of insurance**.
 - b) **You** should have realised when buying this insurance that a claim under this insurance might be made.
 - c) The estimate of the **advisers' costs** is more than the amount in dispute.
 - d) **You** fail to give full information to **us** or to the **adviser**.
 - e) Something **you** do or fail to do prejudices **your** position or the position of the **insurer** in connection with the **legal action**.
 - f) **Advisers' costs** or any other costs and expenses incurred have not been agreed in advance or are above those for which **we** have given **our** prior written approval.
2. There is no cover for any claim directly or indirectly arising from:
 - a) Libel, slander or verbal injury.
 - b) A dispute between persons insured under this insurance.
 - c) An application for a judicial review.
 - d) A novel point of law.
3. There is no cover:
 - a) For **advisers' costs** or any other costs incurred in avoidable correspondence or which are recoverable from a court, tribunal or other party or which are not proportionate or necessary.
 - b) Where **you** have other legal expenses insurance cover or are entitled to public funding.
 - c) For claims made by or against **your** insurance adviser, the **insurer**, the insurers of the insurance policy to which this cover attaches, the **adviser** or **us**.
 - d) For appeals without **our** prior written consent.
 - e) Prior to the issue of court proceedings, for the costs of any legal representative other than those of the **adviser** unless expressly agreed by **us**. Such agreement is entirely at **our** discretion.
4. Contracts (Rights of Third Parties) Act 1999
A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available other than by virtue of this Act.
 - f) For any costs which **you** incur and wish to recover which **you** cannot substantiate with documentary evidence.

Conditions

1. Cancellation

Cancellation rights (cooling-off period)

You have the right to cancel **your** policy during a period of 14 days from either the date of purchase or the date on which **you** receive **your** policy documentation, whichever is the later. If the policy is cancelled during the 14-day cooling-off period and cover has commenced **we** will give **you** a pro-rata refund of premium based on the cover **you** have had.

If **you** do wish to cancel **your** policy and the cover has not yet commenced **you** will be entitled to a full refund of the premium.

If after the 14-day cooling-off period **you** have not cancelled **your** policy, **we** will assume that **you** have accepted the terms and want **your** policy to continue for the agreed period of cover.

Right of cancellation

You may cancel this insurance at any time by contacting Saga.

We, or Saga may cancel the insurance by giving fourteen days notice in writing to **you** at the address shown on the Schedule of the insurance policy to which this cover attaches, or an alternative address provided by **you**. No refund of premium shall be made.

We will only invoke this right in exceptional circumstances as a result of **you** behaving inappropriately, for example:

- a) Where **we** have a reasonable suspicion of fraud.
- b) **You** use threatening or abusive behaviour or language or intimidation or bullying of **our** staff or suppliers.
- c) Where it is found that **you**, deliberately or recklessly, disclosed false information or failed to disclose important information.

2. Claims

- a) **You** must notify claims as soon as possible and within 180 days of the **insured event**. **We** will provide **you** with a claim form, which must be returned promptly with all relevant information.
- b) **We** may investigate the claim and take over and conduct the **legal action** in **your** name. Subject to **your** consent, which shall not be unreasonably withheld, **we** may reach a settlement of the **legal action**.
- c) **You** must supply at **your** own expense all the information, which **we** reasonably require to decide whether a claim may be accepted. **You** have the freedom to appoint a representative of **your** choice in the following circumstances:
 - i) **You** may appoint a representative to act on **your** behalf in any inquiry or court proceedings; or
 - ii) **You** may appoint a representative to act on **your** behalf whenever a conflict of interest arises with a representative appointed by **us**.
- d) The **adviser** will:
 - i) provide a detailed view of **your prospects of success** including the prospects of enforcing any judgement obtained;
 - ii) keep **us** fully advised of all developments and provide such information as **we** may require;
 - iii) keep **us** regularly advised of **advisers' costs** incurred;
 - iv) advise **us** of any offers to settle and payments into court. If against **our** advice such offers or payments are not accepted there shall be no further cover for **advisers' costs** unless **we** agree in **our** absolute discretion to allow the case to proceed;
 - v) submit bills for assessment or certification by the appropriate body if requested by **us**;

- vi) attempt recovery of costs from third parties.
 - e) In the event of a dispute arising as to **advisers' costs**, we may require **you** to change **adviser**.
 - f) The **insurer** shall only be liable for costs for work expressly authorised by **us** in writing and undertaken while there are **prospects of success**.
 - g) **You** shall supply all information requested by the **adviser** and **us**.
 - h) **You** are responsible for any **advisers' costs** if **you** withdraw from the **legal action** without **our** prior consent. Any costs already paid by **us** will be reimbursed by **you**.
3. Disputes
If a complaint cannot be dealt with by the Financial Ombudsman Service (see 'How to Make a Claim'), any dispute between **you** and **us** may, where we both agree, be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator, the Law Society may be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The costs of the arbitration will be at the discretion of the arbitrator.
4. Prospects of success
At any time **we** may, but only when supported by independent legal advice, form the view that **you** do not have a 51% and above chance of succeeding with **your** claim and achieving a positive outcome. If so, **we** may decline support or any further support. Examples of a positive outcome are:
- a) Being able to recover the amount of money at stake
 - b) Being able to enforce a judgement
 - c) Being able to achieve an outcome which best serves your interest.
5. Proportionality
We will only pay **advisers' costs** that are proportionate to the amount of damages that you are claiming in the **legal action**.

Advisers' costs in excess of the amount of damages that you are able to claim from your opponent will not be covered.

6. English Law and Language

This contract is governed by English Law, and the language for contractual terms and communication will be English.

7. Other Insurances

If any claim covered under this policy is also covered by another legal expenses policy, or would have been covered if this policy did not exist, **we** will only pay **our** share of the claim even if the other insurer refuses the claim.

8. Disclosure

If **you** fail to disclose relevant information or **you** disclose false information in relation to this policy, **we**, or the broker may:

- a) Cancel the contract and keep the premiums if the disclosure breach is deliberate or reckless.
- b) Cancel the contract but return the premiums proportionately if this contract would not have been entered into had the **disclosure breach** been known.
- c) Amend the terms of the contract accordingly if the contract would have been entered into on different terms had the **disclosure breach** been known.
- d) Proportionately reduce the amount **you** are entitled to in the event of a successful claim if a higher premium would have been charged had the **disclosure breach** been known.

9. Fraud

In the event of fraud, **we**:

- a) Will not be liable to pay the fraudulent claim.
- b) May recover any sums paid to **you** in respect of the fraudulent claim.
- c) May cancel this policy with effect from the fraudulent act and keep all premiums paid to **us**.

d) Will no longer be liable to **you** in any regard after the fraudulent act.

10. Change in Law

Cover under this policy is based on laws and regulations in force at the time that it was written. If **we** believe that any subsequent change in law or regulations results in the scope of cover being either restricted or broadened, **we** reserve the right to accept claims where the change restricts the cover under this policy and reject claims where the change provides a benefit which did not previously exist.

Customer service

We aim to get it right, first time, every time. If **we** make a mistake, **we** will try to put it right straight away.

If **you** are unhappy with the service that has been provided, **you** should contact **us** at the address below. **We** will always confirm to **you**, within five working days, that **we** have received **your** complaint. Within four weeks **you** will receive either a final response or an explanation of why **we** have not fully responded to **your** complaint as yet plus an indication of when **you** will receive a final response. Within eight weeks **you** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when **you** will receive a final response. After eight weeks, if **you** are unhappy with the delay, **you** may refer **your** complaint to the Financial Ombudsman Service. **You** can also refer to the Financial Ombudsman Service if **we** cannot settle **your** complaint or before **we** have investigated **your** complaint if both parties agree.

Our contact details are:

Arc Legal Assistance Ltd
The Gatehouse
Lodge Park
Lodge Lane
Colchester
CO4 5NE
Tel 01206 615000
Email customerservice@arclegal.co.uk

The Financial Ombudsman Service contact details are:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Tel 0300 123 9123 or 0800 023 4567
Email complaint.info@financial-ombudsman.org.uk

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). If **we** fail to carry out **our** responsibilities under this policy, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on 0800 678 1100 or 020 7741 4100.

Further information

Use of your information

The information you have given to Saga Services Limited (Saga) and/or the insurer(s) will be held and used to manage your insurance policy, which will include both underwriting and claim handling. For this purpose, Saga and/or the insurer(s) may disclose it to other interested third parties, such as other insurers, agents who provide services on their behalf and to regulatory authorities for this and the monitoring and/or enforcing of compliance with any regulatory rules/codes. It may also be used for offering renewals, research and crime prevention purposes. Any calls made to Saga may be monitored and recorded to improve the service and help prevent and detect fraud. Saga and/or the insurer(s) may check information provided or received and may also undertake additional fraud searches.

Saga and/or the insurer(s) will hold your personal data securely and in accordance with Data Protection Legislation*. From time to time Saga and/or the insurer(s) may use service providers and organisations outside the European Economic Area (EEA) where they do not afford the same level of data security as the UK. We will, however, use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.

All information you provide must be accurate and, if you have supplied another person's personal data who may be insured under the policy, you have done so confirming that you have the specific consent of that other person to disclose that data.

Saga and/or the insurer(s) will use your information and sometimes that of other people named on your policy, either collected at the outset or obtained from other third-party sources, for the following purposes:

- To assess financial and insurance risks, your insurance application, the terms on which cover may be offered, including your premium at quote and renewal, and the payment methods offered;
- To prevent and detect crime including fraud, money laundering and financial sanctions;
- To develop our products, pricing, systems, services and relationships with you;
- To comply with our legal and regulatory obligations.

These sources include credit reference bureaus, the electoral roll and public data provided to us by credit reference bureaus and other third parties. The credit reference bureaus will keep a record of the search; this may be reflected in your credit score.

Saga and/or the insurer(s) may share this information with third parties in order to carry out insurance-related activities on our behalf, including management of your claim, credit hire and legal advice.

If you contact us electronically we may store your Internet Protocol (IP) address or your telephone number supplied by your Service Provider. This may be used to identify repeat website visits, fraudulent behaviour or mystery shoppers using Saga websites.

Saga uses the data they collect from you, including special categories of personal data to contact you and personalise their communication. Saga and MS Amlin also use it for administrative purposes to provide the service you requested and for preparing quotations. If Saga has obtained your permission to do so, they will also contact you by post, telephone, email or other means to tell you about offers, products and services that maybe of interest to you. At any time you can opt out of receiving such information, revise the products you would like to hear about or change the method they use to communicate with you. You can update these

preferences by calling 0800 092 7223. For further information about how the Saga Group uses your personal information, please visit www.saga.co.uk/privacy-policy or contact the Saga Group Data Protection Officer by email: data.protection@saga.co.uk or post: The Saga Building, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

The full Data Privacy Notice for MS Amlin can be found on www.msamlin.com/en/site-services/data-privacy-notice.html. A paper copy of the Data Privacy Notice can be obtained by contacting the Data Protection Officer by email: dataprotectionofficer@msamlin.com or post: Data Protection Officer, MS Amlin plc, The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AG.

* The General Data Protection Regulation ((EU) 2016/679) and any national implementing laws, regulations and secondary legislation, as amended or updated from time to time, in the UK.

Authorisation

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. This policy is underwritten by AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at www.fca.org.uk.

Notes

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Notes

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Helplines Please have your policy number to hand when calling

This Policy Book is also available in large print, audio and Braille. If you require any of these formats please contact us on **0800 092 9884**.

If you have a hearing or speech impairment, you can also contact us by emailing **dda@saga.co.uk**

Marine Legal Protection claims

For a new claim, quote 'Saga'

from the UK **0800 027 1346**

from abroad **+44 1732 223 702**

24 hours a day, seven days a week

Customer service

For questions about your policy

from the UK **0800 092 7223**

from abroad **+44 1843 343 023**

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

The SAGA logo consists of the word "SAGA" in a bold, blue, sans-serif font. The letter 'A' is stylized with a triangle pointing to the right, and the letter 'G' has a similar triangle pointing to the right.

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 Conduct Authority. Saga has arranged for Saga Marine Legal Protection Insurance to be administered by Arc Legal Assistance Ltd and underwritten by AmTrust Europe Limited. Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority (number 305958). AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority, financial services number 202189.