

# Important information for customers

## Saga Health Cash Plan



Saga Services Limited is a wholly owned subsidiary of Saga plc and is registered in England and Wales (Company No 732602). Registered Office: Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

Saga Services Limited is authorised and regulated by the Financial Conduct Authority. You can confirm Saga Services Limited's address and statutory status on the Financial Conduct Authority website at [register.fca.org.uk](http://register.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

We offer Health Cash Plan Insurance underwritten only by BHSF Limited. Registered in England, Number 35500. Registered Office: Gamgee House, 2 Darnley Road, Birmingham B16 8TE. BHSF Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

### Making a complaint

If you have a complaint about your Saga Health Cash Plan Insurance policy, please contact the Customer Relations Department, Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ or call 0800 092 3700, fax on 01303 771347, or e-mail us at [services.customer-relations@saga.co.uk](mailto:services.customer-relations@saga.co.uk)

The Financial Ombudsman Service may look into your complaint if you remain dissatisfied after we have issued a final response. You can write to them at: The Financial Ombudsman Service, Exchange

Tower, Harbour Exchange Square, London E14 9SR. Telephone 0800 023 4567 or 0300 123 9123.

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

Saga Services Limited may cancel this policy by giving you 28 days notice by recorded delivery letter. We will send this 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, we will only request any charges from you if the amount is over £5.

### Handling your money

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

# Policy Summary

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This summary does not contain the full Terms and Conditions of the Saga Health Cash Plan insurance policy. Full details can be found in the Policy Book, which is available on request by calling Saga on 0800 015 0117 or by downloading a copy online at [saga.co.uk/health-cash-plan](http://saga.co.uk/health-cash-plan). It is important that you read the policy documentation when you receive it.

### Who is the insurer?

The insurer of all sections of this policy is BHSF Limited.

### Type of insurance and cover

The Saga Health Cash Plan provides cash benefits for a number of everyday healthcare costs.

### Significant features and benefits

Saga Health Cash Plan Insurance offers three levels of cover and provides the following main features:

- Claim back 75% of many healthcare costs including dental and optical bills, physiotherapy and complementary therapies. Further details can be found in the 'Benefit Schedule' section of the Policy Book.
- There are 14 different healthcare benefits that you can use. Further details can be found in the 'Benefit Schedule' section of the Policy Book.
- There is no upper age limit. Further details can be found in the 'General conditions' section of the Policy Book.
- Once you have joined, the premium will not rise due to your age but may be subject to review in accordance with the Terms and Conditions. Further details can be found in the 'Premiums and benefits' section of the Policy Book.

### Significant exclusions or limitations

- Unless you have switched from another health cash plan provider, there is a 13-week wait before any benefit becomes payable. Further details can be found in the 'Pre-existing conditions and qualifying periods' section of the Policy Book.
- There is no hospital-related benefit for any pre-existing conditions for two years from the start date of your policy. Further details can be found in the 'Pre-existing conditions and qualifying periods' section of the Policy Book.
- Claims for treatment must be submitted within 13 weeks of the treatment date. Further details can be found in the 'How to make a claim' section of the Policy Book.
- There is no liability for death resulting from intentional self-imposed injury or suicide; engaging in riding or driving in any kind of race; engaging in operational duties as a member of the armed forces; engaging in mountaineering or rock-climbing requiring the use of ropes or guides; engaging in aerial activities other than as a fare paying passenger; being under the influence of alcohol; being under the influence of drugs, medicines or narcotics that have not been prescribed; radioactive contamination; being incapable due to mental illness or behavioural conditions; or attributable to war, invasion or armed hostility, chemical or biological weapons or weapons of mass destruction. Further details can be found in the 'Benefit terms and conditions' section of the Policy Book.

## Duration of the policy

This policy is effective for one year from the cover start date shown in your policy documentation.

## Cancellation within the first 14 days

You have the right to cancel your policy during a period of 14 days either from 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 insurance 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

If this policy no longer meets your needs you have the right to cancel it at any point during its duration. You can telephone us on 0800 015 0117 or write to us at Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ to cancel your policy. Cancellation is effective from the date your letter is dispatched.

We will refund any premium owing to you on a pro-rata basis, if you have not made a claim.

## Making a claim

In the event that you or your personal representative need to make a claim on your insurance policy, please call us on 0800 027 1343 (9am - 5.30pm Monday to Friday) or write to the Saga Claims Manager at BHSF Limited, Gamgee House, 2 Darnley Road, Birmingham B16 8TE. Tel. 0121 629 1297. We ask you to provide your name, address and policy number when you make a claim. For your protection and training purposes, telephone calls may be

monitored and recorded.

## How to complain to the underwriter

If you are dissatisfied with the service that BHSF Limited has provided or feel that they have made a wrong decision, please contact them at BHSF Limited, Gamgee House, 2 Darnley Road, Birmingham B16 8TE.

### Taking your complaint further

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 and can be contacted at:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR  
Telephone: 0300 123 9123 or 0800 023 4567  
E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### Important Note

The Financial Ombudsman Service will only consider your complaint if you have already given us the opportunity to resolve the matter. However, if we have not provided a final response within eight weeks you can refer your complaint straight to the Financial Ombudsman Service.

If you follow this complaint procedure, it does not affect your legal rights.

## Financial Services Compensation Scheme

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

