

# Saga Personal Accident Insurance



### keyfacts®

This summary does not contain the full Terms and Conditions of the Saga Personal Accident Insurance policy. Full details can be found in the Policy Book. Call us on 0800 015 0117 to request a Policy Book or visit [www.saga.co.uk/personal-accident-insurance](http://www.saga.co.uk/personal-accident-insurance) to download a copy. It is important that you read the policy documentation carefully.

## Who is the insurer

The insurer of this policy is Acromas Insurance Company Limited.

## Type of insurance and cover

The Saga Personal Accident Insurance policy provides cover in the event of an accidental bodily injury.

## Significant features and benefits

There are two levels of cover:

### Premier cover

- Permanent total loss of sight in both eyes; loss of, or loss of use of, two or more limbs; or permanent total loss of sight in one eye and loss of, or loss of use of, one limb (£50,000)
- Permanent total loss of sight in one eye; or loss of, or loss of use of, one limb (£25,000)
- Permanent total loss of speech, or hearing in both ears (£50,000)
- Permanent total loss of hearing in one ear (£10,000)
- Permanent total loss of use of a shoulder, elbow, hip, knee, ankle or wrist (£7,500)
- Permanent total loss of, or loss of use of, one thumb (£7,500)
- Permanent total loss of, or loss of use of, one forefinger (£5,000)

- Permanent total loss of, or loss of use of, any other finger or one big toe (£3,000)
- Permanent total loss of, or loss of use of, any other toe (£500)
- Additional benefits are also payable for fractures, dislocations, second and third degree burns or if you require open abdominal or thoracic surgery for internal injuries (not including hernias).

### Premier Plus cover

Includes all the benefits shown under Premier cover, plus the following:

- Death (£25,000)
- Confinement to a hospital as an inpatient for remedial, medical or surgical treatment (£25 each day, up to 100 days).

We will pay benefits if the accidental bodily injury is caused by exposure to any weather conditions, or if the person covered is missing and the conclusion is that they died from accidental bodily injury. If at any time after a benefit has been paid the person covered is found to be alive, the payment must be refunded.

Further details can be found in the benefit table in the Policy Book.

## **Significant exclusions**

We will not pay any claim arising directly or indirectly from:

- war, riot, revolution or any similar event
- suicide or intentional self-inflicted injury.

We will only pay one of the following benefits:

- loss of sight in both eyes
- loss of two or more limbs
- loss of one eye and one limb
- loss of speech, or hearing in both ears
- death

and all cover will end on the day we make a payment.

The maximum we will pay for any claim or combination of claims under loss of sight, limb, speech, hearing, joints or digits is £50,000.

The maximum we will pay for any claim or combination of claims for fractures, dislocations, second and third degree burns or if you require surgery for internal injuries is £1,500.

The maximum we will pay for any claim or claims for confinement to a hospital as an inpatient is £2,500.

All cover will end on the first anniversary of the monthly premium date following the policyholder's 90th birthday.

Claims where a completed claim form is not received within 180 days of the date of the accident.

You cannot claim under more than one Saga Personal Accident Insurance policy.

This insurance cannot be transferred to any other person.

Further details can be found in the 'What is not covered' section of the Policy Book.

## **Duration of the policy**

This policy will remain in force for each consecutive month from the date of issue that we are in receipt of your monthly premium until the monthly renewal date following your 90th birthday.

## **Cancellation**

### **Cancellation within the first 14 days**

You have the statutory right to cancel your policy within 14 days of either the day of the purchase of this policy or the day on which you receive your policy documentation, whichever is the later.

If you cancel your policy within 14 days of receipt of your policy documents, we will give you a pro-rata refund on your 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 14 days 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.

### **When cover will end**

All cover provided by this insurance and all benefit payments will end on one of the following dates:

- The first monthly renewal date following your 90th birthday;
- The date you cancel this insurance;
- The date we cancel this insurance by giving you 30 days' written notice;
- The 30th day after the date your monthly premium becomes due and remains unpaid;
- The date you make a fraudulent claim (if this happens, your insurance cover will end, you will have to return any insurance benefits we have paid, you will not receive any further benefits and we will not collect any more premiums);
- The date of death except where a joint policy is held and the spouse/partner is eligible to continue cover;
- The day we pay any one of the benefits under Section A - 1, 2, 3, or Section C1.

## **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 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 legal personal representative wishes to make a claim on your insurance policy, please call us on 0800 027 1350 or write to Saga Personal Accident Claims Department, Saga Services Limited, Eurokent Business Park, Haine Road, Broadstairs, Kent CT12 5AE. 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**

### **For complaints related to a claim please contact:**

Claims Customer Care Department  
Saga Personal Accident Claims  
PO Box 644  
Folkestone CT20 9BE  
Telephone: 0800 096 1488  
E-mail: [technicalclaims@saga.co.uk](mailto:technicalclaims@saga.co.uk)

To allow your complaint to be investigated fully, the Financial Conduct Authority gives us up to eight weeks to get back to you. However, we will respond sooner than this if we are able.

### **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@financial-ombudsman.org.uk](mailto:complaint@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**

Acromas Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet all our obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available on the FSCS website: [www.fscs.org.uk](http://www.fscs.org.uk)

