



Your Policy Book
Home Emergency

SAGA
keep doing

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Welcome to Saga Home Emergency

Thank you for taking out a policy with Saga.

This book contains all the information you need to know about your Saga Home Emergency policy and we hope you find it easy to understand. Overleaf you'll find an overview of the two cover levels, so you can see what's included in the policy you have chosen. The section 'What is a home emergency?' then clarifies the situations that would be covered by your policy, including a number of examples and the answers to some questions you may have. Of course, if you're still not sure, or if you have any other queries about your policy, you can always give us a call on 0800 904 7509.

Our step-by-step guide on [page 7](#) tells you exactly what to do if you have an emergency in your home and you need to call us out, while the following section gives you guidance on how to make a complaint if you're not satisfied with the service we provide.

All the other information we need to tell you is included after this, along with an explanation of those words that have specific meanings when they appear in your policy. Then we get down to the real detail of our two cover levels and exactly what you can and can't claim for. And, to make it quick and easy if you need our help, all the relevant phone numbers are on the back cover.

Finally, please keep this book somewhere easy to find, in case you ever need us in an emergency.

Our cover at a glance

What's covered	Home Emergency	Home and Heating Emergency
Call outs allowed each year	Unlimited	Unlimited
Water supply pipe	✓	✓
Internal plumbing and drainage*	✓	✓
Internal electrics failure	✓	✓
Roof damage	✓	✓
Pest infestation	✓	✓
Security (i.e. glazing and locks)	✓	✓
Overnight accommodation each year	✓ 3 nights	✓ 3 nights
Complete boiler breakdown	✗	✓
Annual Boiler Service†	Optional	Optional

*Not including pipes that are shared or outside the boundary of the home. †Not available for properties you let to tenants.

When we can help and when we can't

What is a home emergency?

Put simply, for the purposes of this policy a 'home emergency' is an event that happens suddenly and unexpectedly and needs immediate action to:

a) prevent damage or further damage to your home;

and/or

b) make your home safe, secure and habitable.

The examples below give a clearer explanation of what would and wouldn't be classed as an emergency.

The following situations are classed as emergencies...

- One of the toilets in your home won't flush
- There is a totally blocked drain within the boundary of your property
- The kitchen sink is blocked and unusable
- A water pipe suddenly starts leaking uncontrollably and there's nothing you can do to stop it
- You lose all power to your home
- There's a wasps' nest inside or attached to your home.

The following situations are NOT classed as emergencies...

- A leak from the roof that has been happening for some time or is not unexpected
- Your toilet takes several attempts to flush
- An appliance is faulty or not working properly.

In addition, we cannot help you with the following...

- An emergency that happens due to something that you were aware of before (or within 14 days of) the start of your policy
- Problems relating to a roof, plumbing, drainage, water supply pipes, electrics, doors or windows, if these are shared (e.g. If you live in a flat)
- Problems relating to thatched, glass, plastic, felt, tarpaulin or flat roofs.

Our answers to your questions

The policy section of this book gives details about the individual cover levels, the number of claims you can make and whether parts and labour are included – so hopefully you'll have all the information you need. However, to make it easier here are the answers to some of the questions we are often asked.

Can I make a claim straightaway?

Like all insurance policies, you're not covered for problems that you knew about before you bought this policy. Nor can we cover anything that happens before the 15th day from your policy start date, unless you have renewed your policy.

How many emergency claims can I make in a year?

There is no limit to the number of claims you can make across all our cover levels. For both Home Emergency and Home and Heating Emergency you can claim up to a maximum value of £2,000 per claim for labour, parts, materials and VAT.

Can my tenant report an emergency on my behalf?

If you are a landlord and have given your tenant permission to make a claim under this policy, please ensure you have provided them with the policy number to quote when they call. If the tenant does not have the policy number, we will be unable to deal with the emergency.

If I make a claim, do I have to pay an excess?

There is no excess applicable under Saga Home Emergency.

How can I tell what type of boiler I have?

If your boiler heats a tank of water, you have a conventional or condensing boiler. Condensing boilers can be more energy efficient as they extract additional heat from the flue gases. If you do not have a hot water tank, you have a combination boiler, which produces hot water on demand from the mains supply.

What happens if I move house?

You can transfer your cover to your new home as long as the property is eligible and the boiler passes an inspection if applicable. Call us on 0800 904 7509 if you are unsure, but please note that we may have to charge you a £10 administration fee to amend your policy.

What to do in an emergency

Your step-by-step guide

1. If you have a home emergency that is covered by this policy, call the Saga Home Emergency Helpline as soon as possible.
2. Make sure you have your policy number to hand when you call. You'll find this on your Schedule. You will also need to tell us your name and address, including the postcode, and the nature of the emergency.
3. When we know what the situation is, we will contact our repairers and let you know when they will be able to come round to sort out the problem. This will normally be as soon as possible unless:
 - the weather is too bad;
 - there are industrial disputes, official or otherwise;
 - the public transport system fails (including the road and railway networks and repairs to them); or
 - there are other problems that prevent our repairer from entering your home or which make it impractical for us to provide the service.
4. You must ensure there is an adult (aged 18 years or over) present at your home when the repairers arrive. Otherwise they will be unable to carry out the service.
5. We will pay the repairers directly – you do not need to pay them. Please note that we will only pay the charges for repairers instructed by us, so do not make your own arrangements to get the repairs done.
6. Although we will try to meet your needs at all times and complete repairs within the time estimated, this may not always be possible. We will inform you of any delay as quickly as possible.

Saga Home Emergency Helpline

0800 092 1426

Available 24 hours a day 365 days a year.

If things don't go to plan and you want to complain

Our customer service commitment to you

We aim to provide you with high levels of service at all times. However, if you feel that our service has fallen below the standard you expect and you want to complain, we will do our best to sort it out quickly.

If your complaint is about a claim or your boiler service:

Please contact: Customer Relations – Home Emergency, Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR

Telephone: **01737 815913**

E-mail: **homeemergencycomplaints@axa-assistance.co.uk**

If you are not satisfied with the insurer's response, you can ask the Financial Ombudsman Service to review your case.

If your complaint is about any matter other than a claim:

Please contact:

The Customer Relations Department
Saga Services Limited

Middelburg Square, Folkestone, Kent CT20 1AZ

Telephone: **01303 771160**

E-mail: **services.customer-relations@saga.co.uk**

If you are not satisfied with our response, you can ask the Financial Ombudsman Service to review your case.

Financial Ombudsman Service

The Financial Ombudsman Service resolves disputes in an independent and fair way. You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR

Telephone: **0800 023 4567**

E-mail: **complaint.info@financial-ombudsman.org.uk**

Website: www.financial-ombudsman.org.uk

Details on how to take your complaint to the Financial Ombudsman Service can also be found on the Online Dispute Resolution (ODR) platform http://ec.europa.eu/consumers/odr/index_en.htm, which has been set up by the EU Commission.

Important note: The Financial Ombudsman Service will only consider your complaint if you have already given us the opportunity to sort it out. However, if we have not given you a final response within eight weeks you can go straight to the Financial Ombudsman Service with your complaint.

Some other information you need to know

What happens when it's time to renew your policy

We will send you a renewal invitation around 21 days before your renewal date. This will include details of your cover level, policy terms and your premium for the next year, which may be affected by any claims you have made over the year.

If you originally paid for your policy by Direct Debit, or by continuous authority credit or debit card, we will automatically renew your policy using these payment details, so you don't need to do anything if you want to renew your policy. However, if you don't want to renew, or you want to change your payment method, you will need to contact us on 0800 904 7509 to let us know. You will also need to cancel your Direct Debit with the bank if you paid by this method.

How we use your personal information

The information you have given to Saga Services Limited (Saga) and/or the insurer 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 may disclose it to other interested third parties, for example to other insurers, regulatory authorities and to agents who provide services on their behalf.

Your data may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes. It may also be used for market research, offering renewals, research and for statistical purposes and crime prevention.

Saga and/or the insurer will try to ensure that any personal data you provide will be held securely and in accordance with the Data Protection Act 1998. From time to time Saga and/or the insurer may use service providers and organisations outside the European

Economic Area (EEA) for the purpose of processing services, system testing and maintenance. It is worth noting however that some non-EEA countries do not afford the same level of data security as the UK. By submitting your details, you consent to this transfer. The insurer and/or, if applicable, Saga will always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.

Your calls may be monitored and recorded in order that the service may be improved and to help prevent and detect fraud. Saga and/or the insurer may check information provided or received and may also undertake additional fraud searches.

Credit Reference Agencies: To assess your insurance application and the terms on which cover may be offered (including the quote and payment methods Saga and/or the insurer is able to offer you), Saga and/or the insurer may obtain information about you from a number of sources, including credit reference agencies, to check your credit status and identity. The credit reference agencies will keep a record of the search; this may be reflected in your credit score.

By applying for this policy you consent to Saga and/or the insurer processing personal data, including sensitive personal data, about you and any other persons who are the subject of that application and/or who may be insured under the policy. You understand that all personal data you provide must be accurate and that if you supply another person's personal data you are, by doing so, confirming that you have the specific consent of that other person to disclose that data.

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 Acromas Group websites.

By providing Saga with your personal information, you consent to the Saga and Acromas groups of companies (the Group) using it to contact you by post, telephone, e-mail, SMS or other electronic means about offers, products and services which may be of interest to you, and using data we obtain about you for other products in respect of both marketing and preparing quotations. The Group will do this unless you contact it or you make use of the regular opportunities that it provides you with, to confirm which channels and products you do and do not wish to use or hear about, or unless you tell the Group that you prefer not to receive direct marketing. If you wish to decline to receive marketing information for Saga products, please contact the Saga Group Data Protection Officer at Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE. See <http://www.saga.co.uk/privacy-policy.aspx> for further details of Saga's privacy policy. In the case of personal data, with limited exceptions, you have the right to access and, if necessary, rectify information held about you by formal written application to Saga's Group Data Protection Officer at Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

Fraud prevention and financial crime

To help Saga prevent fraud, money laundering and other financial crime, the information you provide may be submitted to fraud prevention agencies and other organisations whose records may be searched.

The insurer passes information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDSL), the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI) and to other relevant fraud prevention databases. The aim is to help check information provided and also to prevent fraudulent claims. When the insurer deals with your request for insurance, it may search these registers.

Under the conditions of your policy, you must tell the insurer about

any incident (such as an accident or theft) which may or may not give rise to a claim. When you tell the insurer about an incident, the insurer will pass information relating to it to the registers.

As part of the insurer's fraud prevention process it will complete a number of enquiries to check the details you provide. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

The insurer and other organisations may also access and use this information to prevent fraud and financial crime, for example, when:

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit related accounts or facilities and recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

The insurer and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies in the United Kingdom.

If you would like to receive details of the fraud prevention agencies used, please contact the Head of Fraud, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

What happens if we decide to change the underwriter of your policy

Your Saga Home Emergency policy is currently provided and underwritten by your insurer as part of an agreement between Saga Services Limited and them. If you have selected any additional cover options, these may be provided by different insurers. At some time in the future Saga 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 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 to transfer any personal data to a new provider, including data defined as 'sensitive personal data' under the Data Protection Act, and 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 **0800 904 7509**.

Specific policy words and what they mean

Certain words and phrases have specific meanings when related to your policy. These are defined below and, to help you identify them when they appear in your policy, we have printed them in bold type.

Administration fee	The amount shown in your documents as a fee for administration, relating to the amount Saga Services Limited may charge from time to time for administering your policy.	Home	The private dwelling (excluding detached outbuildings, sheds and detached garages) shown on your Schedule occupied by you, your immediate family, any lodger so long as you are also resident at this property , or your tenant . Such private dwelling must be a single self-contained unit with its own front door.
Beyond economic repair	When the cost of repairs exceeds the current value of your boiler , taking into consideration its age and condition, or where spare parts are not readily available.	Home emergency	A sudden unexpected event, which in the insurer's opinion requires immediate action to: a) prevent damage or further damage to your home ; or b) make your home safe or secure or habitable.
Boiler	Your domestic boiler contained within your home with an output not exceeding 70 kw, including the appliance isolating valve and manufacturer fitted components within the boiler as well as the motorised valves, thermostat, and time, temperature and pressure controls. This does not include warm air and solar heating systems or any boiler that is not the main boiler in your home .	Impact damage	Damage as a result of a falling tree, or caused by plane or aerial debris, or caused by a vehicle, or as a result of a stone propelled by a motorised device.
Domestic electrical system	The permanent 240 volt electrical supply system providing power to your home from the point where it leaves the mains electricity meter. This includes all fuse boxes, wall sockets, light switches and light sockets.	Insured event(s)	As detailed under Home Emergency, and Home and Heating Emergency. Please refer to your Schedule which details which cover applies to your policy.

Insurer	Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm's registered number is 202664. You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register .	Period of insurance	The period for which the insurer has agreed to cover you and for which you have paid the required premium as shown on your Schedule .
Landlord	Someone who lets out properties. For the purpose of this policy this is limited to where this activity is not their main or sole source of income.	Policyholder	The person(s) named on your Schedule .
Main heating system	<p>The main hot water or central heating system in your home, including:</p> <ul style="list-style-type: none"> • Radiators; • Thermostatic valves, timers, room and cylinder thermostats, motorised valves and central heating pump; • Central heating feed and expansion tank; • Pipes that connect components of the system (but not cold water supply or drainage pipes). <p>Cover does not include any non-domestic boiler or any form of solar heating.</p>	Property	The home and land within its boundary.
Partial failure	Intermittent faults, the failure of one or more radiators or water or gas leaks from the system.	Schedule	The document which gives details of you , the insurer , your home and cover.
		Tenant	The occupier of your home when you are not also a resident.
		You, your	The policyholder , spouse or partner living in the home .
		Water supply pipe(s)	The main pipe from and including the main stopcock from your home up to where it is connected to the public or shared water supply pipes within the boundary of your property provided you have sole responsibility for this pipe.
		We, us, our	Inter Partner Assistance SA and AXA Assistance (UK) Ltd both of The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR.

Home Emergency

Your **Schedule** will show if **you** have purchased this section. This section should be read in conjunction with the 'General Exclusions' on [pages 21-23](#) and the 'General Conditions' on [pages 24-26](#).

You are covered for the following

The **insurer** will appoint the required suppliers and will pay up to £2,000 per **insured event**, for call out, labour, parts, materials and VAT following an **insured event** which occurs during the **period of insurance**. This limit includes any costs incurred under the overnight accommodation cover. There is no limit to the number of **insured events** covered.

Plumbing

A **home emergency** relating to:

- a) The internal hot and cold water pipes between the main internal stopcock and the internal taps.
- b) The cold water storage tank.
- c) Failure of **your** toilet to function.
- d) A leak from;
 - **your** toilet cistern;
 - **your** central heating water pipes;
 - shower fixtures and fittings which cannot be controlled; or
 - the internal section of the overflow pipe.

You are not covered for the following

1. Sections of pipe that are shared.
2. Frozen pipes that have not resulted in confirmed damage.
3. Damage to water pipes to or from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, roofs or other external property.
4. Damage to rainwater pipes and guttering.
5. Repair or replacement of cylinders, replacing steel or asbestos water tanks, immersion heaters, heating controls, water circulating and pressure pumps, radiators, radiator valves, shower units and fittings, steel pipes and heated towel rails.
6. Repair or replacement of washers or taps.
7. Cost of any redecoration.
8. Repair or replacement of saniflow systems or sanitary ware,

You are covered for the following

Drainage

A **home emergency** relating to damage to and/or blockage of the waste drainage pipes or rainwater drains within the boundary of **your property** if flow has been prevented. This includes the locating, unblocking and repairing of such pipes or drains up to the boundary point where they are connected to the public or shared drains connection, if **you** are responsible for this.

Internal electrics

A **home emergency** relating to a failure of the internal **domestic electrical system** in **your home**.

You are not covered for the following

shower trays or enclosures, toilet bowls and associated pumps.

9. A leaking central heating radiator where **you** or **your tenant** are able to turn off the radiator and stop the leak.
 10. Refilling the heating system with additives such as corrosion inhibitor.
-
1. Vacuum drainage systems or the cost of draining down where no appropriate drainage facility is available.
 2. Repair or replacement of saniflow systems or sanitary ware, shower trays or enclosures and associated pumps.
 3. Repairing or replacing soakaways (a pit filled with rubble for water to drain into), cesspits, septic tanks, treatment plants and their overflow pipes.
 4. Claims relating to blockages which are found to be external pipes that are outside the boundary of **your property** or any shared pipes.
-
1. Any claim relating to spotlights and decorative floor lights, security systems and any external fittings such as TV aerials and satellite dishes.
 2. Replacement of bulbs or fuses.
 3. Repair or replacement of controls, timers, programmers, pumps and detectors.
 4. Repair or replacement of connections to pumps, swimming pools, ponds, fish tanks or water features whether inside or outside the **property**.

You are covered for the following

Key and locks

A **home emergency** relating to:

- a) An external door where **you** or **your tenant** have no access to **your home**, and there is no other access available due to:
 - lost or damaged keys;
 - stolen keys; or
 - failure of the external locking mechanism to the door.
- b) An external door where **you** or **your tenant** are unable to secure **your home** due to:
 - lost or damaged keys;
 - stolen keys; or
 - failure of the external locking mechanism to the door.
- c) Damage to the locks on external doors or windows caused by vandalism, theft or attempted theft where **you** are unable to secure **your home**.

Windows

A **home emergency** relating to broken or cracked windows.

We will undertake an emergency repair using boarding or similar material to resolve the immediate **home emergency**.

You are not covered for the following

5. Electrical failure where the fault is affecting communal areas e.g. flats.
 6. Repair or replacement that requires total rewiring.
-
1. Replacement of lost or damaged keys where another key or set of keys is available or **you** or **your tenant** have other means of access to the **home**.
 2. Claims for stolen keys or criminal damage where a crime reference number has not been obtained.
 3. Repair and/or replacement of keys for garages, outbuildings and sheds.
 4. Provision of multiple duplicate keys.
 5. Repair or replacement of complete multipoint locking mechanisms.
-
1. Criminal damage without a crime reference number that has not been reported to the Police.
 2. Claims relating to windows that are shared/communal that are not part of **your home**.
 3. Damage to windows that are over two storeys high which requires external access.

You are covered for the following

Roofing

A **home emergency** relating to the roof where there is ingress of water from an external source.

We will undertake an emergency repair using a tarpaulin or similar material to resolve the immediate **home emergency**.

Pest infestation

Removal of mice, rats, wasps, hornets and cockroaches where evidence of infestation in **your home** has been found.

Water supply pipes

(This subsection will not apply to flats and maisonettes where there are shared facilities.)

A **home emergency** involving the leakage, collapse or blockage of the mains **water supply pipes** that requires immediate attention to restore the mains water supply to **your home**.

You are not covered for the following

1. Thatched, flat, glass, plastic, felt or tarpaulin roofs.
2. Any loss or damage relating to a permanent repair that is or should be more specifically insured as part of any other insurance policy.

1. Pest infestation outside of the **home**, unless a nest is attached to the main structure of the **home**.
2. Infestation known to exist prior to commencement of the policy or where the **home** has been unoccupied for more than 60 days.
3. Any infestation where **you** have not taken hygiene measures to prevent pest infestation.
4. Any infestation by any protected species including bats and bees.

1. Water pipes to or from and in detached outbuildings, fountains, swimming pools, ponds, other decorative garden features, garden taps, treatment plants, rainwater pipes, roofs, guttering or other external property.
2. Sections of pipe that are shared.
3. Frozen pipes that have not resulted in confirmed damage.

You are covered for the following

Internal domestic gas supply

Any suspected gas leaks should be reported immediately to the National Gas Emergency Service on **0800 111 999**.

Following attendance by the National Gas Emergency Service, a **home emergency** as a result of damage to the internal domestic gas supply pipe between the meter and the gas appliance, which resulted in the reported leak.

Overnight accommodation

If **your home** cannot be occupied overnight because it is uninhabitable for a period of over 48 hours due to an **insured event**, the **insurer** will reimburse hotel costs not exceeding £150 (including VAT) per night, up to a maximum of 3 nights.

Overnight accommodation must be pre-authorized by the **insurer** and can only be claimed for the following persons that reside in the **home**:

- **you** and **your** immediate family; or
- if **you** are the **landlord, your tenant** and their immediate family.

You are not covered for the following

1. Any claim relating to a leak from the appliance itself.
-
1. Overnight accommodation where pre-authorization per night has not been sought.
 2. More than £150 (including VAT) per night.
 3. More than three nights in any **period of insurance**.
 4. Any costs incurred once the limit for the **insured event** has been exceeded.

Home and Heating Emergency

Your **Schedule** will show if you have purchased this section. This cover is in addition to that provided under Home Emergency ([pages 14-18](#)). This section should be read in conjunction with the 'General Exclusions' on [pages 21-23](#) and the 'General Conditions' on [pages 24-26](#).

You are covered for the following

Main heating system and boiler repair or replacement

The **insurer** will appoint the required suppliers and will pay up to £2,000 per **insured event**, for call out, labour, parts, materials and VAT following an **insured event** which occurs during the **period of insurance** for a **home emergency** relating to the complete failure to function of the **main heating system** or **boiler** in **your home**. There is no limit to the number of **insured events** covered.

If, in the **insurer's** opinion, **your boiler** is **beyond economic repair**, the **insurer** will contribute a maximum of £250 towards the cost of **you** replacing it with a new **boiler**. This can be claimed by providing a copy of the receipt for **your** replacement **boiler** within 60 days of the call out.

Failure to replace **your boiler** will mean that cover under this section no longer applies.

You are not covered for the following

1. Warm air and solar heating systems or boilers with an output over 70 kw.
2. Any non-functional decorative parts, trim or casing.
3. Repairs that require a chemical flush of **your boiler** or **main heating system**.
4. Repair or replacement of cylinders, replacing steel or asbestos water tanks, immersion heaters and water circulating and pressure pumps.
5. Removal of asbestos associated with the repair.
6. Any repair to an appliance with materials containing asbestos that cannot be carried out without disturbing such materials.
7. Repairs or replacement of cold water storage tanks.
8. Repairs required as a result of design faults or installation errors.
9. Adjustments to the central heating controls including the relighting of the pilot light/flame.
10. Any **boiler** systems that have not been correctly installed to British Standards.
11. Repair and replacement of:
 - flues which are not part of **your boiler**;
 - any decorative radiators or coverings; or

You are covered for the following

You are not covered for the following

- showers, fittings and taps.

12. Any **partial failure**.

13. Descaling or desludging and any work arising from damage caused by hard water scale, rust or sludge deposit or from damage caused by corrosive water, water with a high chemical content or any water pressure adjustments on sealed installations.

14. Refilling the heating system with additives such as corrosion inhibitor.

15. Repairing or replacing parts of **your main heating system**, which are part of or are specifically designed for piped or electric under floor heating.

General Exclusions that apply to the whole policy (except Annual Boiler Service)

The **insurer** will not cover

1. Any event or emergency, which happens before the start of **your period of insurance** or within 14 days of the start of this insurance. The 14-day restriction only applies at the start of **your** policy; it does not apply when **you** renew **your** cover. If **you** have upgraded **your** policy to include additional sections this 14-day exclusion period applies to the additional sections from the point at which they are added. If **you** have upgraded from another Saga Home Emergency policy this 14-day exclusion period will be waived for losses that would have been insured under **your** previous policy.
2. Any **boiler** other than the main **boiler** in **your home**. (This exclusion is also applicable to the boiler service cover.)
3. Any loss or damage arising from circumstances that **you** were aware of at the time of entering into this contract, which existed before **your** application for this insurance policy or which occurs during the 14 day exclusion period. This includes any loss or damage arising from circumstances that **you** were aware of at the time of upgrading **your** policy to include additional sections or upgrading from another Saga Home Emergency policy.
4. Any cost, including the cost of parts or services, relating to work carried out by **your** own contractor unless it has been agreed by the **insurer**, prior to work commencing, through the 24-hour claims number.
5. Any loss or damage resulting from a lack of proper maintenance, including that caused by or to a **boiler** or **main heating system** which has not been properly maintained in accordance with the manufacturer's instructions.
6. Any claim relating to the failure of equipment or facilities which is a result of them being incorrectly installed, repaired or modified, or which is caused by a design fault which makes them inadequate or unfit for use, or any **boiler** which has not been correctly installed to British Standards.
7. Claims for parts or labour if the equipment or facility is still under guarantee or warranty from the manufacturer, supplier or installer.
8. The malfunction or blockage of septic tanks, cess pits or fuel tanks, or blockages due to the failure to empty such items.
9. Any costs **we** would incur gaining access to **your** system or appliance in order to make a repair, including where a siphon unit is in a cistern that is partially or fully concealed behind any form of wall casing or covering, with the exception of a plumbing **home emergency** where there is escape of water.
10. Any costs for gaining access to an appliance or system where the system is inaccessible due to design fault.
11. Any damage incurred in gaining access to **your** appliance, **boiler** or **main heating system**; **we** will not cover any associated making good or redecoration.
12. Any damage to the fabric of the **property** and any contents, fixtures, fitting or other item of equipment, not directly causing the **breakdown** or **home emergency**.
13. Any claims arising out of subsidence, landslip or heave.
14. Damage to boundary walls, gates, hedges or fences and any damage to detached garages or outbuildings.
15. The replacement of the original ground surface, fittings, construction or plants of any description, turf and lawns in the event that the **insurer** has to evacuate or dig on **your property**.

16. Descaling and any work arising from hard water scale or from damage caused by excessive water or sludge resulting from corrosion.
17. Any claim relating to the interruption, failure or disconnection of the mains utility supplies. This includes non-payment or failure to purchase and provide sufficient supply.
18. Replacing or repairing any steel, lead or central heating iron pipes.
19. Removal of asbestos associated with the repair.
20. Any repair or replacement of domestic appliances.
21. Any repair or replacement of under floor heating systems.
22. Any fall in market value as a result of repairs or reinstatement.
23. Any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
24. Damage caused by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds.
25. Any legal liability, loss or damage to any property, or any resulting loss or expense directly or indirectly caused by or contributing to or arising from ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or the radioactive, toxic, explosive or other hazardous properties of explosive nuclear equipment or its nuclear parts.
26. Loss, damage, or any resulting loss or liability or injury directly or indirectly caused by, contributed to or arising from pollution or contamination unless it is: caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the **period of insurance** at the **property**; and reported to **us** within 30 days of the end of the **period of insurance**. In which case, all such pollution or contamination will be considered to have happened at the time of such accident.
27. Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss. For the purpose of this exception an act of terrorism means the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
28. Any losses that are not directly associated with the **insured event** unless expressly stated in this policy.
29. Claims where **your home** has been unoccupied for more than 60 consecutive days.
30. Damage caused by a malicious act by **you, your tenant** or anyone else living in **your home**.
31. Any fixture where its replacement is solely necessary as a result of changes in legislation or health and safety guidelines.
32. Any loss or damage caused by the **insurer**, their employees, agents or sub-contractors where:
 - a) there is no breach of a legal duty owed to **you** by the **insurer** or their employees, agents or sub-contractors;
 - b) such loss or damage is not a reasonably foreseeable result of such a breach; or
 - c) any loss or damage, or any increase in the same, results from any breach or omission by **you**.
33. Any losses relating to business interests **you** may have including, without limitation, loss of profits, loss of opportunity or of business or losses relating to business interruption.
34. Any claims relating to shared facilities where **you** don't have sole responsibility.

35. Any cover where **you** are not the owner, the occupier or the private tenant of the **property**.
36. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

General Conditions that apply to the whole policy (except Annual Boiler Service)

Your duty

1. The insurance cover this policy provides depends on the terms and conditions in this Policy Book. **You** must comply with these terms and conditions to have the full protection of **your** policy.

It is **your** duty to provide **us** with correct information and answer **our** questions with reasonable care and honesty, truthfully and completely. **You** must tell **us** as quickly as possible if **you** change **your** home address or **your** boiler.

If **you**, or anyone acting for **you**, have deliberately misrepresented the answer to **our** questions, or misrepresented any answers provided to online questions by manipulating an answer and these answers have:

- influenced **our** decision to provide **you** with insurance **we** would otherwise not have agreed to provide, or
- influenced the terms and conditions on which **we** have provided cover, or
- prevented **us** from charging the correct premium,

we will:

- treat **your** policy as if it never existed and return any premium **you** have paid for the policy, unless **we** have identified a false or fraudulent claim when General Condition 11 will also apply.

If the misrepresentation is not deliberate but is careless **we** will either:

- treat **your** policy as if it never existed and return any premium **you** have paid for the policy if **we** would not have accepted the risk had **you** given the correct information; or
- amend **your** policy details to record the correct information, apply any terms that would have been applied had **you** given the correct information, and charge and collect any additional premium due. Saga will also charge an **administration fee**.

Claims

2. Cover under the Home Emergency section, including when the cover is provided under the Home and Heating Emergency section, is for **home emergencies** only and does not apply in respect of any claim that is not a **home emergency**.
3. The **insurer** is entitled to:
 - take over, defend or settle any legal action in **your** name;
 - take legal action at their expense and for their benefit, but in **your** name, to recover any payment they have made under the policy; and
 - receive from **you** any help and information they may need.
4. Where replacement parts are required basic standard fittings will be fitted that comply to current regulations. The **insurer** will not pay for repairing and/or replacing any undamaged item in a matching set.
5. **You**, **your tenant** or **your** representative, who must be an adult of 18 years or older, must be at the **property** when the repairers attend. If **you**, **your tenant** or **your** representative are not at the **property** at the time arranged with the **insurer** they will charge **you** a fee to cover the cost of the call out.
6. If **you** are not the registered owner of the **property**, but are the registered tenant, then for cover to be valid **you** must, at the time of making a claim, confirm that **you** have the registered owner's consent to allow the **insurer** or their representatives to deal with the **insured event**, remedial work and/or service (as applicable) emergencies in the **property** **you** are renting. If these conditions are not fulfilled then the **insurer** reserves the right not to provide service and/or cover under the terms of the policy with **you**.

7. In instructing **us** to perform the services, **you** confirm that **you** have obtained all necessary consents and authorisations (including but not limited to consent from the relevant planning authority and/or listed building consent) and **we** accept no liability where **you** have failed to do so. **You** agree **we** have no responsibility for any liability or damage that arises from lack of necessary consents and authorisations and that **you** will make good any losses, costs or damages which **we** incur as a result of any claims against **us** for services performed without the necessary consent.
8. If weather conditions mean that either:
- it is not safe for the engineer to complete the services, or
 - the services could not be carried out to required standards, then **we** reserve the right to rearrange an appointment.

Cancellation

9. 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.

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 **you** do not exercise **your** right to cancel **your** policy, it will continue in force and **you** will be required to pay the premium.

For **your** cancellation rights outside the statutory cooling off period, please refer to the following paragraph.

10. Cancelling **your** policy

If this policy no longer meets **your** needs **you** have the right to cancel it at any point during its duration. **You** can telephone Saga on 0800 904 7509 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

received.

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

We will refund any premium owing to **you** on a pro-rata basis, if **you** have not made a claim under this policy or **your** Saga Home Insurance policy.

If **you** have made a claim **we** will not refund any premium paid.

Please note that, if **you** amend or cancel **your** policy at any time during the policy year 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 at any time during the policy year, **we** will only request any payment from **you** if the amount is over £5. **We** will deduct an **administration fee** from **your** refund.

Fraudulent claims

11. If **we** discover that **you**, anybody insured by this policy or anyone acting for **you** has knowingly:

- made a fraudulent or false claim in full or in part or exaggerated the amount of the claim;
- misrepresented any answers to **our** questions or withheld any relevant information in order to influence **us** to accept a claim;
- provided false or invalid documents in support of a claim; or
- following an allegation or suggestion of fraud by **us** or another insurer, withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void,

we will investigate the claim and this could result in legal action by **us**.

We may:

- treat **your** policy as if it never existed from the date of the fraud or misrepresentation and retain any premium **you** have

paid for these policies;

- serve **you** with a seven-day notice of cancellation on all other policies that **you** hold with **us**; and
 - pass details to the Police and fraud prevention agencies;
- or
- refuse to pay the whole of **your** claim if any part is in any way fraudulent, false or exaggerated and recover from **you** any costs that **we** have incurred.

The law and language that applies to the policy

12. Unless **we** have agreed otherwise, this contract will be governed by English law.
13. The terms and conditions and all other information concerning this insurance are supplied in the English language and **we** and Saga Services undertake to communicate in this language for the duration of the policy.
14. Save for the rights granted to **us** under this policy any person or company who is not a party to this policy does not have any rights they can enforce under this policy by virtue of the Contracts (Rights of Third Parties) Act 1999 except those they have by law.

Annual Boiler Service (Not available for properties you let to tenants)

Your **Schedule** will show if **you** have purchased this service.

If **you** have any questions or queries relating to **your** boiler service or these terms and conditions please call us on: **0800 092 1439**.

Definitions applying to Annual Boiler Service only:

Boiler	The boiler at the home on which the services are performed or requested to be performed.
Breakdown	A sudden and unexpected problem with your main heating system .
Engineer	The person providing the services .
Fee(s)	The sum, calculated in accordance with clause 1, which you agree to pay us in consideration of the performance of the services which shall include the parts and labour identified to you by us and/or, where applicable, our attendance fee , and any VAT and other applicable taxes payable in relation to such sum(s).
Immediately dangerous	A boiler which if operated or left connected to a gas supply, is an immediate danger to life or property.
National Gas Emergency Service Call Centre	The dedicated 24-hour UK based service centre for all gas enquiries.
Service(s)	The boiler service that we provide to you under these terms and conditions in relation to your property including but not limited to both labour and parts.
We, us, our	AXA Assistance (UK) Ltd of the Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR.

Annual Boiler Service

The annual service is a safety and efficiency check, which includes the following:

- boiler performance test
- controls check
- flue terminals and output test
- pipe work and ventilation check
- gas pressure and heat input check
- full test of all gas boiler components and functionality, seals and ignition system
- disassembly and cleaning of key components
- advice on using central heating efficiently.

General terms of contract

Appointments and cancellation

1. **You** will need to call 0800 092 1439 in order to book **your boiler service**. **We** will then send **you** a letter confirming **your boiler service** appointment date and time.
2. If **you** or **your** representative are not at the **property** at the appointment time arranged with **us**, **we** may charge **you** an attendance fee.
3. If **you** rearrange the **service** appointment more than 24 hours prior to **your** appointment, **you** may do so without being charged an attendance fee.
4. If **you** rearrange **your** appointment less than 24 hours prior to **your** appointment, **we** may charge **you** an attendance fee.

The service and exclusions

5. The delivery of the **service** in itself does not provide validation of any insurance cover offered by **us**. For the avoidance of doubt, by providing the **service**, **we** do not validate that **your boiler** qualifies for cover under any of the Saga Home Emergency family of products.
6. The **service** will be delivered by a Gas Safe registered **engineer**.
7. The **service** is a safety and efficiency inspection which will include: a **boiler** performance test, checking controls, testing of flue terminals and output, checking pipework and ventilation, gas pressure and heat input check, full testing of all gas **boiler** components and functionality, seals, ignition system, and the disassembly and cleaning of key components. In addition, advice on using central heating efficiently will be provided to **you**.
8. The **service** includes up to £10 of materials and parts. Additional charges may be payable by **you** if the **service** requires the purchase of service parts greater than £10. The **engineer** will inform **you** of those costs before commencing **your service**.
9. If **your boiler** passes the safety inspection element of the **service** **you** will be provided with a dated certificate which acts as proof of **service** and safety inspection.
10. If **your boiler** fails the safety inspection then **you** will not be issued with a certificate. The **engineer** will explain to **you** the work that needs to be done in order to pass. The **service** does not include any further work required to pass the safety inspection.
11. If **your boiler** is categorised as **immediately dangerous** then, with **your** permission, the **boiler** will be physically disconnected, capped off and labelled 'do not use'. If **your** permission is not provided, the **National Gas Emergency Service Call Centre** will be informed (this is a legal requirement **we** are required to meet).
12. The service is only available for domestic **boilers**:

- (i) up to 70kw power output;
- (ii) that do not contain asbestos.

13. The **service** does not include:

- (i) removing sludge or hard-water scale from the **boiler** or system (PowerFlush);
- (ii) repairing the **boiler**;
- (iii) repairing or replacing parts of the central heating system and controls.

14. **You** must provide **us** with clear unobstructed and safe access to the **boiler** and central heating components. If such access is not provided at the time of the **service**, **we** may not be able to carry out the works. Where access may only be gained by the removal of kitchen cupboards, furniture etc, **we** will not be liable for any damage which occurs provided **we** have taken care in removal and **you** may be asked to sign a disclaimer regarding the same.

15. **We** will only cover **your** main **boiler** and not a second boiler.

Liability

16. Where **we** agree to carry out **services** for **you**, those **services** shall be undertaken by the **engineer** designated by **us** at **our** absolute discretion.
17. **We** have the right, at any time, to refuse to arrange **service**, to provide **service** or continue to provide **service** of whatever nature where **we** reasonably consider that:
- (i) **you** or anyone accompanying **you** is behaving or has behaved in a threatening or abusive manner to **our** employees or agents, or to any third party contractor;
 - (ii) **you** have falsely represented that **you** are entitled to **services** that **you** are not entitled to;
 - (iii) **you** have assisted another person in accessing **services** provided by **us** to which they are not entitled;
 - (iv) **you** owe **us** money or have no ability to pay.

18. **We** shall not be liable for any delay or for the consequences of any delay in performing any of **our** obligations if such delay is due to any cause whatsoever beyond **our** reasonable control, and **we** shall be entitled to a reasonable extension of the time for performing such obligations.

19. **We** shall only be liable for rectifying **services** completed by **us** and shall not be held responsible for ensuing damage or claims resulting from this or other **services** overlooked or subsequently requested and not undertaken at that time.

20. While **we** seek to meet the **service** needs of **our** customers at all times, **our** resources are finite and this may not always be possible. **We** will endeavour to complete the **services** within the time estimates given to **you**. **We** will inform **you** of any delay as soon as reasonably practical.

21. **We** shall not be liable for any failure where such failure results from circumstances outside **our** control. Events which constitute circumstances outside **our** control include (but are not limited to) acts of God; outbreak of hostilities; riot; civil disturbance; acts of terrorism; acts of government or authority (including the refusal or revocation of any licence or consent); fire; subsidence; explosion; flood; snow, fog or other bad weather conditions; vehicle, equipment or systems failures; shortages of fuel or other necessary supplies; failure of telecommunications lines or systems; default of suppliers or subcontractors; theft; malicious damage; any refusal of access to (or inability to access) the agreed location for carrying out **services**; strike, lock out or industrial action of any kind.

22. If weather conditions mean that either:

- a) it is not safe for the **engineer** to complete the **services**; or
- b) the **services** could not reasonably be carried out to required standards,

then **we** reserve the right to rearrange an appointment. In these situations, **you** will be given as much notice as possible.

23. **We** and **our** agents or sub-contractors, shall not be liable to **you** for any loss or damage caused by **us**, **our** employees, agents or sub-contractors where:

- a) there is no breach of a legal duty owed to **you** by **us** or **our** employees, agents or sub-contractors;
- b) such loss or damage is not a reasonably foreseeable result of such a breach; or
- c) any loss or damage, or any increase in the same, results from any breach or omission by **you**.

We, **our** employees, agents or sub-contractors shall not, in any event, be liable for losses relating to any business interests **you** may have including, without limitation, loss of profits, loss of opportunity or of business or losses relating to business interruption.

24. In instructing **us** to perform the **services**, **you** warrant that **you** have obtained all necessary consents and authorisations (including but not limited to consent from the relevant planning authority and/or listed building consent) and **we** accept no liability where **you** have failed to do so. **You** agree to hold **us** harmless and make good any losses, costs or damages which **we** incur as a result of any claims against **us** for **services** performed without the necessary consents.

25. Where **you** are not the owner of the **property**:

- (i) by instructing **us** to carry out the **services** in relation to the **property**, **you** warrant to **us** that **you** are authorised by the owner to do so; and
- (ii) **you** agree to hold **us** harmless and make good any losses, costs or damages which **we** incur as a result of any claims against **us** by the owner of the **property** alleging that, or resulting from the fact that, **you** were not authorised to so instruct **us** and/or the provision by **us** of **services** under **your** direction.

Interpretation, use of English law and language

26. The headings used in these terms and conditions are for convenience only and shall not affect the interpretation of their contents.
27. These terms and conditions, and any agreement entered into in connection with the same, shall be interpreted in accordance with the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England and Wales.

Cancellation

For a full refund **you** have 14 days to cancel **your** service.

After 14 days the fee for Annual Boiler Service is non-refundable.

Notes

A series of horizontal dotted lines for taking notes.

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 056 9051**.

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

Customer service

For questions about your policy

from the UK **0800 904 7509**

from abroad **+44 208 282 2901**

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

Annual Boiler Service

For questions about your service

from the UK **0800 092 1439**

from abroad **+44 1737 334 268**

Monday to Friday 9am-5pm.

Claims

For new claims or help with your existing claim

from the UK **0800 092 1426**

from abroad **+44 1737 334 269**

24 hours a day, seven days a week.



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