

# Your summary of cover

## TailorMade Home Insurance



defaqto  
EXPERT RATED  
2014 - 2018



Home Insurance

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Saga Home Insurance receives a 5 Star Rating  
for the fifth consecutive year

Independent financial information business, Defaqto has given our cover 5 Stars – their highest rating. This means it is an excellent product with a wide range of features and benefits.



# Your introduction to Saga TailorMade Home Insurance

Thank you for your interest in Saga TailorMade Home Insurance. This guide gives you a summary of our buildings and contents cover, and introduces the additional cover options that can be added to your policy.

If you would like to see a copy of the Policy Book, which describes our cover in more detail, please call 0800 096 3251 or visit [saga.co.uk/tailormade](http://saga.co.uk/tailormade) to download a copy.

## A brief description of our cover levels

### Buildings

Saga TailorMade Home Insurance provides comprehensive cover against damage caused by incidents such as fire, storm, subsidence, flood, and theft. Your buildings and their permanent fixtures and fittings, such as fitted kitchen units, are included in the policy. Walls, hedges, fences, drives, paths, patios, outbuildings, swimming pools and tennis courts are also covered, subject to policy terms and conditions. The premium you pay is based on your particular property.

### Contents and valuables

TailorMade Home Insurance provides comprehensive cover for loss or damage to your possessions anywhere in the world. This includes any valuable items you may own such as jewellery, watches or works of art. The premium you pay is based on the information you give us about your home and possessions.



# A quick guide to the cover we include

Buildings cover	Maximum claims limit
<b>Alternative accommodation</b> if your home is made uninhabitable as a result of damage by an insured event	Additional cost of similar accommodation for up to three years
<b>Loss of rent</b> if a part of your home which you let to others is made uninhabitable by an insured cause	Rent you would have received including ground rent, for up to three years from the date the property becomes uninhabitable, until it can be lived in again
<b>Forced evacuation</b> if a local authority prohibits your family and any domestic pets from living in your home	We pay forced evacuation expenses for up to 30 days
<b>Emergency access</b> cover for damage caused by the emergency services forcing entry to your home to attend a medical emergency	Buildings sum insured
<b>Legal fees for removal of squatters</b> living in your home	£10,000
<b>New fixtures and fittings</b> that are damaged during installation	10% of buildings sum insured
<b>Property owner's legal liability</b> for accident or injury to other people, or damage to their property	£10,000,000
<b>Trace and access of a leak</b> , including the cost of removing and replacing any part of the buildings necessary to repair a household heating or water system, which has caused an escape of water or oil	Buildings sum insured
<b>Trees, shrubs, plants and lawns</b> that are damaged or stolen	5% of buildings sum insured (£1,000 for any one tree, shrub or plant)

Contents and valuables cover	Maximum claims limit
<b>Alternative accommodation</b> if your home is made uninhabitable as a result of damage by an insured event	Additional cost of similar accommodation for up to three years
<b>Employer's legal liability</b> for accident or injury to people you employ, or damage to their property	£10,000,000
<b>Contents in the garden and greenhouses</b>	Contents sum insured
<b>Valuables</b> only need to be individually specified if they are worth more than £5,000	£5,000 (£15,000 for works of art)
<b>Emergency access</b> cover for damage caused by the emergency services forcing entry to your home to attend a medical emergency	Contents sum insured
<b>Trace and access of a leak</b> , including the cost of removing and replacing any part of the contents necessary to repair a household heating or water system, that has caused an escape of water or oil	£15,000
<b>Religious festivals, birthdays and wedding gifts</b> cover for those extras you may have in your home on specific occasions	20% increase on contents sum insured
<b>Metered oil, water or gas</b> lost due to an insured incident	£10,000
<b>Reward</b> for information provided by a third party that leads to the conviction of someone whose criminal act results in an eligible claim	£10,000
<b>Tenants' improvements</b> that are damaged by an insured incident	Contents sum insured
<b>Students' contents</b> in their term-time accommodation	£15,000
<b>Loss of rent</b>	Rent you would have received for up to three years
<b>Forced evacuation</b>	We pay forced evacuation expenses for up to 30 days
<b>Bogus callers</b> – cover for money stolen by anyone gaining unforced access to your home by claiming to be an official	£250
<b>Business equipment</b> that you use in your home	£15,000
<b>Carers' personal belongings</b> while they are in your home	£250 per carer

Contents and valuables cover (cont)	Maximum claims limit
<b>Contents in furniture storage</b>	Contents sum insured
<b>Money and credit cards</b> are covered for loss (money) or fraudulent use (cards and cheques)	<ul style="list-style-type: none"> <li>• £5,000 for money</li> <li>• £5,000 for credit cards</li> </ul>
<b>Occupier's and personal legal liability</b> for accident or injury to other people, or damage to their property	£10,000,000
<b>Reinstatement of title deeds and documents</b> lost or damaged by an insured event	£5,000
<b>Tenants' liability</b> for damage to your home	£1,000,000
<b>Unrecovered damages</b> awarded to you or a family member that are not paid within three months	£1,000,000
<b>Wine and spirits</b>	<ul style="list-style-type: none"> <li>• £25,000 per collection</li> <li>• £500 per bottle</li> </ul>





## A few key things we don't cover

There are some things we can't cover at all and some that have certain restrictions or conditions you need to be aware of. To ensure you know what these are, here's a quick guide.

Please refer to your Policy Book and Schedule for full details.

### For buildings and contents cover

- The excesses shown in your Schedule
- Loss or damage that occurs when your home is unoccupied for more than 60 days in a row
- Damage caused by wear and tear, by poor maintenance, or that happens gradually
- Any loss or damage caused deliberately by you, your family or any person acting on behalf of you or your family.

### ...for buildings only

- Storm or flood damage to fences, hedges and gates
- Damage caused by subsidence, heave or landslip to patios, drives,

terraces, footpaths, tennis courts, swimming pools, walls, statues and fountains cemented into the ground, fences, gates and hedges, unless your home is damaged by the same cause and at the same time.

### ...and for contents and valuables only

- Loss or damage caused by malicious persons or vandals, or theft or attempted theft; if this loss or damage is caused by any of your family, by anyone who is living with you or by anyone to whom your home is lent or let
- Loss or damage while your home is used to receive visitors or paying guests in connection with your business.

# Additional cover options

We recognise that everyone's insurance needs are different and you may want specific protection to suit you. That's why we offer a choice of additional cover options. If you would like to add either of these options, please let us know.

## Legal Expenses Cover

There may be times when you could do with legal advice, or perhaps you find yourself in a situation where you need to call upon the services of a legal expert. This additional cover option provides support when it's needed.

### Unlimited legal advice

With access to a legal helpline, 24 hours a day, 365 days a year, you can talk to a member of our legal team about any personal legal matter. Taking such advice, could help prevent a difficult situation escalating further, or provide the facts you need to take the appropriate steps.

### Up to £100,000 of legal costs

You are covered for up to £100,000 of legal costs for a range of situations that may occur after you've taken out the policy, including:

- Disputes with a supplier or contractor
- Disputes with a neighbour
- Issues with an employment contract
- A claim for personal injury compensation.

We will cover claims within the UK where we have 51% or more chance of success. Cover is available when the amount in dispute is £100 or more. Disputes between landlord and tenant are not covered.

## Saga Home Emergency

A home emergency is almost always stressful, inconvenient and disruptive. This additional cover option provides the reassurance that help is at hand 24 hours a day, 365 days a year, aiming to deal with an incident as quickly and effectively as possible so you can get on with your life. There are two cover levels to choose from:

### Home Emergency

This level provides cover for a range of home emergencies relating to gas and electricity supply, water supply pipes, plumbing and drains.

### Home and Heating Emergency

This level adds further cover for a sudden and complete breakdown of your boiler, heating controls and main heating system.

# Important information you need to know

There are a few more things we need to let you know about Saga TailorMade Home Insurance. These include more about Saga, your payment options and what happens after you take out your policy.

## More about Saga

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

Saga Services Limited is authorised and regulated by the Financial Conduct Authority (FCA registered number is 311557). 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.

## For your reassurance

Saga, Acromas Insurance Company Limited and Royal & Sun Alliance Insurance plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if Saga or the insurer cannot meet their obligations. This depends on the type of insurance and the circumstances of your claim. Further information about compensation scheme arrangements is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk).

## Choosing your excess

An 'excess' is the amount you have to pay towards any claim you make. For most claims this is at least £100, although for subsidence claims under Buildings cover it can be £1,000. If you have a combined buildings and contents policy and make a claim under both sections, you will pay an excess on both sections. Before taking out your policy, you can choose a higher excess in return for a lower premium. The higher the excess you choose, the greater the discount on your premium. See your Schedule for further details.

## Ways to pay

You can choose to pay for your policy by Direct Debit or by credit or debit card, either annually or in instalments. However, please be aware that if you choose to pay in instalments and do not keep up to date with your payments, you will not be covered by your policy from the date the last premium was due.

## Paying by Direct Debit

Direct Debit gives you the option to spread the cost of your insurance throughout the year with monthly payments. This is an easy and convenient way to pay, and the Direct Debit Guarantee ensures it is a

safe way too. (Charges may apply.)

The Direct Debit Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. It means that if a payment error is made by either Saga Services Limited or your bank or building society, your branch will immediately give you a full refund of the amount paid. It also means that if there is a change to the amount or payment date, Saga Services Limited will notify you ten working days before the payment is taken, or as otherwise agreed. You can cancel your Direct Debit at any time by contacting your bank or building society and notifying Saga Services. Written confirmation may be required.

## Paying by credit or debit card

With this option you can pay your premium in one upfront payment (by Visa, Mastercard, Maestro or Visa debit card) or by continuous authority annual or quarterly payments (by Visa, Mastercard or Visa debit card). If you choose continuous authority, Saga Services will advise you of the date and amount in advance and always let you know about any forthcoming changes.

## After you've taken out your policy

As with most insurance policies, Saga TailorMade Home Insurance is a 12-month policy. When you receive your policy documentation you have 14 days to decide whether the policy is right for you. After that we will assume you have accepted the terms and want your policy to continue for 12 months.

However, if you need to cancel your policy, you may do so at any point. There are a few things we'd like to advise you of:

### If you need to cancel your policy

If you feel the policy is not right for you, you may cancel it within 14 days of receiving your policy documents and no administration fee will be charged. If cover has not yet commenced (i.e. it is before the policy start date), you will receive a full refund of the premium. If the insurance cover has commenced (i.e. it is after the policy start date), the insurer will give you a pro-rata refund on your premium based on the cover you have had.

After the first 14 days, if the policy no longer meets your needs, you can still cancel it at any time. As long as you have not made a claim under the policy, or a claim has not been made against you, the insurer will refund the unused part of your premium. If you have made a claim, or a claim has been made against you, you will not receive a refund. Saga will charge an administration fee of £35.

If you wish to cancel your policy, you will need to notify us of this intention. You can do this by telephone on 0800 096 3251 or by writing to Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ. Cancellation will take effect from the date you call us or your letter is posted, or from a future date you and your insurer have agreed to.

### If we need to cancel your policy

The insurer or Saga, on their behalf, may cancel your policy by giving you seven days' notice by recorded delivery letter to your last known address. Saga will charge an administration fee of £35.

### Legal Expenses Cover

Please note that if you or we cancel your Saga TailorMade Home Insurance policy and you have selected Legal Expenses Cover as an additional option, this will automatically be cancelled at the same time. The additional premium is not refundable if cover has commenced.

### Any fees you may need to pay

There are times when you may need to amend your policy, for example if you alter your cover. Saga will charge an administration fee for any changes. Please refer to your policy Schedule for the exact fee.

### A note about fees and refunds

Please note that if you amend or cancel your policy 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.

### How we handle your money

When collecting or refunding premiums, this is done through Saga Services Limited, who acts as the agent of the insurer. However the insurer treats the payment as having been made directly to them, meaning that your money is protected.

### How we use your personal information

The information you have given us and/or Saga will be held and used to manage your insurance policy and this will include both underwriting and claim handling. For this purpose we and/or Saga may disclose it to other interested third parties – for example, other insurers, regulatory authorities and agents who provide services on our behalf.

By accepting this policy you consent to our processing personal data including sensitive data about you and other persons who may be insured under the policy. You understand that all personal data you give to us and/or Saga must be accurate and that you must have the specific consent of those other persons to disclose their personal data.

If you contact us and/or Saga electronically we and/or Saga may store your Internet Protocol (IP) address or your telephone number supplied by your service provider.

Insurers pass information to the Claims and Underwriting Exchange Register (CUE), run

by Insurance Database Services Ltd. We and/or Saga may search this register as this helps us and/or Saga to check information provided and to prevent fraudulent claims. We and/or Saga may also undertake credit searches and additional fraud searches. Under the conditions of your policy you must tell us and/or Saga about any incident (such as a fire, water damage or theft) which may or may not give rise to a claim. When you tell us and/or Saga about an incident we and/or Saga will pass information relating to it to the register.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and financial crime. Further details explaining how the information held by the fraud prevention agencies may be used can be obtained under the fair processing notices provided in the combating fraud section of the Policy Book.

We and/or Saga will ensure that any personal data you provide will be held securely and in accordance with Data Protection Legislation\*. Sometimes data may be transferred outside the European Economic Area to a third party provider of goods or services that you have requested and which operates outside of that jurisdiction. Any such data will be held securely and to similar standards as required under Data Protection Legislation.

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

To assess your insurance application and the terms on which cover may be offered, we and/or Saga may obtain information about you from credit reference agencies to check your credit status and identity. We and/or Saga may use this information to assess which payment options we and/or Saga can offer you. The agency will record our enquiry but this will not affect your credit rating.

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 marketing, offering renewals, research and statistical purposes and crime prevention.

Saga uses the data they collect from you, including sensitive personal data, to contact you and personalise their communication. Saga and/or the insurer 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 may be 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 096 3251. For further information about how the Saga Group uses your personal information, please visit [www.saga.co.uk/privacy-policy.aspx](http://www.saga.co.uk/privacy-policy.aspx) or contact the Saga Group Data Protection Officer by email: [data.protection@saga.co.uk](mailto:data.protection@saga.co.uk) or post: The Saga Building, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

## Data Protection Legislation – Information uses

For the purpose of Data Protection Legislation, the Data Controllers in relation to any personal data you supply are Saga Group Limited, Acromas Insurance Company Limited, our nominated law firm and any insurers specified on your Schedule. You should show these notices to anyone who has an interest in property insured under the policy.

\*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.



For more information about TailorMade Home Insurance,  
or to take out your policy, call

**0800 096 3251**

Lines are open 8.30am–7pm weekdays, 9am–3pm Saturday.

or visit [saga.co.uk/house](https://www.saga.co.uk/house)

This document is also available in large print, audio and Braille. If you require any of these formats please contact us on **0800 096 3251**.

If you have a hearing or speech impairment, you can also contact us by e-mailing [dda@saga.co.uk](mailto:dda@saga.co.uk)

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