



Your Policy Book
Breakdown Repair

SAGA
keep doing

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Saga Breakdown Repair is underwritten by Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar.
Registered number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

Welcome to Saga Breakdown Repair

We aim to provide the highest level of care and service possible for our customers, so we have designed this policy with your specific needs in mind.

Please read the Policy Book carefully, together with your Certificate, to make sure the cover you have chosen is appropriate for you.

We hope that you will find this policy gives you the level of protection you want for your vehicle.

Introduction

The words shown in bold print are defined on [page 5](#).

The contract of insurance between **you** and **us** is made up of:

- the **Policy Book** and
- the **Certificate**.

It is based on the information **you** have given **us**. Any advice leaflet or similar literature **you** receive about this insurance does not form part of **your** contract.

You should read the **Policy Book** together with the **Certificate**.

Please check them carefully to make sure that they give **you** the cover **you** want.

You agree to pay the premium and to keep to the conditions of the contract of insurance. If **you** pay by Direct Debit and do not keep up **your** payments, **you** will not be covered by this **policy** from the date the premium was due.

The cover applies throughout the **United Kingdom**.

We agree to insure **you** according to the terms in this **Policy Book** for the cover shown on **your Certificate**. **We** will provide cover for any period of insurance for which **we** have accepted **your** premium.

The law which applies to this contract

This contract will be governed by English law.

Changes to your policy details or cover

It is important that **you** tell **us** of any changes that occur since the insurance started or since the last renewal date. If **you** do not it is possible that a claim will not be covered. Some examples of changes are given below; if **you** are in any doubt whether a change needs to be advised, please contact Customer Services on **0800 656 9915**.

- Change of address
- Change of vehicle.

Renewal process

You will be sent a renewal invitation 21 days before **your** renewal date which will include **your** premium for the next year. If **you** renew on a continuous payment method, **we** will automatically renew **your policy** each year using the payment details **you** have given **us**. Please contact **us** prior to **your** renewal date if **you** wish to renew using a different payment method. If **you** currently pay by a continuous payment method but **you** do not want to renew **your policy** **you** will need to ensure **your** continuous payment method is cancelled.

Glossary of terms

We have defined some words and phrases that appear throughout the **policy**. They have the meanings shown next to them and are shown in bold print unless stated otherwise in the relevant section:

Certificate	A record of your insurance. Please read the Certificate carefully as it sets out the cover we will give you under this policy . (We will give you a replacement Certificate whenever you renew the policy or if you make any changes to the policy during the period of cover .)	Period of cover	The period between the start date of your cover and the expiry date shown on your current annual Certificate .
Claims department	The Claims Department, Saga Breakdown Repair, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY.	Policy	This book and your Certificate , which together form the details of the contract between you and us .
Excess	The first amount of any claim which you have to pay. (The excess level is shown on your Certificate .)	Policyholder	The person named on your Certificate .
Insured part(s)	The parts as listed on page 6 in the section 'What Saga Breakdown Repair provides'.	Saga Breakdown Assistance	The cover you have arranged for assistance in the event of a breakdown involving the nominated vehicle and as detailed in the Saga Breakdown Assistance Policy Book and Certificate.
Mechanical or electrical failure	The sudden and unforeseen breaking or burning out (electrical) of any insured parts .	United Kingdom	England, Scotland, Wales and Northern Ireland, but excluding the Channel Islands and the Isle of Man.
Nominated vehicle	The vehicle you have requested to be covered for Saga Breakdown Repair and identified by the registration number shown on your Certificate .	We, Us, Our	Acromas Insurance Company Limited, which is a company registered with its head office in Gibraltar, No. 88716. Address: 57/63 Line Wall Road, Gibraltar.
Paid claim	A claim authorised by the claims department in respect of repair costs relating to the primary cause of a breakdown attended by the service provider under your Saga Breakdown Assistance policy.	Wear and tear	The loss of a component's ability to function exactly as it was designed to by the manufacturer, due solely to time and mileage in operation.
		You, Your	The policyholder or, in the event of the policyholder's death, the policyholder's legal personal representatives.

What Saga Breakdown Repair provides

Where appropriate, and provided assistance is available under **your Saga Breakdown Assistance** policy, the service provider will attempt to fix the **nominated vehicle** and the **insured parts** required to fix it will be paid for in accordance with the terms and conditions of the Saga Breakdown Repair **policy**.

In order for **your** Saga Breakdown Repair to apply, the **nominated vehicle** must:

- a) break down as a result of **mechanical or electrical failure**, and
- b) as a result, be prevented from continuing its journey safely, and
- c) have been attended by the service provider under **your Saga Breakdown Assistance** policy, and
- d) need the repair or replacement of **insured part(s)** to enable the journey to be resumed or, if applicable, commenced.

This cover is limited to:

- a claim limit of £500 (including VAT) per **paid claim**, subject to £25 **excess** (maximum amount payable per claim £475);
- a maximum of five **paid claims** per **period of cover**; and
- one **paid claim** per breakdown.

Where cover is available

The **nominated vehicle** is only covered for breakdown repair claims as a result of breakdowns occurring in the **United Kingdom**. Saga Breakdown Repair cover is not available for those who live in the Isle of Man or the Channel Islands.

Insured parts

1. **The engine:** All parts are covered, other than exhaust systems or failure due to blockages within the oil system.
2. **Engine cooling system:** All parts are covered, other than damage or failure due to freezing, corrosion, erosion or blockage.
3. **Fuel system:** All parts are covered, other than diesel particulate filters. There is no cover for damage or failure due to incorrect or contaminated fuel, internal blockage, adjustments and failure to meet current emission legislation.
4. **Clutch:** All parts are covered, other than worn-out friction surfaces.
5. **Gearbox:** All parts are covered.
6. **Differential and drive line:** All parts are covered.
7. **Steering:** All parts are covered, other than steering locks, ignition locks and barrels.
8. **Suspension:** All parts are covered, other than wheels, tyres and suspension forks.
9. **Braking system:** All parts are covered, other than brake discs, pads, drums and shoes.
10. **Electrical system:** All parts are covered, including vehicle starter batteries, other than sun roof motors and mechanisms, folding roof motors and mechanisms, window mechanisms (electrical and mechanical), door lock mechanisms (electrical and mechanical), ignition lock and barrel, lamps, bulbs, faulty connections, speedometer and odometer.
11. Front windscreen wiper linkages.

Other parts that are not covered: All body parts, roof frames, glass, non-glass windows, paint, upholstery, folding roof fabric, trim and cosmetic finishes; any air conditioning components; any equipment that is not fitted as standard by the manufacturer at the time of production.

Important notes

Housings and casings: These are covered provided they are damaged by the failure of an **insured part**.

Consumables: The cost of replacing consumables such as oils, filters and antifreeze is only included when the relevant consumable is replaced as part of a repair that is carried out, the cost of which forms part of a valid claim and where replacement is requested at the time authorisation is sought.

Warning lights: Please be aware that the fact that a warning light linked to an **insured part** is illuminated, does not necessarily mean that the repair or replacement of the relevant **insured part** is required and/or will be paid for under **your** Saga Breakdown Repair policy.

We do not cover the following:

1. Any **excess** shown on **your Certificate**;
2. Any claim made in relation to a breakdown which occurs within the first 14 days after **your** agreed cover start date, or within 14 days after **you** have notified **us** of a change of vehicle;
3. The VAT content of any claim where **you** are VAT registered;
4. Mechanical or electrical defects occurring prior to the purchase of this cover;
5. Defects **you** knew or ought reasonably to have known about prior to the commencement of the journey on which the **mechanical or electrical failure** occurred;
6. Any defects reported to or by the service provider, or Saga appointed garage agent, that are not connected to the initial cause of breakdown;
7. Modifications and/or alterations to manufacturer's original specification;
8. Any other defects identified by **your** repairing garage not connected to the initial cause of the breakdown;
9. Any defects due to the poor maintenance of the **nominated vehicle**, including cambelt failure and any resulting damage, when it cannot be established that the belt has been changed in accordance with the manufacturer's recommendations;
10. Any defects referred to a garage prior to **our** attendance under **your Saga Breakdown Assistance** policy;
11. **Wear and tear**, unless it has caused an **insured part** to suffer a **mechanical or electrical failure**;
12. Exhaust systems; diesel particulate filters; fuel gauges; steering locks; ignition locks and barrels; wheels, tyres and suspension forks; brake discs, pads, drums and shoes; sun roof motors and mechanisms; folding roof motors and mechanisms (electrical and mechanical); door lock mechanisms (electrical and mechanical); lamps; bulbs; faulty connections; speedometers and odometers; any body parts, roof frames, glass, non-glass windows, paint, upholstery, folding roof fabric, trim and cosmetic finishes; any air conditioning components; any equipment that is not fitted as standard by the manufacturer at the time of production;
13. Damage of a non-insured part arising from the **mechanical or electrical failure** of an **insured part**;
14. Repairs required due to incorrect or contaminated fuel;
15. Routine adjustments, phasing and calibration, internal blockage of fuel systems by contamination and failure to meet current emission legislation;
16. Any loss where the odometer has been tampered with, altered or disconnected or failed;
17. Cover against the cost of any replacement vehicle hired following a breakdown (cover may be available under **your Saga Breakdown Assistance** policy if the relevant benefit is held);
18. The cost of repairing faults or damage caused by road traffic accidents, frost, freezing, corrosion, erosion, blockage, water ingress, theft or vandalism;
19. Defects or damage to the extent that these result from the use of the **nominated vehicle** in any sort of competition, rally or racing of any kind;
20. Any liability for bodily injury, death, or damage to other persons or other property or any indirect loss of whatsoever nature whether arising directly or indirectly from an incident giving rise to a claim under this cover or otherwise;
21. Any loss or damage due to any type of fraud, misuse or any act

or omission by **you** which is wilful, unlawful or negligent, including damage caused by continuing to drive the **nominated vehicle** after a fault has developed;

22. Damage recoverable under any other warranty or insurance; and the cost of repairs relating to damage caused by **you** or someone else not authorised to carry out a repair;
23. The cost of repairs needed because of design or fault in manufacture;
24. Accidental damage;
25. Repairs to the **nominated vehicle** if it is unroadworthy or otherwise unlawful to use on a public road;
26. Repairs if the **nominated vehicle** is calculated to be beyond economic repair. This will be calculated using the Car Auction Price (CAP) Retail Guide; or
27. Any defects referred to a garage prior to attendance by the service provider under **your Saga Breakdown Assistance** policy.
28. Any claim if **you** have been refused assistance under the terms and conditions of your **Saga Breakdown Assistance** policy.

General conditions applicable to all of the policy

You must comply with these conditions to have the full protection of **your policy**. If **you** do not comply with them, **we** may cancel the **policy**, refuse to deal with **your** claim or reduce the sum of any claim payment.

1. Your duty

The insurance cover provided depends on the terms and conditions in this **policy** document. **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 nominated vehicle**.

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.

2. Vehicle servicing obligations

For the duration of cover the **nominated vehicle** must be serviced in accordance with the manufacturer's recommendations (including as to service intervals). Service and mileage records are taken from the date the vehicle was first nominated for Saga Breakdown Repair. If **you** nominate a vehicle for cover (first nomination), then change the vehicle **you** wish to cover under Saga Breakdown Repair, and then renominate the original vehicle for cover at a later date (second nomination), provided it is still eligible, the service records will be required from the vehicle's first nomination for cover. Only service invoices will be accepted as proof of servicing and such invoices may be required by the **claims department** at the time claims are made. A suitable garage business must carry out servicing. It is **your** responsibility to find out the **nominated vehicle's** servicing requirements and to adhere to them.

3. Vehicles that can be covered under Saga Breakdown Repair

Cover is only available under this **policy** for the following:

A privately registered motor car or three wheeler up to 3,500kg when loaded, excluding kit cars, taxis, private hire vehicles, any vehicles used for hire or reward, any vehicles used in the provision of courier services and any caravan or other trailers.

You must do all that **you** can and comply with all laws and codes to keep the **nominated vehicle** safe and fit to drive.

A supplementary premium will be payable for eligible vehicles which are:

- 10 years or more old; and/or
 - have 100,000 or more recorded miles
- when they are covered by this **policy**.

4. Recovery limited to that available under your Saga Breakdown Assistance policy

If a repair at the roadside is not possible, recovery to a garage will only be available in accordance with **your Saga Breakdown Assistance** policy entitlement – there is no separate/additional recovery entitlement under Saga Breakdown Repair.

5. Repair authorisation and contract

- If the **nominated vehicle** is not repaired at the time of breakdown, **you** must arrange for it to be taken, without delay, to a VAT registered garage.
- Repairs should not start until the **claims department** has agreed and has confirmed with the repairer that the relevant repairs are covered by Saga Breakdown Repair, and issued an authorisation number. Any repairs carried out without an authorisation number will not be covered under this **policy**.
- The fact that **we** have dispatched a service provider does not necessarily mean that the repair will be covered by Saga Breakdown Repair; this will be assessed by the **claims department**. Claims will be assessed in line with manufacturer or Motor Industry standard repair times and retail price guides. The insurer reserves the right to fit replacement parts which have not been made by the vehicle's manufacturer but are of a similar standard.
- If the **nominated vehicle** requires recovery to a garage (in line with **your Saga Breakdown Assistance** entitlement), the choice of repairer is **yours** (subject to their being VAT registered). If the selected garage is part of the Breakdown Repair Cover Garage Network, **you** will only be required to pay the **excess** for insured repairs up to the claim limit. Any repairs that are not insured or are over the claim limit, will be

carried out at the same rates agreed for the service provider approved repairs.

Any repairer appointed, whether direct by **you** or on **your** behalf, will carry out repair work to **your** instruction and the contract for repair will be between **you** and the relevant repairer.

- Any exploratory dismantling charges will only be paid for as part of a valid claim. It is **your** responsibility to agree dismantling with **your** chosen repairer and to pay their charges if, after dismantling, it is reasonably apparent that any defect found is not covered under Saga Breakdown Repair.
- You** can only hold one Saga Breakdown Repair **policy** per **Saga Breakdown Assistance** policy.

6. Other drivers

Any person entitled to request assistance from us under **your Saga Breakdown Assistance** policy may make a claim on **your** behalf following a breakdown in the **nominated vehicle**. These claims will be taken into account when assessing whether the Saga Breakdown Repair claims limit has been reached.

7. Commencement of cover

Cover commences 14 days after **your** agreed **policy** start date (this means that **you** cannot claim under **your** Saga Breakdown Repair for a breakdown which occurs before day 15) whether **you** are a new or existing **Saga Breakdown Assistance** policyholder.

However, no claims will be paid until **your** payment for the **policy** has been confirmed. Please also see 'General conditions, 8. If **you** change **your** vehicle'.

8. If you change your vehicle

You must let **us** know if **you** change **your nominated vehicle**. Please call **0800 656 9915** to update **your** details. **You** will not be able to make a claim in relation to a breakdown which occurs within 14 days after **you** have notified **us** of the change (which means **you** can only claim for a breakdown which occurs on or after day 15 from the notification of a vehicle change).

If **your** new **nominated vehicle** would have attracted a supplementary premium, had it been the vehicle first nominated for cover (see 'General conditions, 3. Vehicles that can be covered under Saga Breakdown Repair' on [page 10](#)), then **we** will be entitled to charge an additional premium to transfer cover.

You can only make a maximum of three changes of **nominated vehicle** in a **period of cover**.

9. Cancellation within 14 days

If **you** cancel **your policy** within 14 days of receipt of **your policy** documents, **we** will give **you** a full refund of **your** premium.

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

10. Cancellation rights

Provided no claims have been made under the **policy**, **we** will refund the pro-rata premium applicable to any unexpired part of the period of cover for which a premium has been paid. Please note that where any claims have been made under this **policy** **we** will not be able to refund any premiums and all outstanding premiums owed to **us** by **you** will become payable immediately. Also, if **you** amend or cancel **your policy** 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 during the **policy** year, **we** will only request any charges from **you** if the amount is over £5.

Cancellation by **you**

You can cancel this **policy** by contacting **us** on 0800 656 9915.

Cancellation by **us**

We may cancel this **policy** by giving **you** seven days' notice in writing to **your** last known address.

This policy may be cancelled if:

- **you** do not pay any **policy** premium requested or, if applicable, stop paying the instalment premiums.
- **your** insurance details change such that they no longer meet **our** acceptance criteria;
- **you** fail to provide further information or documentation **we** have requested in writing:
 - in support of **your** insurance application, renewal or adjustment **you** wish to make to **your policy**;
 - to assist **us** handle a claim that is being made; or
- **we** act under General Conditions 1 or 11 following fraud or misrepresentation; or
- **we** discover that **you** have used fraud to obtain another policy underwritten by **us** and/or to make a claim under another policy that **we** underwrite.

Please note that if **you** cancel **your Saga Breakdown Assistance** policy, this **policy** will be automatically cancelled at the same time and cannot be continued separately.

11. Fraudulent claims

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;
- 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 7 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.

How to make a claim on your Saga Breakdown Repair

Step 1

If **you** break down, **you** must call for assistance under **your Saga Breakdown Assistance** policy on **0800 068 2196** in order for any subsequent related claim under Saga Breakdown Repair to be considered.

If **you** are unsure what to do at any stage call the Saga Breakdown Repair claims helpline on **0800 027 1349**.

Step 2

Where appropriate, and provided assistance is available under **your Saga Breakdown Assistance** policy, the service provider will attempt to fix the **nominated vehicle**, on production of **your** Saga Breakdown Repair information card, and the **insured parts** required to fix it will be paid for in accordance with the terms and conditions of the Saga Breakdown Repair **policy** (so long as they are eligible **insured parts**). **You** will need to pay the **excess** shown on **your Certificate**.

In some cases **you** may need to pay for the repairs up front and submit a claim at a later date, if this is the case please contact the **claims department**.

Step 3

If the service provider cannot fix the **nominated vehicle** at the scene of the breakdown, it should be taken, without delay, to a VAT registered garage of **your** choice.

Certain garages have made arrangements with the service provider and are part of the Breakdown Repair Cover Garage Network. The service provider can advise **you** of **your** nearest

participating garage on request.

If the selected garage is part of the Breakdown Repair Cover Garage Network, **you** will only be required to pay the **excess**, as shown on **your Certificate**, for insured repairs up to the claim limit. Any repairs that are not insured or are over the claim limit, will be carried out at the same rates agreed for the service provider approved repairs.

If **you** require the service provider to assist with the recovery of the **nominated vehicle**, any recovery will be provided in line with **your Saga Breakdown Assistance** entitlement.

Please note that if **you** continue to drive the **nominated vehicle** after a fault has developed and this causes further damage or loss, that damage or loss will not be covered under this **policy**. See 'We do not cover the following', clause 21 on [page 8](#) for further details.

Note: VAT will not be reimbursed if **you** are VAT registered.

Important: Please ensure that **you** or the repairer contact the **claims department** before proceeding with repairs, otherwise **you** will need to pay for the repairs up front and submit a claim at a later date.

If **we** have not been given the opportunity, where available, to inspect the **nominated vehicle**, any claim **you** make may not be covered. If **you** are unsure of what to do at any point please contact the **claims department**.

Step 4

The garage should assess the repair and inform **you** what work is required to repair the defect, which led to the breakdown of the **nominated vehicle**. **You** should then ask the garage to contact the

garage helpline on **your** behalf on **0800 092 8987** to provide details of the required repair and obtain a claims authorisation number before starting work. Repairs carried out before an authorisation number is obtained will not be covered under this **policy**.

If the garage does not contact the garage helpline for **you** then **you** must do so and the claims adviser will tell **you** what to do next.

At that time the **claims department** will need:

- **your** details;
- the vehicle make, model and registration number;
- the vehicle's current mileage;
- costs of the repair, detailing parts and labour charges;
- depending on the nature of the breakdown, the **claims department** may require evidence of the vehicle's service history (for example invoices) from the start date of **your** cover, so it is advisable to ensure that this information is readily accessible.

Step 5

The **claims department** will consider **your** claim and, where appropriate, confirm that the repair is covered under the terms of **your** Saga Breakdown Repair **policy**. Agreed costs will be settled directly with the garage on completion of the repair. If the garage is not part of the Breakdown Repair Cover Garage Network and will not accept payment on this basis, **you** will need to pay for the repair and send the fully itemised invoice, displaying the authority number provided to the **claims department** for reimbursement.

Claims should be sent to the following address: The Claims Department, Saga Breakdown Repair, Lambert House, Stockport Road, Cheadle, Cheshire, SK8 2DY.

Please note that reimbursement usually takes up to 21 days from receipt of the invoice and will be made to the **policyholder**, even if this is not the owner of the vehicle concerned.

In most cases the **claims department** should be able to confirm immediately which, if any, of the repairs reported fall within the scope of Saga Breakdown Repair cover. However, in some

circumstances the insurer may appoint an independent engineer to inspect the vehicle to help the insurer decide whether the claim is covered under **your** Saga Breakdown Repair **policy**.

You may be asked to provide proof of vehicle ownership.

Useful information – to be read in conjunction with your policy information

Your most frequently asked questions answered...

Do I have to keep my car regularly serviced?

Yes. Once you have nominated a vehicle for Saga Breakdown Repair then you will need to keep it serviced in accordance with the manufacturer's recommendations.

Servicing must be done by a suitable garage business e.g. not a neighbour, friend or family member but a garage trading business with garage premises. You may be asked to produce evidence of servicing when you make a claim so be sure to retain your receipts and invoices.

Can I claim straightaway?

No. You will not be able to claim on your Saga Breakdown Repair policy for insured parts or repairs needed to rectify a breakdown which occurs during the first 14 days after your agreed policy start date. After that cover will apply.

If you change your vehicle, you will also not be able to claim for 14 days after notifying the change so do ensure that you notify us promptly when you purchase a replacement vehicle to ensure that the new vehicle is covered as soon as possible.

What do I do if I change my vehicle?

You can easily update your policy to cover your replacement vehicle (please check eligibility requirements for your new vehicle under 'General conditions, 3. Vehicles that can be covered under Saga Breakdown Repair'). All you need to do is call us on **0800 656 9915**. Your vehicle cannot be changed more than three times in a policy year. You will not be able to make a claim in relation to a breakdown occurring within 14 days of the date on which you notify the vehicle change (see 'General conditions, 8. If you change your vehicle').

Are all my vehicles covered?

No. Our policy only offers cover for the main vehicle on your Saga Breakdown Assistance policy, identified on your Certificate, and not to any additional vehicles you may have covered.

What do I have to pay?

You will need to pay the policy excess shown on your Certificate.

Who can I talk to if I still have questions?

If you have any further queries then please call customer services on **0800 656 9915**.

Customer service

Our customer service commitment to you

Saga aims to provide you with high levels of service at all times. However, there may be times when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, we will do our best to resolve the situation.

Whether you are telephoning or writing, please remember to quote your name, address, vehicle registration number and policy number as it will help us deal with your enquiry or complaint quickly.

If you have a query about your Saga Breakdown Repair policy, please contact Customer Services on **0800 656 9915**. If you have a complaint, please follow the procedures below.

If you have a specific complaint relating to the sale or administration of your policy, premium changes or other technical insurance matters, you should contact:

Customer Relations Department
Saga Services Limited
Middelburg Square
Folkestone
Kent CT20 1AZ

Telephone: **0800 092 3700**

Fax: **01303 771347**

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

If you have a specific complaint relating to claims mismanagement, you should contact:

Saga Breakdown Repair
Lambert House
Stockport Road
Cheadle
Cheshire SK8 2DY

Telephone: **0800 027 1349**

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.

You can contact the Financial Ombudsman Service 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

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.

Future underwriter changes

Your Saga Breakdown Repair policy is currently provided and underwritten by Acromas Insurance Company Limited as part of an agreement between Saga Services Limited and Acromas Insurance Company Limited. At some time in the future Saga Services Limited 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 breakdown repair to replace your current policy. If this is the case, Saga Services Limited 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 data protection legislation, 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 656 9915**.

Use of your 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, 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 data protection legislation. 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.

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.

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 656 9915. For further information about how the Saga Group uses your personal information, please visit www.saga.co.uk/privacy-policy.aspx or contact the Saga Group Data Protection Officer by email: data.protection@saga.co.uk or post: The Saga Building, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

Fraud prevention and financial crime

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.

Helplines Please have your policy number to hand when calling

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

UK breakdown assistance

For help if you break down in the UK

Helpline **0800 068 2196**

24 hours a day, seven days a week.

Calls from mobiles may incur charges.

Customer service

For questions about your breakdown policy

from the UK **0800 656 9915**

Monday to Friday 8.30am-8pm,

Saturday 8.30am-5pm, Sunday 9am-5pm.

Saga Breakdown Repair

To make a claim for repairs

Claims helpline **0800 027 1349**

Garage helpline **0800 092 8987**

Monday to Friday 9am-6pm, Saturday 9am-1pm.

Closed Sundays and Bank Holidays.



Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar.

Acromas Insurance Company Limited is a member of the Association of British Insurers.

Saga Services Limited is registered in England and Wales (Company Number 732602). Registered office: Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE. Saga Services Limited is authorised and regulated by the Financial Conduct Authority (FCA Register No. 311557).

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