



Save these details  
in case you need to  
make a claim

Report online 24/7 at  
[saga.co.uk/carclaims](https://saga.co.uk/carclaims)

Claims helpline:  
0345 002 0027

Glass helpline:  
0345 002 0238

# SAGA CAR INSURANCE

## POLICY BOOK

**SAGA**  
Experience is everything





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# WELCOME

**Thanks for buying a Saga Car Insurance policy.**

This policy book – along with three documents called your Statement of Fact, Certificate of Motor Insurance and Terms of Business Agreement – make up your agreement with us. The agreement is based on the information that you provided when you applied for the policy, so it's important that you read through your documents and check this is correct.

The policy book, Statement of Fact and Certificate of Motor Insurance tells you what is and isn't covered. We've tried to make it as clear as possible when your policy will cover you and when it won't. But if anything's not clear to you, or is incorrect, please let us know.

We offer three levels of cover: Saga Standard, Saga Select and Saga Plus. The level of cover you have selected will be shown in your Statement of Fact.

Hopefully, you'll never need us. But if you do make a claim, we promise to deal with it as quickly as possible – leaving you one less thing to worry about.

Thanks again for choosing Saga.

## YOUR POLICY IN A NUTSHELL

We've designed your car insurance policy to cover you against the unexpected. Like all insurance policies, there are limits to what we will and won't cover – and you can find all the details in the later sections of this document.

Here's a brief overview of the main things that your policy will and won't pay out for.

Just to be clear, the incident must happen during the time your vehicle is covered by us.

The most common reasons people claim on their car insurance policy are:

- They've been involved in a car accident
- Their windscreen has been damaged
- Their car has been stolen.

The most common things people try to claim for, which aren't covered are:

- Their car was stolen while the keys were left in their car or it was left unlocked.
- Their car breaks down due to an electrical or mechanical fault.

## MAKING SENSE OF YOUR POLICY

We've tried to make your policy book easy to understand and navigate. But there may still be a handful of words and phrases that you may not be familiar with. Some words also have a technical meaning – so while they may sound straightforward, they have a specific meaning when we mention them in your policy.

Wherever possible, we've defined key words and phrases at the point where we mention them – but there are a few that come up regularly, so it's worth familiarising yourself with these before you read on.

**Certificate of Motor Insurance** – This is a document that you'll be sent after you've bought your policy. It shows which car is covered, who is allowed to drive your car, and what your car can be used for. It also shows the start and end dates of your cover.

**Endorsements** – Endorsements are additional terms that apply to your individual policy. You'll find details of them on your Statement of Fact, which will have been sent to you when you took out your policy.

So, for example, if you have an additional security device fitted to your car, we may agree to lower your premium, but we'll also add some extra terms to your policy.

These terms are your endorsement. In this example, your endorsement may say that we won't cover you if your car was stolen and you didn't have the security device switched on at the time.

**Statement of Fact** – This is a document that you will have been sent when you set up your policy. It contains all the specific details of your policy, such as the level of cover you have, the maximum claim limits, excesses and the dates when the policy starts and ends. It will also include the details of your car along with details of the people who are insured to drive it. We will issue you a new Statement of Fact each time you renew your policy or if your policy is changed.

**Terms of Business Agreement** – This is a document that details the agreement between you and Ageas Retail Limited. It contains information such as any amendment, cancellation or policy set-up fees that apply to your policy, as well as what will happen when your policy is due for renewal.

**We, our and us** – If we use the words 'we', 'our' or 'us' – then we're talking about Ageas Retail Limited.

Ageas Retail Limited arrange and administer your policy on behalf of Ageas Insurance Limited who is the insurer of your policy.

**You or your** – Where we use the words 'you' or 'your' – we're talking about the policyholder named on the Statement of Fact.

**Your car** – When we use the term 'your car' we mean any car that's covered under this policy. This includes any equipment in your car (such as sat navs, accessories, spare parts), fitted as standard by your car manufacturer or an approved dealer. We will also cover child seats, any electric battery\*, charging cables†, accessories or spare parts when they are in or connected to your car or locked in your own garage.

\*Electric battery – The battery used to power the electric motor of an electric or hybrid vehicle.

†Charging cable – Any compatible cable that must be connected to a charging point or socket in order to charge the electric battery of your car.

Finally, this policy is between you and us; it is not our intention that the Contracts (Rights of Third Parties) Act 1999 gives anyone else the right to enforce this policy. English Law will apply to this policy unless you live in Scotland, Northern Ireland or the Isle of Man, in which case the law where you live will apply. We will communicate with you in English.

## MAKING SENSE OF YOUR POLICY (CONT.)

### Cyber Acts

**Cyber Attack** means unauthorised and/or malicious access to computer or electronic components and systems.

**Cyber Incident** means non-malicious error or omission in computer or electronic components and systems (eg a software bug).

**Cyber Terrorism** means an action which causes damage to property, endangers a person's life, risks the health or safety of the public or is designed to interfere with or seriously disrupt electronic systems which is designed to influence the Government or to intimidate the public or is carried out for the purpose of advancing a political, religious or ideological cause, whether or not it is declared to be terrorism by the UK Government.

### Your obligations to us

- 1** You must pay, or agree to pay, the policy premium. In return we will provide cover under this policy.
- 2** You need to make sure that your car is roadworthy and safe to drive at all times. You must protect your car and its accessories from being stolen or damaged. If you don't look after your car and ensure that it has a valid MOT (if required), we may not be able to pay your claim.
- 3** You need to ensure that all your personal possessions are placed out of sight and your car is locked at all times when unattended.
- 4** You must use your car's equipment in accordance with the manufacturers' instructions, such as electric charging cables and tow bars. You must ensure that any vehicle automation or driver aids (eg Auto Lane Keep Systems) are used in line with manufacturer instructions and with due care and attention at all times.
- 5** Sometimes we are able to recover costs for a claim from another party, or we may need to defend a claim in court. If we do this, you or any other person covered must provide any documents or information that we request. We may also request documents and/or other information to assist us in validating a claim.
- 6** You must keep your car's software up to date by installing any safety critical and/or security updates made available by your car manufacturer. If you fail to do this or you modify, install or allow the installation of software other than the software provided and/or approved by your manufacturer, we may not be able to pay your claim.
- 7** You must take reasonable care when buying a policy, making a change, or making claims to provide complete and accurate information to us. You can find out more information about this in the 'Things you need to tell us about' section on the next page.

If you don't meet these obligations, it could mean that we won't pay your claim.

## THINGS YOU NEED TO TELL US ABOUT

It's important you keep us up to date with changes that may affect your insurance policy. If any of the information that you gave us has changed, then you must let us know. If you don't, it could mean that we won't pay your claim and your policy may be cancelled.

The kind of things that we need to hear about are:

- A change of car or a change in your car's registration number.
- A change of address or a change to the place where you keep your car overnight.
- Any modifications or additions to your car – such as changes to the bodywork, suspension, brakes or any changes that affect the performance of your car.
- Any driver on the policy passes their driving test.
- There is a change to who drives your car the most.
- You or anyone else on this policy changes their job, takes a second job or changes how they use your car.
- You or anyone else on this policy who drives your car has their driving licence taken away or suspended.

If you're not sure whether you need to tell us about a change, give us a call.

You can make changes to your policy by calling us on:

**0345 234 2239**

Lines are open Monday - Friday 8.30am to 8pm,  
Saturday 8.30am to 5pm and Sunday 9am to 5pm.

If you do tell us something has changed, we can increase or reduce your premium, as well as any excesses. In some cases, we may no longer be able to provide you with cover, or we may apply additional terms, such as an endorsement.



## CheatLine

The Insurance Fraud Bureau's (IFB) CheatLine is independent to us and is a free and confidential way for anyone to report insurance fraud.

Each month, around 500 reports are received by the IFB, via either the free- phone number, which is powered by Crimestoppers, or through the online form.

Information submitted to the CheatLine complements the wide array of data from the insurance industry and other agencies, giving us a unique insight into organised insurance fraud in the UK. Together, this information helps us identify fraudsters and work with others to bring them to justice, as well as help insurers avoid having to pay out fraudulent claims.

**0800 422 0421**

[insurancefraudbureau.org/cheatline](https://insurancefraudbureau.org/cheatline)



# HOW TO MAKE A CLAIM

## 1 Before you report an incident

If your car has been involved in an accident, make sure you take down the registration number of any other vehicles involved, as well as the contact details of any other drivers and any witnesses.

If your car has been stolen, something's been stolen from it, or it has been vandalised, you should start by calling the police. You need to make sure you get a crime reference number.

Finally, you mustn't negotiate or settle any claims made against you. Even if you think the accident is your fault, it is our job to investigate for you and to put you in the best position possible.

## 2 Report your claim 24/7

### You can make a claim online

by visiting [www.saga.co.uk/carclaims](http://www.saga.co.uk/carclaims)

**Or by calling our 24-hour claims line** on 0345 002 0027  
(or +44 20 7264 2896 if you're calling from abroad)

Please make sure you have your policy number to hand.

### To make a claim for damaged windscreens and windows

The claims service for damaged windscreens and windows is provided by National Windscreens.

Please visit the National Windscreens website directly at [www.nationalwindscreens.co.uk](http://www.nationalwindscreens.co.uk) to book an appointment online or call National Windscreens on 0345 002 0238. Lines are open 24 hours a day, 7 days a week.

Please see page 45 for details of how to make a claim under any of the optional cover products.

## 3 What happens next

After an incident we will manage your claim and decide if your car can be repaired. You will then need to decide whether you want us to arrange the repairs for you, through our network of approved repairers, or whether you want to arrange it yourself. We may choose to pay you an amount equal to the repair.

## What is an excess and how does it work?

This is the amount that you'll have to pay towards any claim you make. For example, if we agree to settle your claim for £1,000 and you have an excess of £100 on your policy – we would pay you £900.

If we are repairing the car, you may have to pay the £100 excess directly to the garage.

There are different excesses for different parts of your policy – and you'll find the details of these in your Statement of Fact. You also need to remember that sometimes more than one excess will apply, and we will add them together. For example, if the policy has an accidental damage excess of £100 and a young driver excess of £250, a young driver making an accidental damage claim would have to pay £350.

Just to be clear, you only pay an excess when you are claiming against your own policy. If you aren't claiming, but a third party is, you won't need to pay your excess.

## HOW TO MAKE A CLAIM (CONT.)

### If your car is being repaired

Whether you use one of our approved repairers or your own, we have the right to inspect the car to carry out a full forensic examination of its computer or electronic components and systems and any mobile device connected to it.

Using our approved repairer	Using your own repairer
<p>If your car's not safe to drive, we'll arrange for it to be collected from the scene of the incident.</p> <p>We'll arrange for your car to be securely stored if it can't be taken to a garage straight away.</p> <p>If your car is safe to drive, we'll arrange for it to be collected at a convenient time to carry out the repair.</p> <p>We'll agree the costs of the repairs with our approved garage.</p> <p>We'll aim to get you a courtesy car on the next working day after we've agreed to repair your car – and we'll let you keep it for as long as the repairs take.</p> <p>When the repairs are finished, we'll deliver your car back to you.</p> <p>Our approved garages may use recycled parts as well as new parts which are not supplied by the manufacturer. All parts used to repair your car come with a guarantee. All workmanship is guaranteed for as long as you continue to own your car. If your car is within the manufacturer's warranty, regardless of how old your car is, we will fit new replacement parts that have been made by the car's manufacturer.</p> <p>We will ensure that the computer or electronic components and systems are recalibrated in accordance with manufacturer's specifications following repair.</p>	<p>You may have to pay an additional excess; please refer to your Statement of Fact for more information.</p> <p>If your car's not safe to drive, you may have to arrange for it to be collected from the scene of the incident.</p> <p>If a garage can't take your car straight away, you may have to arrange for it be stored.</p> <p>If your car is safe to drive, you may have to arrange collection from home with your own garage.</p> <p>You will have to send us estimates for the cost of repairs, and we'll need to agree this before the work starts.</p> <p>We don't give you a courtesy car while your car is in the garage.</p> <p>You may have to arrange for your car to be returned to you once the repairs are complete.</p> <p>We don't guarantee the repair work.</p> <p>You may need to arrange that the computer or electronic components and systems are recalibrated in accordance with manufacturers specifications following repair.</p>

## HOW TO MAKE A CLAIM (CONT.)

### When we provide a courtesy car

If your car is being repaired by one of our approved repairers in the UK, Channel Islands or Isle of Man, then we'll offer you a small courtesy car whilst yours is being repaired.

If you have an electric car we may not be able to get you an electric courtesy car. If your car is adapted or modified to meet your needs, we may not be able to get you an equally adapted or modified courtesy car.

Our optional cover, Replacement Car for Theft and Total Loss, will provide you with a hire car should your car be stolen or written off following a fault claim. Your Statement of Fact will show if you have selected this cover.

### If your car isn't being repaired

If we don't repair your car, we'll assess its market value.

We calculate the market value by using industry recognised guides and assessing what the cost would be to replace your car with one of a similar age, type and mileage. We will also take into account the condition of your car just before the incident.

If there is any outstanding loan, lease or contract hire agreement on your car, we will pay the finance, leasing or contract company. Should our settlement be less than the amount you owe, then the loan, leasing or contract company may contact you for the shortfall.

Once we've paid the claim, your car will belong to us. If you have a private registration plate, please let us know.

### Acting on your behalf

If someone takes legal action against you, or anyone else named on this policy after an accident, you need to let us know. We may carry out the defence on your behalf, including representing you in court.

You may also need to let us take legal action against other people involved in an accident on your behalf. We can do this in the name of anyone claiming on this policy.

## WHAT YOUR POLICY DOESN'T COVER

There are some circumstances in which your policy won't pay out. You'll see a detailed list of what is and isn't covered in the later sections of this policy.

But there are some things we won't pay out for regardless of the circumstances. We've laid these out below.

- 1** We won't pay for general wear and tear to your car, or any damage that happens gradually.
- 2** We will not pay claims where another insurance policy already covers the same claim.
- 3** We won't pay for failures of your car's equipment, electrics or mechanics if they don't work – for example, if your sunroof, hood mechanism, bonnet or electric windows won't open or close.
- 4** We won't pay claims which happen because you let someone drive your car who isn't insured to drive it under this policy.
- 5** We won't pay claims if you allow someone to drive your car who you know doesn't hold a valid driving licence or who doesn't meet all the conditions of their licence.
- 6** We won't pay claims if your car is being used for racing, or is driven on any kind of racetrack – including the Nürburgring in Germany.
- 7** We won't pay claims if you, or anyone allowed to drive under this policy drives recklessly, or without due care and attention, or deliberately causes any loss or damage to your car; this includes purposely driving through flood water.
- 8** We won't pay claims if you allow your car to be used for anything to do with crime which results in a criminal conviction.
- 9** We won't pay claims that are the result of war or terrorism. By terrorism, we mean any act that the UK government declares to be an act of terrorism.
- 10** We won't pay claims that have been caused by ionising radiation or radioactive contamination from any nuclear fuel or any nuclear waste.
- 11** We won't pay claims that are the result of you, or anyone allowed to drive under this policy driving your car anywhere that the public are not permitted, such as airfields or military sites.
- 12** We won't provide cover for any person driving at the time of the incident who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
- 13** We won't provide cover for any person driving at the time who is given a driving ban as a result of the incident.
- 14** We won't pay claims if you use your car for any other purpose that is not listed on your Certificate of Motor Insurance, such as using your car as a taxi, minicab or fast food delivery.
- 15** We won't pay claims caused by you or anyone else not using your car's equipment, such as electric charging cables and tow bars, in the way your car manufacturer tells you to, or it has been used in an unsafe way.
- 16** We will only cover equipment and modifications on and in your car, if fitted by your car manufacturer or an approved dealer. If you fit new equipment to your car, or make a modification which is not on your manufacturer's list, we won't cover you for the cost, unless you have told us about the equipment or modification and we have accepted it.
- 17** We won't cover your uninsured losses, such as your excesses.

## WHAT YOUR POLICY DOESN'T COVER (CONT.)

- 18** We will not pay for any injury or death where the vehicle is used for a deliberate or reckless act with the intention of self-harm or suicide.
- 19** We won't pay claims where the vehicle is being used while carrying passengers in an unsafe, insecure or illegal manner.
- 20** We won't pay for any incident that has arisen if you rent your car out under a car hire agreement. This can be between you and another person whether this be a business or individual, formal or informal; this is also known as a peer to peer hire scheme.
- 21** We won't pay claims for any consequence whatsoever which is directly or indirectly, wholly or in part, the result of, caused by, or in connection with any Cyber Act due to the failure of accepting, installing, or refusing over-the-air updates, Advanced Driver-Assistance Systems (ADAS), or security updates from the manufacturer.

## WHAT YOUR POLICY DOES AND DOESN'T COVER

We offer three levels of cover, and your Statement of Fact will show which one you've picked. Check out the table below to see what each level covers.

✓	Included
✗	Not included
Optional	Please check your Statement of Fact to see if you have this cover

### Policy Cover

Section name	Saga Standard	Saga Select	Saga Plus	Page Number
Section A: Loss or damage	✓	✓	✓	16
Misfuelling	✗	✓	✓	16
Audio and navigation equipment	✓	✓	✓	17
Overnight accommodation and onward travel (reimbursed)	✓	✓	✓	17
Onward taxi travel (arranged and paid for by Saga upfront)	✗	✗	✓	17
Child car seats	✓	✓	✓	18
New car benefit	✓	✓	✓	18
Section B: Damaged windscreens and windows	✓	✓	✓	19
Section C: Replacement locks and keys	✓	✓	✓	20
Section D: Claims against you or others named on the policy	✓	✓	✓	21
Section E: Emergency medical and motoring cover	✗	✓	✓	22-23
Section F: Driving other cars	Check your Certificate of Motor Insurance to see if this is included	Check your Certificate of Motor Insurance to see if this is included	Check your Certificate of Motor Insurance to see if this is included	24
Section G: Standard personal accident	✓	✓	✓	25
Section H: Personal belongings	✓	✓	✓	26
Section I: Driving abroad	✓	✓	✓	27-28
Section J: Medical expenses	✓	✓	✓	29
Section K: Road rage and carjacking	✗	✓	✓	30

## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

Section name	Saga Standard	Saga Select	Saga Plus	Page Number
No claims discount	✓	✓	✓	31
No Claims Discount Protection	Optional. Check your Statement of Fact to see if this is included	Included if eligible. Check your Statement of Fact to see if this is included	Included if eligible. Check your Statement of Fact to see if this is included	32
<b>Other benefits and cover</b>				
Claims promise	✗	✗	✓	33
Vandalism promise	✗	✓	✓	34
Uninsured driver promise	✓	✓	✓	34
Electric vehicle battery recharge	✓	✓	✓	35
Using your car for voluntary work	✓	✓	✓	35
Car sharing	✓	✓	✓	36
When your car is in the garage	✓	✓	✓	36

### Optional Cover

Section name	Saga Standard	Saga Select	Saga Plus	Page Number
Legal Protection	Optional	Optional	✓	54
Replacement Car for Theft and Total Loss	Optional	Optional	Optional	64
Key Protection	Optional	Optional	✓	70
Increased Personal Accident	Optional	Optional	Optional	78

## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

### Section A: Loss or Damage

	Saga Standard		Saga Select		Saga Plus	
Loss or Damage to your Car	✓		✓		✓	
Misfuelling	✗		✓		✓	
Audio and Navigation Equipment	✓	£1000	✓	No upper limit	✓	No upper limit
Overnight accommodation and onward travel (reimbursed)	✓	£500	✓	£500	✓	£500
Onward taxi travel (arranged and paid for by Saga upfront)	✗		✗		✓	
Child Car Seats	✓	£750	✓	£1000	✓	No upper limit
New Car Benefit	✓	Up to 12 months	✓	Up to 24 months	✓	Up to 24 months

What's covered	What's not covered
<p><b>Loss or Damage to your Car</b></p> <p>We will pay a claim for your car if it is lost or damaged due to an accident, fire, theft or attempted theft, flood, lightning, malicious damage or vandalism in the UK, Channel Islands or Isle of Man.</p> <p><b>Misfuelling</b></p> <p>If you accidentally put the wrong type of fuel into your car's fuel tank, we will cover the costs to drain the fuel tank and flush your car's fuel system. We will also cover any damage to your car's engine caused as a direct result of the accidental misfuelling.</p>	<p>You'll need to pay the excess that is shown on your Statement of Fact applicable to your claim.</p> <p>We won't pay claims if your car is stolen or damaged because it was left open or unlocked.</p> <p>We won't pay claims if your car is stolen or damaged because you didn't take care of your car keys or any other device used to unlock your car, such as leaving the keys in, or nearby your car.</p> <p>We won't cover tyre damage sustained during normal use of your vehicle, such as punctures or bursts.</p> <p>We won't pay for the cost of any fuel that is drained from the tank or replacement fuel to refill it.</p>



## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

What's covered (cont.)	What's not covered (cont.)
<p><b>Audio and Navigation Equipment</b></p> <p>We will also pay claims to repair or replace your permanently fitted car stereo or sat nav if damaged or stolen. The amount we'll pay depends on the level of cover you have:</p> <p>Saga Standard: up to £1000</p> <p>Saga Select: No upper limit</p> <p>Saga Plus: No upper limit</p> <p><b>Overnight accommodation and onward travel (reimbursed)</b></p> <p>If your car can't be driven after it has been damaged, or it has been stolen, we can help you and your passengers get to your home or other destination within the UK, Channel Islands or Isle of Man – as long as we have accepted the claim.</p> <p>Or, if you can't complete your journey until the next day, we'll pay for overnight accommodation.</p> <p>There's a limit to how much we'll pay for transport from the scene of an accident and for overnight accommodation for any one incident. You must pay for the accommodation or travelling expenses yourself and submit receipts for us to reimburse you.</p> <p>The amount we'll pay depends on the level of cover you have:</p> <p>Saga Standard: up to £500</p> <p>Saga Select: up to £500</p> <p>Saga Plus: up to £500</p> <p><b>Onward taxi travel (arranged and paid for by Saga upfront)</b></p> <p>In addition, for Saga Plus customers, we can arrange and pay for onward travel by taxi for you and your passengers to any necessary destination(s) of your choice within the UK, Channel Islands and Isle of Man.</p>	<p>We won't cover damage to your car stereo or sat nav if it is not permanently fitted to your car.</p> <p>If your car is worth less after being stolen or repaired, we won't cover this loss in value.</p> <p>We won't pay claims caused by you allowing someone to deceive you. For example, if you allow someone to test drive your car unaccompanied and they steal it, we wouldn't pay the claim.</p> <p>We won't pay a claim if your car is stolen or damaged by anyone you know that uses your car without your permission – unless you've reported them to the police for doing so. This doesn't apply to people named on your Certificate of Motor Insurance.</p> <p>We won't pay for damage if your car is confiscated or destroyed under order of the police or any other authority.</p> <p>We won't cover any costs associated with you being unable to use your car, such as getting to and from work.</p> <p>Just to be clear, we'll never pay more than the market value of your car.</p>

## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

### Child car seats

If your car is damaged, stolen or broken into, we'll contribute towards the cost of replacing any child car seats, their bases and boosters for a similar make and model, as long as they were in your car at the time of the incident. We'll do this, even if there is no apparent damage to the child car seats. There is a separate limit for child car seats per incident depending on the level of cover you have:

**Saga Standard:** up to £750

**Saga Select:** up to £1000

**Saga Plus:** No upper limit

We will only pay this if you are making a claim under this section of the policy, and we may ask you for a purchase receipt or proof of ownership.

### New Car Benefit

If your car is stolen and not recovered, or is damaged, we may be able to provide you with a brand new car.

We will arrange to get you a new one of the same make, model and specification if you want us to. If the same car is not available, we will ask you to supply your purchase invoice and give you the amount you paid for your car when you bought it.

We will only do this if:

- You are claiming under Section A (Loss or Damage) of your policy
- Your car is less than a year old. This is extended to two years old for Saga Select and Plus customers, providing the total mileage of the car is less than 12,000 in year two
- You bought your car from new
- The mileage at the time of purchase was under 250 mile
- The repair costs are more than 60% of replacing your car with a new identical one

## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

### Section B: Damaged windscreens and windows

	Saga Standard	Saga Select	Saga Plus
Windscreen and window repair	✓	✓	✓
Windscreen and window replacement	✓	✓	✓

What's covered	What's not covered
<p>We will pay for the repair or replacement of your car windscreen or car window as long as it is made of glass. And we'll also pay for any damage to your car's bodywork caused by the broken glass.</p> <p>We don't use car manufacturer glass, but we will use glass of a similar quality and standard.</p> <p>If you don't use our approved repairer, you may have to pay a higher excess; there's also a separate limit for these types of claim after taking off the excess, and these are shown below:</p> <p>Saga Standard: £150</p> <p>Saga Select: £250</p> <p>Saga Plus: £500</p> <p>A claim under this section of your policy won't affect your no claims discount.</p>	<p>You'll need to pay the excess that is shown on your Statement of Fact applicable to your claim.</p> <p>We won't cover any costs associated with you being unable to use your car, such as getting to and from work.</p> <p>Just to be clear, we'll never pay more than the market value of your car.</p>

### Your car's safety features

Where possible we try to repair windscreens at a place which is convenient for you. However, if your car has a built in safety system, such as an advanced driver assistance system, this may need to be reset once a windscreen has been replaced. If this is the case, and if you're using an approved repairer, we'll arrange for this to be carried out.

## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

### Section C: Replacement locks and keys

	Saga Standard		Saga Select		Saga Plus	
Replacement Locks and Keys	✓	£750	✓	£750	✓	Key Protection

What's covered	What's not covered
<p>If your car key, or any other device used to unlock your car, is lost or stolen in the UK, Channel Islands or Isle of Man, we will pay for the cost of replacing these. In addition, if the loss is a result of theft, we will pay the cost of replacing any locks that they open. We will only do this if it's necessary to keep your car safe.</p> <p>We'll also cover the cost of protecting your car and will pay for it to be taken to and from your address to be repaired if needed.</p> <p>There is a separate limit for replacement locks and keys after taking off the excess. The amount we'll pay depends on the level of cover you have, and these are shown below:</p> <p>Saga Standard: up to £750</p> <p>Saga Select: up to £750</p> <p>Saga Plus: Enhanced Key Protection Cover is provided for Saga Plus Customers, which can be found in the 'Key Protection' section of this wording on page 70.</p> <p>You'll find the details of your excesses in your Statement of Fact.</p> <p>A claim under this section of your policy won't affect your no claims discount.</p>	<p>You'll need to pay the excess that is shown on your Statement of Fact applicable to your claim.</p> <p>We won't cover any costs associated with you being unable to use your car – such as being able to get to and from work.</p> <p>Just to be clear, we'll never pay more than the market value of your car.</p> <p>We won't cover cost of device replacement where your vehicle uses a smart device such as a mobile phone, smartphone or smartwatch as a digital key.</p>

### Good to know

You may have taken out Key Protection Cover, which can be found in the 'Key Protection' section of this wording on page 70. You can see if this cover is included by checking your Statement of Fact.

## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

### Section D: Claims against you or others named on the policy

	Saga Standard	Saga Select	Saga Plus
Claims against you or others named on the policy	✓	✓	✓

What's covered	What's not covered
<p>If someone dies or is injured in a car accident caused by or arising out of you using your car in the UK, Channel Islands or Isle of Man, we will cover you for any amount that you're legally obliged to pay.</p> <p>We'll also cover you for any amount you're legally obliged to pay due to someone else's property being damaged.</p> <p>This section of your insurance policy will also cover other people driving your car if you have given them permission, but only if your Certificate of Motor Insurance says they are allowed to drive it.</p> <p>We'll also provide this cover for anyone getting into or out of your car.</p>	<p>We won't cover any damage to property which is owned by, or is in the care of the person who is claiming under this section – including any vehicle, trailer or caravan.</p> <p>If a claim is made under this section for loss or damage to property, we won't pay any more than £20 million for any single claim or series of claims that relate to one incident, excluding all costs and expenses. In addition, we won't pay more than £5 million for all costs and expenses relating to this incident.</p> <p>There is a separate limit of £1.45 million for any single pollution or contamination incident, including all costs and expenses.</p> <p>We won't cover claims arising from misuse or unsafe use of charging cables.</p>

## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

### Section E: Emergency Medical and Motoring Cover

	Saga Standard	Saga Select	Saga Plus
Emergency Medical and Motoring Cover	X	✓	✓

What's covered	What's not covered
<p>If there's a sudden, unforeseen medical or motoring emergency during your journey involving you or your partner, preventing you from driving, anyone with a full, valid UK or EU driving licence will be covered to drive you and your car either directly to your home or to a medical centre, such as a hospital. You or your partner must be in the car, unless it is being driven directly to your home.</p> <p>We will pay a claim for your car if it is damaged due to an accident while being driven by the emergency driver in the UK, Channel Islands or Isle of Man.</p> <p>If someone dies or is injured in a car accident caused by or arising out of the emergency driver using your car in the UK, Channel Islands or Isle of Man, we will cover you for any amount that they're legally obliged to pay.</p> <p>We'll also cover you for any amount they're legally obliged to pay due to someone else's property being damaged.</p> <p>If there is a claim under this section, we may request evidence you received medical treatment, or that your car was involved in a motoring emergency, such as a collision.</p>	<p>You'll need to pay the excess that is shown on your Statement of Fact applicable to your claim.</p> <p>The emergency driver using the car for any other purpose, including transporting you to a prearranged medical appointment.</p> <p>We won't pay claims if your car is stolen or damaged because it was left open or unlocked.</p> <p>We won't pay claims if your car is stolen or damaged because the emergency driver didn't take care of your car keys or any other device used to unlock your car, such as leaving the keys in, or nearby your car.</p> <p>We won't cover tyre damage sustained during normal use of your vehicle, such as punctures or bursts.</p> <p>We won't pay for the cost of any fuel that is drained from the tank or replacement fuel to refill it.</p> <p>We won't cover damage to your car stereo or sat nav if it is not permanently fitted to your car.</p> <p>We won't pay claims caused by you allowing someone to deceive you. For example, if you allow someone to test drive your car unaccompanied and they steal it, we wouldn't pay the claim.</p>

## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

What's covered (cont.)	What's not covered (cont.)
	<p>We won't pay a claim if your car is damaged by anyone you know that uses your car without your permission – unless you've reported them to the police for doing so. This doesn't apply to people named on your Certificate of Motor Insurance.</p> <p>We won't pay for damage if your car is confiscated or destroyed under order of the police or any other authority.</p> <p>We won't cover any costs associated with you being unable to use your car, such as getting to and from work.</p> <p>Just to be clear, we'll never pay more than the market value of your car.</p> <p>We won't cover any damage to property which is owned by, or is in the care of the person who is claiming under this section – including any vehicle, trailer or caravan.</p> <p>If a claim is made under this section for loss or damage to property, we won't pay any more than £20 million for any single claim or series of claims that relate to one incident, excluding all costs and expenses. In addition, we won't pay more than £5 million for all costs and expenses relating to this incident.</p> <p>There is a separate limit of £1.45 million for any single pollution or contamination incident, including all costs and expenses.</p>

## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

### Section F: Driving other cars

	Saga Standard	Saga Select	Saga Plus
Driving Other Cars	Check your Certificate of Motor Insurance to see if this is included	Check your Certificate of Motor Insurance to see if this is included	Check your Certificate of Motor Insurance to see if this is included

What's covered	What's not covered
<p>Your policy may cover you for driving someone else's car. You'll need to check your Certificate of Motor Insurance to see whether this cover is included.</p> <p>The car you are driving must be a motor car manufactured to carry up to a maximum of eight passengers, which is designed solely for private use and has not been constructed or adapted to carry goods or loads. The car has valid road tax and valid MOT certificate (if applicable). If you are insured to drive other cars and someone dies or is injured in a car accident caused by or arising out of you using that car, we'll cover you for any amount that you are legally obliged to pay.</p> <p>We'll also cover you for any amount you're legally obliged to pay due to someone else's property being damaged.</p> <p>If you're driving someone else's car you must have the owner's permission, and the car must be insured and registered within the UK, Channel Islands or Isle of Man.</p>	<p>We won't cover the cost of any damage to the car you're driving.</p> <p>We won't cover any other vehicles that you own, lease or hire.</p> <p>We won't cover any other drivers under this section other than you.</p> <p>We won't provide cover outside of the UK, Channel Islands or Isle of Man.</p> <p>If a claim is made under this section for loss or damage to property, we won't pay any more than £20 million for any single claim or series of claims that relate to one incident, excluding all costs and expenses. In addition, we won't pay more than £5 million for all costs and expenses relating to this incident.</p> <p>There is a separate limit of £1.2 million for any single pollution or contamination incident.</p>



## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

### Section G: Standard Personal accident

	Saga Standard	Saga Select	Saga Plus
Standard Personal Accident Cover	✓	✓	✓

What's covered	What's not covered
<p>We will provide cover if you or your partner are accidentally killed or injured whilst travelling in any car or whilst getting into or out of any car. To be clear we only cover the following specific injuries:</p> <ul style="list-style-type: none"> <li>• Total and permanent loss of sight in one eye or both eyes – £5,000.</li> <li>• Total and permanent loss of one hand or both hands – £5,000.</li> <li>• Total and permanent loss of one foot or both feet – £5,000.</li> <li>• Death – £5,000.</li> </ul> <p>The direct cause of death or injury must have been an accident that happened in the UK, Isle of Man or Channel Islands.</p> <p>The death or injury must also happen within three months of the accident.</p> <p>By partner, we mean someone you're in a personal relationship with – such as your husband, civil partner or wife, and not a business partner.</p>	<p>We won't pay a claim for any person who was driving while above the legal limit for drugs or alcohol.</p> <p>We won't pay a claim for any person who is not wearing a seat belt when they are required to by law.</p> <p>The most we will pay to any one person is £5,000 for one accident.</p> <p>Finally, we won't pay out under this section if the policy is held in the name of a company or other organisation.</p>

### Good to know

You may have taken out Increased Personal Accident Cover, which can be found in the 'Increased Personal Accident' section of this wording on page 78. You can see if this cover is included by checking your Statement of Fact.

## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

### Section H: Personal belongings

	Saga Standard		Saga Select		Saga Plus	
Personal belongings	✓	£400	✓	£1000 (£2000 in December)	✓	£1000 (£2000 in December)

What's covered	What's not covered
<p>We will cover the cost of any personal belongings in your car that are lost or damaged, if your car is involved in an accident, fire, theft or break-in, while in the UK, Channel Islands or Isle of Man.</p> <p>The amount we'll pay per incident depends on the level of cover you have, and these are shown below:</p> <p>Saga Standard: up to £400</p> <p>Saga Select: up to £1000</p> <p>Saga Plus: up to £1000</p> <p>For Saga Select and Plus customers, this limit is increased to £2000 in the month of December.</p> <p>We may ask you for a purchase receipt or proof of ownership.</p>	<p>You'll need to pay the excess that is shown on your Statement of Fact applicable to your claim. If you have already paid the excess when making a claim under 'Section A – Loss or Damage', you will not have to pay any further excess.</p> <p>We won't cover your personal belongings if they're stolen or damaged because your car's roof, doors or windows were left open or unlocked.</p> <p>We also won't cover you if your personal belongings are stolen because you or anyone else on the policy didn't take care of your car keys or other devices used to unlock your car, such as leaving the keys in, or nearby your car.</p> <p>We won't pay for loss or damage to anything that relates to a trade, business or profession. That means things such as tools or office equipment.</p> <p>And we won't cover money, gift cards or vouchers.</p>

## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

### Section I: Driving abroad

	Saga Standard		Saga Select		Saga Plus	
Driving abroad	✓	90 days	✓	180 days	✓	No limit

What's covered	What's not covered
<p>If you or anyone else on the policy drives your car within the countries or territories listed in the table on the next page, we'll provide you with the policy cover you've selected, even though you're not in the UK, Channel Islands or Isle of Man.</p> <p>The total number of days per policy year your cover provides is:</p> <p>Saga Standard: 90 days</p> <p>Saga Select: 180 days</p> <p>Saga Plus: No limit</p> <p>If you drive abroad for more than the number of days shown above, you'll still be covered for any amount you're legally obliged to pay to someone else because of an accident; this will typically cover third party liabilities, but won't cover things like damage to your own car, or any other sections of this policy.</p>	<p>You'll need to pay the excess that is shown on your Statement of Fact applicable to your claim. If you have already paid the excess when making a claim under 'Section A – Loss or Damage', you will not have to pay any further excess.</p> <p>We won't cover you for 'Section F: Driving other cars' – when you are abroad.</p> <p>We'll only accept claims made while using your car abroad, if they would have been accepted if the incident had happened in the UK, Channel Islands or Isle of Man. For example, if your car is damaged while you're on holiday, we'd only cover you if it met our criteria in 'Section A – Loss or Damage' of this policy.</p>

## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

### Countries and Territories you can drive in

Andorra	Greece	Poland
Austria	Hungary	Portugal
Belgium	Iceland	Republic of Cyprus
Bosnia and Herzegovina	Italy	Republic of Ireland
Bulgaria	Latvia	Romania
Croatia	Liechtenstein	San Marino
Czech Republic / Czechia	Lithuania	Serbia
Denmark	Luxembourg	Slovakia
Estonia	Malta	Slovenia
Finland	Monaco	Spain
France	Montenegro	Sweden
Germany	Netherlands	Switzerland
Gibraltar	Norway	Vatican City

### Green Cards

You no longer need a Green Card to drive in the countries and territories above; your Certificate of Motor Insurance is your proof of insurance.

# WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

## Section J: Medical Expenses

	Saga Standard		Saga Select		Saga Plus	
Medical Expenses	✓	£250 per person	✓	£300 per person	✓	£300 per person

What's covered	What's not covered
<p>If you, your driver, or any of your passengers are injured in an accident involving your car, we will pay you the medical expenses incurred such as physiotherapy, counselling or medication. The amount we'll pay depends on the level of cover you have, and these are shown below:</p> <p>Saga Standard - up to £250 per person</p> <p>Saga Select - up to £300 per person</p> <p>Saga Plus - up to £300 per person.</p>	

## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

### Section K: Road Rage and Carjacking

	Saga Standard	Saga Select	Saga Plus
Road Rage and Carjacking	X	✓	✓

What's covered	What's not covered
<p>We will pay £500 if you or your partner are physically assaulted:</p> <ul style="list-style-type: none"> <li>• as a result of an aggravated theft or attempted theft of your car; or</li> <li>• following an accident involving your car.</li> </ul> <p>We will pay up to £150 for loss of or damage to clothing or personal belongings as a result of carjacking or road rage. We may ask you for a purchase receipt or proof of ownership.</p>	<p>We won't cover you unless you're also claiming for loss of or damage to your car under 'Section A – Loss or Damage' of your policy.</p> <p>We won't pay a claim if you haven't reported the incident to the police and obtained a crime reference number.</p> <p>We won't pay a claim where you're assaulted by anyone known to you or your partner.</p> <p>We won't pay a claim if it's evidenced you, your partner or any passenger in your car have said or done anything to cause or contribute to the assault following an incident involving your car.</p> <p>We won't cover money, gift cards or vouchers.</p>

# WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

## No Claims Discount

If a claim has not been made since you bought or last renewed your insurance policy, we'll offer you a discount in your price for next year when it's time to renew.

If you have made a claim, your no claims discount may be reduced. But this doesn't include claims for damaged windscreens and windows, replacement locks and keys or any claims we have accepted under our Vandalism Promise, Uninsured Driver Promise, or Claims Promise.

We also won't reduce your discount if we manage to recoup all the costs of your claim from someone else – for example, from the insurance company of someone else involved in the accident.

Having a no claim discount will reduce the price that we offer you when it's time to renew your policy. However, the overall cost of your insurance may still increase and you may have to pay a higher excess.

For details of what will happen to your no claims discount at your next renewal, please see our current No Claims Discount Years scale below.

Number of years No Claims Discount when your policy started or was last renewed	Number of claims in policy period			
	0 claims	1 claim	2 claims	3 claims or more
0 years	1 year	0 years	0 years	0 years
1 years	2 years	0 years	0 years	0 years
2 years	3 years	0 years	0 years	0 years
3 years	4 years	1 year	0 years	0 years
4 years	5 years	2 years	0 years	0 years
5 years	6 years	3 years	1 year	0 years
6 years	7 years	3 years	1 year	0 years
7 years	8 years	3 years	1 year	0 years
8 years	9 years	3 years	1 year	0 years
9 years or more	10 years or more	3 years	1 year	0 years

## WHAT YOUR POLICY DOES AND DOESN'T COVER (CONT.)

### No Claims Discount Protection

For Saga Standard customers, if you are eligible, this is a cover that you can request and pay a premium to protect your no claims discount.

Saga Select and Plus customers will automatically have No Claims Discount Protection included, if eligible.

This protection means you can keep your discount if you make no more than two claims in the three year period immediately before your renewal. After a second claim is made you won't be eligible to protect your no claims discount.

Claims for damaged windscreens and windows, replacement locks and keys or any claims we have accepted under our Vandalism Promise, Uninsured driver Promise, or Claims Promise will not be counted towards this.

We also won't reduce your discount or protection if we manage to recoup all the costs of your claim from someone else – for example, from the insurance company of someone else involved in the accident.

Check your Statement of Fact to see if you have no claims discount protection.

Protecting your no claims discount does not mean that your premium will not increase at renewal, and you may have to pay a higher excess.

For details of what will happen to your no claims discount at your next renewal, please see our current No Claims Discount Years scale below.

No Claims Discount (NCD) years at renewal - No Claims Discount Protection										
	One claim made in last 12 months		Two claims made in last 12 months		Three claims made in last 12 months		Four claims made in last 12 months		Five or more claims made in last 12 months	No claims made in last 12 months
NCD Years at Inception/ Last Renewal	No claims in the two years prior	One claim in the two years prior	No claims in the two years prior	One claim in the two years prior	No claims in the two years prior	One claim in the two years prior	No claims in the two years prior	One claim in the two years prior	Any number of claims in the two years prior	
4	4	4	4	2	2	0	0	0	0	5
5	5	5	5	3	3	1	1	0	0	6
6	6	6	6	3	3	1	1	0	0	7
7	7	7	7	3	3	1	1	0	0	8
8	8	8	8	3	3	1	1	0	0	9
9 or more	9	9	9	3	3	1	1	0	0	10 or more



## OTHER BENEFITS AND COVER

	Saga Standard	Saga Select	Saga Plus
Claims Promise	X	X	✓
Vandalism Promise	X	✓	✓
Uninsured Driver Promise	✓	✓	✓
Electric Vehicle Battery Recharge	✓	✓	✓
Using your car for voluntary work	✓	✓	✓
Car Sharing	✓	✓	✓
When your car is in the garage	✓	✓	✓

### Claims Promise

	Saga Standard	Saga Select	Saga Plus
Claims Promise	X	X	✓

We won't reduce your no claims discount on a Saga Plus policy for any claim we accept as being caused solely by one of the following incident types:

- damage caused by fire, storm or flood
- your car is stolen or something is stolen from your car
- your car is hit whilst parked.

You'll need to pay the accidental or malicious damage excess shown in your Statement of Fact.

Although claims under the Claims Promise won't affect your no claim discount years, the overall cost of your insurance may still increase and you may have to pay a higher excess.

# OTHER BENEFITS AND COVER (CONT.)

## Vandalism Promise

	Saga Standard	Saga Select	Saga Plus
Vandalism Promise	✗	✓	✓

We won't reduce your no claims discount under this policy for any claim we accept as caused solely by an act of vandalism when:

- you report the damage to the police;
- you provide us with a police crime reference number;
- you pay the accidental or malicious damage excess shown in your Statement of Fact; and
- the damage was not caused by another vehicle.

Although vandalism claims won't affect your no claim discount years, the overall cost of your insurance may still increase and you may have to pay a higher excess.

## Uninsured driver promise

	Saga Standard	Saga Select	Saga Plus
Uninsured Driver Promise	✓	✓	✓

If an uninsured driver hits your car, and it's not your fault, we'll refund any excess paid and your no claim discount will be restored. You'll need to give us the other vehicle's registration number and the details of the accident including, if possible, the name and address of the driver, for us to do this.

# OTHER BENEFITS AND COVER (CONT.)

## Electric vehicle battery recharge

	Saga Standard	Saga Select	Saga Plus
Electric Vehicle Battery Recharge	✓	✓	✓

If your electric vehicle is immobile because it is out of charge and you are away from home while driving in the United Kingdom without any valid breakdown cover, call RAC on 0333 070 2741 and they will give your car a recharge to get you to the nearest electric vehicle charge point, or they will arrange for you, your passengers and your car to be taken to the nearest electric vehicle charge point, or to your home, whichever is closer.

There is no excess to use this service, and your no claims discount will not be affected.

## Using your car for voluntary work

	Saga Standard	Saga Select	Saga Plus
Using your car for voluntary work	✓	✓	✓

We will cover you while your car is being used for voluntary work in connection with a UK registered voluntary or charitable organisation, as long as the work is voluntary and you aren't getting paid for it.

We're unable to offer this cover for community first responders or blue light volunteers.

## OTHER BENEFITS AND COVER (CONT.)

### Car sharing

	Saga Standard	Saga Select	Saga Plus
Car Sharing	✓	✓	✓

We will cover you for carrying passengers as part of a car share scheme, but you can't be paid to do this, aside from recouping your own costs, and you can't do it as a business.

### When your car is in the garage

	Saga Standard	Saga Select	Saga Plus
When your car is in the garage	✓	✓	✓

We expect that your garage will already cover you for this, but just in case they don't, we will provide cover whilst your car is in the garage being repaired, serviced or having an MOT. This cover only applies when your car is being driven or worked on by the garage for the purpose of the repairs or MOT.

## HOW TO CANCEL YOUR POLICY

You can cancel your policy by calling us on 0345 234 2239 during our opening hours or by writing to us at:

Saga Car Insurance  
First Floor  
Everdene House  
Deansleigh Road  
Bournemouth  
BH7 7DU

email: [car@myinsurance.saga.co.uk](mailto:car@myinsurance.saga.co.uk)

You may also be charged a fee when your policy is cancelled. For full details of all fees, please refer to our Terms of Business Agreement. How much money you get back will depend on how long you've had the policy for and whether or not a claim has been made or may be made on your policy.

### Cancelling before the policy starts

If you or we cancel the policy before the start date, we'll refund you your entire premium minus any policy set-up fee you have paid.

### Cancelling after the start of the policy

If you or we cancel after the start date of your policy, we'll refund you for the time that is left on the policy, minus our non-refundable policy set-up fee and any cancellation fee, as long as no claim has been made or may be made on your policy.

So if you pay annually, we'll work out the cost of your insurance per day, and refund you for the days that you haven't used yet.

If you pay monthly, you may still have to make a payment even after your policy has been cancelled. It's important to be aware that your policy won't be cancelled if you simply stop your direct debit.

If a claim has been made on this policy, or something has happened which might lead to a claim – then you won't receive any refund. If you pay monthly, you will need to pay the remainder of the policy's premium. Claims where we manage to recover all the costs of your claim from someone else, claims only for replacement locks and keys, or claims only for damaged windscreens and windows will not be counted towards this.

## HOW TO CANCEL YOUR POLICY (CONT.)

### Our right to cancel your policy

We have the right to cancel this policy at any time by giving you 7 days' notice in writing, as long as we have a valid reason. We'll tell you the reason why.

Reasons why we may decide to cancel your policy include:

- Changes to the information that you provided us when you purchased the policy, which are shown on your Statement of Fact, that mean we no longer wish to insure you.
- There's been a deliberate or reckless misrepresentation which means we no longer wish to insure you. We would class a deliberate or reckless misrepresentation as a person or anyone acting on their behalf knowingly, or without care:
  - providing answers to questions which are dishonest, inaccurate or misleadingly incomplete, or
  - misleading us or your insurer in any way for the purpose of obtaining insurance, or more favourable insurance terms, or a reduced premium.
- We're unable to take a payment from your account, although we will give you the chance to make the missing payment.
- You, or someone representing you, is abusive to our staff or anyone acting on our behalf.
- You won't give us information that we ask for.

If we suspect fraud on this or another related insurance policy we may choose to cancel your policy immediately.

If we discover that you have deliberately withheld information from us, or you gave us wrong information because you didn't take care when communicating with us or your adviser, we may be entitled to void your policy. This means we would treat the policy as though it had never been issued. We may also refuse to pay any claim and keep any premium you've paid.

If we discover that you have committed fraud when a claim is being made we may refuse to pay the claim and make you repay any money we've already paid out in claims.

## HOW TO MAKE A COMPLAINT

Should there ever be an occasion where you need to complain, we'll do our best to address this as quickly and fairly as possible.

If your complaint is about the way your policy was sold to you (including information or documentation issued to you), please contact us as follows:

In writing:  
Customer Relations Manager  
Saga Car Insurance  
First Floor  
Everdene House  
Deansleigh Road  
Bournemouth  
BH7 7DU

Telephone: 0345 234 2239

Email: [Customerrelations@my-insurance.saga.co.uk](mailto:Customerrelations@my-insurance.saga.co.uk)

If your complaint concerns your claim, please contact your insurer as follows, including your claim number as appropriate:

In writing:  
Customer Services  
Ageas Insurance Limited  
Ageas House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
SO53 3YA

Telephone: 0345 002 0027

Email: [motorclaimsc Complaints@my-insurance.saga.co.uk](mailto:motorclaimsc Complaints@my-insurance.saga.co.uk)

If you have a complaint regarding an optional cover claim, please refer to page 48 for more information.

We will try to resolve your complaint by the end of the third working day and will send you a summary resolution letter. If we are unable to do this, we will write to you within five working days to update you on the progress of your complaint and let you know who is dealing with the matter. Within eight weeks of us receiving your complaint, you will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

### What to do if you're not happy with our response

In the unlikely event that we haven't responded to your complaint within eight weeks or you're not happy with our final response you have the right to take your complaint onto the Financial Ombudsman Service but you must do so within six months of the date of our summary resolution or final response letter.

The Ombudsman is an impartial complaints service, which is free for customers to use and taking your complaint to the Ombudsman does not affect your right to take your dispute to the courts.

You can find out more information about how to complain to the Ombudsman online at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Alternatively, you can write to the Ombudsman at:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Please note that if you don't refer your complaint within the six months, the Financial Ombudsman Service won't have our permission

## HOW TO MAKE A COMPLAINT (CONT.)

to consider your complaint and therefore will only be able to do so in very limited circumstances, for example, if it believes that the delay was as a result of exceptional circumstances.

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS).

In the unlikely event that we cannot meet our obligations to you, you may be entitled to compensation from the scheme. This depends on the type of insurance and circumstances of the claim. For more details about the compensation scheme arrangements visit [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0800 678 1100 or 020 7741 4100.

## PRIVACY NOTICE

### Who are you dealing with?

Saga car and home insurance products are arranged and administered by Ageas Retail Limited and underwritten by Ageas Insurance Limited, who also provide the claims service. These products are promoted by Saga Services Limited, a wholly owned subsidiary of Saga Group Limited.

Ageas Retail Limited and Ageas Insurance limited, (collectively referred to in this Privacy Notice as **Ageas**) are the data controllers for the purpose of data protection legislation and are registered with the Information Commissioner's Office.

You can visit [www.ageas.co.uk/privacy-notice](http://www.ageas.co.uk/privacy-notice) to read our Privacy Notice for full details on how we use your personal information.

### Your information and what we do with it... putting your mind at rest

Ageas collects your information to provide you with an insurance quotation.

The details provided here in this short Privacy Notice are a concise explanation of how Ageas will collect, use, share, transfer and store your information. If you wish to view the full Privacy Notices for both organisations, please refer to the contact details provided below.

A smaller subset of the data collected by Ageas may be passed to Saga Services Limited, who will use it to understand their customers and market a range of products and services offered by Saga Group.

Please note that the Privacy Notice on the Ageas website includes reference to all processing activities that Ageas carries out. This includes marketing its own products and services to its customers. For Saga Services Limited customers, the marketing section of the Ageas Privacy Notice is not applicable, and you should refer to the



## PRIVACY NOTICE (CONT.)

Saga Group Privacy Policy (link below) for details of how they market their products and services.

### • Ageas Privacy Notice

Please go to [www.ageas.co.uk/privacy-notice](http://www.ageas.co.uk/privacy-notice) or contact the Ageas Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA or email [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk).

### • Saga Group Privacy Policy

Please go to [www.saga.co.uk/privacy-policy](http://www.saga.co.uk/privacy-policy) or contact the Saga Data Protection Officer at: Saga Group Limited, Pancras Square, London, N1C 4AG or email [data.protection@saga.co.uk](mailto:data.protection@saga.co.uk).

## Collecting your information

To provide an insurance quote and/or policy, or to manage a claim, Ageas will collect a variety of information about you either via the websites or via the telephone. Information collected will include the following, but this is not an exhaustive list:

- your full name, address, date of birth and contact details;
- details about what and/or who you would like to insure, such as vehicle details, named drivers;
- your claims and credit history;
- any criminal offences;
- financial details, such as bank account and/or card details;
- special category (otherwise known as sensitive information) such as details about your health or existing medical conditions.

Ageas also use a number of different sources to collect other

information, including from:

- you or someone connected with you, as well as publicly available sources of information like social media and networking;
- third parties' databases that have been made available to the insurance industry, for example DVLA, as well as where you have given your permission to share information with third parties like us;
- price comparison websites, where they have sent your personal information to us to see whether we are able to provide you with a quotation.

## Using your information

Ageas use your personal information to not only provide you with our products and services, but to better understand and predict your needs and preferences. This is to help us to continue to improve our products and services to give you the insurance that is right for you. These uses include:

- providing you with services relating to an insurance quotation or policy, for example:
  - assessing your insurance application and arranging your insurance policy including checking databases showing no claims discount entitlement and driving licence records;
  - managing your insurance policy including claims handling and issuing policy documentation to you.

Our assessment of your insurance application may involve an automated decision to determine whether we are able to provide you with a quotation and/or the price. If you object to this type of processing, Ageas will not be able to provide you with insurance.

- where we believe we have a justifiable reason to do so, Ageas will:

## PRIVACY NOTICE (CONT.)

- keep information about your current and past policies;
- use your information for the purpose of detecting fraud and its prevention;
- carry out processes such as statistical, trend and market research in relation to the products and/or services offered, as well as analysis and modelling which may include computerised processes that profile you;
- record and monitor calls for training purposes.

Please note that if you have given us information about someone connected to you, it would be for you to have confirmed that you have their permission to do so.

### How Saga Group Limited contacts you about their products and services

Saga Group Limited may contact you by post, email and/or telephone, but only if they have collected the appropriate marketing permissions.

Saga Group Limited may use this information to inform you about other products and or/services that they offer. Should you no longer want to be contacted about other products and services, just let them know by either:

- writing to the Saga Group Limited Data Protection Officer at the address provided above; or,
- emailing the Data Protection Officer at **data.protection@saga.co.uk**

### Use of your personal information when using Ageas websites and email communications

When you request an insurance quotation your information is collected by Ageas and may include your email and/or IP address. Ageas will also use cookies and/or pixel tags on some pages of our websites. Useful information about cookies, including how to remove them, can be found on the Ageas website or at the bottom of the 'Car or Home Insurance Quote' page and on the Saga Group website under the 'Cookie Settings' section.

### Sharing your information

Ageas share your information with a number of different organisations such as:

- other insurers, business partners, agents or carefully selected third parties who either provide a service to us or on our behalf or where we provide services in partnership with them;
- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where we have a duty to or are permitted to disclose your personal information to them by law;
- fraud prevention and credit reference agencies;
- other companies when we are using their products and services which we consider may improve our services to you or our business processes.

Unless required to by law, Ageas would never share your personal data without the appropriate and necessary care and safeguards being in place. To learn more about how Saga Group share your information, please visit their Privacy Policy by using the details provided at the top of this Privacy Notice.

## PRIVACY NOTICE (CONT.)

### Keeping your information

We will keep your information only for as long as is reasonably necessary to provide our products and services to you and to fulfil our legal, regulatory, tax and accounting obligations.

We also keep your information for several years after the expiry of your policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim. Please see our full Privacy Notice on our website for more details.

### Use and storage of your information overseas

Your information may be transferred to, stored and processed outside of the United Kingdom (UK). Ageas or our service providers may use cloud-based computer systems i.e. networks, systems and remote servers to process and store your information, to which foreign law enforcement agencies may have the power to access. Ageas will not transfer your information outside the UK unless it is to a country which is considered to have equivalent data protection laws or we have taken all reasonable steps to ensure the firm has suitable standards in place to protect your information.

### Dealing with others acting on your behalf

Ageas will deal with individuals you nominate and third parties we reasonably believe to be acting on your behalf, but only if they are able to answer our data protection and security questions. For your protection, we will need to speak to you, your legal representative, someone that you have specifically given us permission to speak to, or your power of attorney should you want to change your contact address or policy coverage, make a claim or cancel your policy.

### Your rights

You have a number of rights in relation to the information that Ageas hold about you, including:

- asking for access to and a copy of your personal information;
- asking us to correct, delete or restrict the use of your personal information;
- asking us to move, copy or transfer your personal information to a third party (known as 'data portability');
- objecting to the use of your personal information or to an automated decision including profiling;
- withdrawing any previously provided permission for us to use your personal information;
- complaining to the Information Commissioner's Office at any time if you object to the way Ageas use your personal information.

To make a request for any of the rights detailed above, please contact Ageas using the contact information found at the beginning of this Privacy Notice.

Please note that there are times when Ageas will not be able to delete your personal information, such as where we have to fulfil our legal and regulatory obligations or where there is a minimum statutory period of time for which we have to keep your information. If this is the case, then we will let you know our reasons.

## SAGA CAR INSURANCE OPTIONAL COVER

### **OPTIONAL COVER**

**Your Statement of Fact will show if you have selected any of the optional cover detailed in this section**

## **IMPORTANT CONTACT INFORMATION**

For Legal Protection claims

**0345 111 0058**

For Replacement Car for Theft and Total Loss claims

**0345 002 0027**

For Key Protection claims

**0345 610 0355**

For Increased Personal Accident claims

**0345 002 0027**

## ABOUT OPTIONAL COVER

This Optional Cover section will tell you all you need to know about the following Saga Car Insurance Optional Cover policies:

- Legal Protection
- Replacement Car for Theft and Total loss
- Key Protection
- Increased Personal Accident

It also explains clearly and simply how to make a claim, should you ever need to. It's worth taking the time to read it, so you know exactly what you are covered for. Then put it somewhere safe, so you will know where it is should you need it. If there is anything you do not understand, please call us on 0345 234 2239 and we will be happy to help.

## How to use this Optional Cover section of your policy

**Part A** of this section contains general information relating to all Saga Car Insurance Optional Cover (such as how to cancel or make a complaint). If you have purchased the Saga Plus Car insurance policy please ensure you take time to read the information in relation to the Legal Protection and Key Protection products which are covered as standard.

**Part B** includes the specific terms and conditions relating to each individual Optional Cover policy. You should read Part B alongside the general information contained in Part A, for full details on what you are and are not covered for, and also your rights and obligations under these policies.

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## PART A - GENERAL INFORMATION RELATING TO ALL OPTIONAL COVER POLICIES

### Words with Special Meanings

Throughout Part A certain words have the same meaning wherever they appear and they are explained below:

**Claims Handler** - For Legal Protection Insurance, this is RAC Motoring Services. For Replacement Car for theft and Total loss and Increased Personal Accident this is Ageas Retail Limited For Key Protection this is Coplus.

**We, our, us and Saga** – If we use the words 'we', 'our', 'us' or Saga – then we're talking about Ageas Retail Limited.

**You, Your** – The person(s) named on the certificate of insurance as the person or classes of person(s) entitled to drive and any other people covered by Your Optional Cover policies, as determined by each individual policy wording.

**Your Insurer** – For Legal Protection Insurance, this is RAC Insurance Ltd. For Replacement Car for Theft and Total Loss and Increased Personal Accident this is Ageas Insurance Limited. For Key Protection this is Collinson Insurance.

### How to make a complaint

**If your complaint concerns the service provided by Saga.**

If **you** are unhappy with the service that **we** have provided (including information or documentation issued to **you**), **you** should contact **us** as follows:

Customer Relations Manager  
Saga Car Insurance  
First Floor  
Everdene House  
Deansleigh Road  
Bournemouth  
BH7 7DU

Tel: 0345 234 2239

Email: [Customerrelations@my-insurance.saga.co.uk](mailto:Customerrelations@my-insurance.saga.co.uk)

**If your complaint concerns the service provided by your insurer or claims handler**

When **you** make a complaint about the service provided by **your insurer** or **claims handler** **you** should contact them as follows.



## Legal Protection

**If your complaint concerns your Legal Protection cover, please contact RAC Insurance services as follows:**

Legal Customer Care  
RAC Insurance Limited  
Great Park Road,  
Bradley Stoke  
Bristol  
BS32 4QN  
Telephone: 0333 241 9574  
Email: [legalcustomercare@rac.co.uk](mailto:legalcustomercare@rac.co.uk)

## Replacement Car for Theft and Total Loss, and Increased Personal Accident

**If your complaint concerns your Replacement Car for Theft and Total Loss or Increased Personal Accident cover, please contact your claims handler as follows;**

Ageas Insurance Limited  
Ageas House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire  
SO53 3YA  
Telephone : 0345 002 0027  
Email: [arlcclaims@ageas.co.uk](mailto:arlcclaims@ageas.co.uk)

## Key Protection

**If your complaint concerns your Key Protection Cover please contact your claims handler as follows;**

The Quality Assurance Manager  
Coplus  
Floor 2  
Norfolk Tower  
48-52 Surrey Street  
Norwich  
NR1 3PA  
Telephone: 0333 241 9574  
Email: [qualityteam@coplus.co.uk](mailto:qualityteam@coplus.co.uk)

Please include the following information in all letter/emails – **your** name, address, policy number, claim number, date of insured incident and vehicle registration number when applicable.

**We/your insurer/claims handler** will try to resolve **your** complaint by the end of the third working day and will send **you** a summary resolution letter. If unable to do this, **we/your insurer/claims handler** will write to **you** within five working days to update **you** on the progress of **your** complaint and let **you** know who is dealing with the matter. Within eight weeks of receiving **your** complaint, **you** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

## What to do if you're not happy with our response

**You** have the right to ask the Financial Ombudsman Service to review **your** complaint, free of charge, if **you** are not happy with the final response or it has been eight weeks or more since **you** made **your** complaint and not received a response. However, **you** must do so within six months of the date final response.

**You** can contact the Financial Ombudsman Service as follows:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
0800 023 4567 or 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note that if **you** do not refer **your** complaint within the six months, the Ombudsman will not have permission from **us/your insurer/the claims handler** to consider **your** complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Following the above complaints procedure does not affect **your** right to take legal proceedings.

### Financial Services Compensation Scheme

**We** and **your insurer** are covered by the independent Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** or **your insurer** cannot meet **our**/their obligations to **you**.

This depends on the type of insurance and circumstances of the claim. Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 0207 741 4100. Alternatively, more information can be found at [www.fscs.org.uk](http://www.fscs.org.uk).

## How to cancel your optional cover policy

Cancellation can take effect immediately or from a later date, however it cannot be backdated to any earlier date.

Cancelling any direct debit instruction does not mean **you** have cancelled the policy.

### Within 14 days of buying the policy

- **You** have 14 days from either the purchase date of the policy or the date **you** receive the policy documents, whichever is later, to telephone or write to **us** at the address shown below if **you** want to cancel **your** policy.

Saga Car Insurance  
First Floor  
Everdene House  
Deansleigh Road  
Bournemouth  
BH7 7DU  
Tel: 0345 234 2239  
Email: [Car@myinsurance.saga.co.uk](mailto:Car@myinsurance.saga.co.uk)

- If the cover has not yet started, **we** will refund any premium already paid.
- If the cover has started, as long as **you** have not made a claim **we** will refund any premium already paid. If any claim has been made, **you** must pay the full annual premium.

### After the 14 day period

- **You** may cancel **your** policy any time after the 14 days by telephoning or writing to **us** at the details shown above.
- If the cover has not yet started, **we** will refund any premium already paid.

- If your cover has started, as long as you have not made a claim, and neither you nor anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim, you will be charged in proportion to the time on cover. If any claim has been made, you must pay the full annual premium.

## Our right to cancel your policy

**We** and **your insurer** have the right to cancel this policy at any time by giving you 7 days' notice in writing. We'll tell **you** the reason why. Reasons why **we** may decide to cancel **your** policy include, but won't be limited to:

- **We** or **your insurer** suspect fraud on this or another insurance policy. For more about how **we** deal with fraud and the consequences of it, please refer to the section titled "Fraud, Misrepresentation or Misdescription" shown to the right.
- **We** have been provided with false/incorrect information which means **your insurer** no longer wishes to insure **you**.
- **We** are unable to take a payment from **your** account.
- **You**, or someone representing **you**, is abusive to **our** staff or anyone acting on **our** behalf.
- **You** won't give **us** information that **we** ask for.

If **your** cover has started, as long as **you** have not made a claim, and neither **you** nor anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim, **you** will be charged in proportion to the time on cover. If any claim has been made, **you** must pay the full annual premium.

**Your** optional cover runs concurrently with **your** Saga Car Insurance policy. If **your** car insurance policy is cancelled for any reason, any optional cover will also be cancelled.

**We** reserve the right not to invite **you** to renew **your** policy.

## Fraud, Misrepresentation or Misdescription

**Your insurer** will not pay any claim if it is in any respect dishonest or fraudulent.

### A person is committing fraud if they knowingly:

- Provide answers to questions which are dishonest, inaccurate or misleadingly incomplete.
- Mislead in any way for the purpose of obtaining insurance, or more favourable insurance terms, or a reduced premium or to influence them to accept a claim.
- Make a fraudulent or false claim in full or in part by providing false information in order to influence the insurer to accept a claim;
  - by exaggerating the amount of the claim; or
  - by supplying false or invalid documents in support of a claim.

### If we/your insurer find that fraud has been committed we/your insurer will have the right to:

- Void the policy and not refund any premium.
- Refuse to pay the whole of a claim if any part is in any way fraudulent, false or exaggerated.
- Recover any cost paid including investigation and legal costs.
- Recover the cost of any previously paid claims.
- Inform the police, which could result in prosecution.
- Inform other organisations as well as anti-fraud databases.

## Privacy Notice

Please refer to page 40 for further details on how **your** data will be collected, used, shared and stored.

## Governing Law and Language

These optional cover policies will be governed by English Law, and **you/we/your insurer** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales. The language for contractual terms and communication will be English.



## **PART B – LEGAL PROTECTION**

**Please note: This optional cover only applies if shown on your Statement of Fact.  
If you have purchased the Saga Plus policy then this will be included as standard.**

## Your Demands and Needs

This policy meets the demands and needs of Saga Car Insurance customers who want legal cover to help resolve any disputes and recover losses following a non-fault motor accident.

This insurance covers **Legal costs** and other costs and expenses as detailed under the separate sections of cover, up to the **limit of indemnity** of £100,000, provided that;

- The **insured incident** occurs within the **policy period**;
- The **insured incident** occurs within the **territorial limits** and;
- **Your** claim has **reasonable prospects of success**.

## How to make a claim

**You** should call 0345 111 0058 to obtain advice and discuss **your** Legal Protection claim with **us**. Lines are open 24 hours a day, 7 days a week.

It is important that **you** let us know as soon as possible if **you** think **you** may need to claim. If **you** do not, this may prejudice **your** claim and may mean **we** are unable to cover **you**.

## How your cover works

Any claim **you** make must have **reasonable prospects of success** and be **proportionate** to pursue (except for claims under 'Driver confidence'). Our panel solicitors will assess this and will continually review the prospects of success of **your** case during the life of **your** claim.

In some cases, **you** may need to provide expert evidence to support **your** claim at **your** own expense to enable the assessment to be completed. **We** do not cover any legal fees, costs or expenses that **you** have incurred before **we** have accepted **your** claim.

In the event of a dispute about whether **your** case has **reasonable prospects of success** or is **proportionate** to pursue, **you** will be asked to provide a legal opinion at **your** own expense confirming that **your** claim does have **reasonable prospects of success** and/or whether **your** claim is **proportionate**. If **we** are unable to reach agreement, then **we** will arrange to get a final opinion from an independent barrister.

**We** will ask one of **our** panel solicitors to handle **your** claim. However, if it becomes necessary to issue **legal proceedings** then **you** are entitled to choose **your** own solicitor at this point. **Your** solicitor would need to agree to **our Standard Terms of Appointment**.

Please read **your** full Legal Protection policy terms below for full details.

## Who provides your Legal Protection

This insurance is arranged and administered by Ageas Retail Limited, Registered company number 1324965. Claim services are provided by RAC Motoring Services and underwritten by RAC Insurance Limited, Registered in England and Wales. Registered office: RAC House, Brockhurst Crescent, Walsall WS5 4AW.

RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, financial services number 202189. This can be checked on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Conduct Authority on 0800 111 6768.

## Definitions applicable to your Legal Protection policy only

This section sets out the words that have a specific meaning when relating to **your policy**. These words are listed below with the meaning explained beside them and, to help **you** identify them, they are printed in bold type whenever they appear in the Legal Protection **policy** wording. Please note that the below definitions apply specifically to this Legal Protection section and not to the rest of the policy book.

**Disbursements** - Money spent by the **legal representative** to manage **your** claim but not including the **legal representative's** own fees.

**Europe** - The European Union, Andorra, Bosnia and Herzegovina, Iceland, Liechtenstein, Monaco, Montenegro, Norway, Serbia, Switzerland, Maderia and San Marino.

**Insured incident** - an incident which we accept as falling within the terms of this Legal Protection **policy** and which, in our reasonable opinion, is the first incident that could lead to a claim being made.

### Legal costs -

- 1) The reasonable, **proportionate** and properly incurred fees, expenses, costs and **disbursements** incurred by **you** and agreed by **us** in pursuing or defending a claim; and/or
- 2) The reasonable costs of a third party for which **you** are ordered to pay by the court or are agreed by **us**, and which are incurred in connection with **legal proceedings**.

**Legal proceedings** - claims arising out of an **insured incident** for; the pursuit of civil legal cases for damages and/or injunctions or specific performance, or the defence of a motoring prosecution within a court of criminal jurisdiction within the **territorial limits**.

**Legal representative – Us** or a solicitor, lawyer or appropriately qualified experts appointed by **us** to act for **you** provided they agree.

1. To try to recover all **legal costs** from the other party;
2. Not to submit any claim for **legal costs** until the end of the case;
3. To keep **us** informed, in writing, of the progress of **legal proceedings**.

**Limit of indemnity** - The maximum amount payable per claim under the **policy** which is £100,000.

**Policy** - This Motor Legal Protection Insurance policy that is subject to the terms and conditions in this booklet, along with **your Statement of Fact**.

**Policy period** - The length of time this **policy** is in force, from the start date as shown on the **Statement of Fact**.

**Proportionate** - means the value of the claim must be greater than the costs of pursuing the claim.

**RAC/We/Us/Our** - RAC Insurance Limited and any person employed or engaged to provide certain services on its behalf or on behalf of the RAC Group.



**Reasonable prospects of success** - Where **we** consider there is a 51% or greater chance that **you** will recover **your** losses or damages in pursuit of a claim (including enforcing a judgment), make a successful defence of a claim or obtain any other legal remedy that **we** have agreed to.

**Road Traffic Collision** - A collision involving **your vehicle**, for which **you** were not at fault and another party was at fault.

**Standard terms of appointment** - The terms and conditions which **we** will require the **legal representative** to accept in order for **us** to cover **your legal costs**. This contract sets out the amounts **we** will pay the **legal representative** under **your policy** and their responsibilities to report to **us** at various stages of the claim. A copy of these terms can be requested by contacting **us**.

**Statement of Fact** - means the document outlining **your** level of cover.

**Territorial limits** - For Uninsured Loss Recovery - the **UK** and **Europe**. For all other sections - The **UK**.

**UK** - England, Scotland, Wales, Northern Ireland, and for the purpose of this **policy** includes Channel Islands, the Isle of Man and Gibraltar.

**Uninsured losses** - **your** losses directly arising out of a **road traffic collision** that are not covered by insurance.

**Vehicle** - means the UK registered vehicle(s) that appears on **your Statement of Fact** and includes attached trailers.

**You/Your** -The person named on the **Statement of Fact** as the policyholder, and for the purposes of making a claim, includes any person authorised by the policyholder to drive the **vehicle**.

## Your cover

What is covered	What is not covered
<p><b>Uninsured Loss Recovery and Personal Injury</b></p> <p><b>Legal costs</b> to pursue <b>legal proceedings</b> if <b>you</b> or <b>your</b> passengers are involved in a <b>road traffic collision</b>, and <b>you</b> have <b>uninsured losses</b>, for example <b>your</b> car insurance excess or compensation for personal injury that <b>you</b> need to recover.</p> <p><b>You</b> must call <b>our</b> motor claims helpline on 0345 111 0058 as <b>we</b> will not be able to cover any costs that have not been agreed in advance.</p>	<ol style="list-style-type: none"> <li>1) A personal injury claim for stress, psychological or emotional injury unless <b>you</b> have also suffered a physical injury.</li> <li>2) The defence of any claim or <b>legal proceedings</b> made or brought against <b>you</b>.</li> <li>3) <b>Your legal representative's</b> costs where the amount in dispute relates to credit hire charges or credit repair costs.</li> </ol>
<p><b>Motoring Prosecution Defence</b></p> <p><b>Legal costs</b> to defend <b>legal proceedings</b> if <b>you</b> have received a summons, citation or requisition for prosecution to attend a court for an alleged motoring offence involving <b>your vehicle</b>. <b>Your</b> claim must have <b>reasonable prospects of success</b> of either;</p> <ol style="list-style-type: none"> <li>a) Successfully defending the allegation; or</li> <li>b) If <b>you</b> plead guilty to the offence, reducing the impact of the penalty, where it would otherwise result in <b>you</b> being disqualified or suspended from driving.</li> </ol> <p>To claim under this part of <b>your policy</b> call 0345 111 0058 Lines are open 24 hours a day, 7 days a week.</p> <p>Please refer to the 'Liability to others' section of <b>your</b> Saga Car Insurance policy for details of cover provided in respect of a civil claim where <b>you</b> are considered to be at fault for an accident.</p>	<ol style="list-style-type: none"> <li>1) <b>We</b> cannot provide help if <b>your</b> summons relates to violence, alcohol or drugs related offences or if <b>you</b> had no valid licence or no licence at all;</li> <li>2) <b>We</b> will not pay fines, costs or other penalties a court of criminal jurisdiction orders <b>you</b> to pay;</li> <li>3) Mitigation of a guilty plea if, in <b>our</b> reasonable opinion, it would not make a material difference to the outcome of <b>your</b> sentence.</li> </ol>

## Your cover (cont.)

What is covered	What is not covered
<p><b>Motor Vehicle Consumer Disputes</b></p> <p><b>Legal costs</b> to pursue <b>legal proceedings</b> regarding a contract for the sale, purchase, servicing, repair, testing, hire or hire purchase of <b>your vehicle</b> in the event <b>you</b> wish to claim compensation for a breach of that agreement.</p>	<p>1) Any agreement relating to a commercial vehicle, for example, a work van or taxi.</p>
<p><b>Vehicle Cloning</b></p> <p><b>Legal costs</b> to defend <b>legal proceedings</b> if <b>your vehicle's</b> identity has been used by another person or organisation without <b>your</b> permission and <b>you</b> are required to attend court regarding an alleged offence or civil dispute. An example could be receiving a parking fine incurred by another vehicle using the <b>vehicle's</b> registration number.</p>	<p>1) Claims where the <b>vehicle's</b> identity has been copied by someone <b>you</b> live with;</p> <p>2) Claims where <b>you</b> have not taken reasonable steps to prevent further instances of vehicle cloning following a claim.</p>
<p><b>Illegal Clamping and Towing</b></p> <p><b>Legal costs</b> to pursue <b>legal proceedings</b> if <b>your vehicle</b> is illegally clamped or towed and <b>you</b> have had to pay a fee to secure the release of <b>your vehicle</b> which <b>you</b> wish to recover.</p>	

## Your cover (cont.)

What is covered	What is not covered
<p><b>Driver Confidence</b></p> <p>If a specific or sudden event has caused <b>you</b> to lose confidence in driving <b>your vehicle</b>, during the <b>policy period</b>, <b>we</b> will pay the cost of four hours of driver confidence coaching provided by a driving school of <b>your</b> choice.</p> <p>Please call <b>us</b> on 0345 111 0058 to register a claim. Lines are open 24 hours a day, 7 days a week.</p>	<ol style="list-style-type: none"><li>1) For rebooking the Driver Confidence lesson if <b>you</b> or the authorised driver fails to attend the arranged lesson without prior notification, or cancels the lesson with less than 48 hours' notice to the approved driving school on the phone number in this section;</li><li>2) For more than four hours of driver confidence coaching per policy year;</li><li>3) <b>You</b> do not hold a full valid driving licence;</li><li>4) Where <b>you</b> had already lost confidence, or began to lose confidence, before this <b>policy</b> started; or</li><li>5) At the time of the event <b>you</b> or the authorised driver were under the influence of drink or drugs or had more alcohol in <b>your</b> body than the limits set down in the Road Traffic Acts.</li></ol>

## Your cover (cont.)

What is covered	What is not covered
<p><b>Helpline Service</b></p> <p><b>We</b> will provide the following helpline services;</p> <p>Telephone legal helpline service, open 24 hours a day, 365 days a year. Just call <b>us</b> on 0345 111 0058. <b>We</b> will give <b>you</b> initial advice on any private Motor legal matter within the <b>UK</b>. Where possible, <b>we</b> will tell <b>you</b> what <b>your</b> legal rights are, which options are available to <b>you</b> and how best to implement them. <b>We</b> will let <b>you</b> know if <b>you</b> need a lawyer.</p>	<ol style="list-style-type: none"><li>1) Advice where, in <b>our</b> reasonable opinion, <b>we</b> have already given <b>you</b> the options available,</li><li>2) Advice relating to immigration or judicial review; and</li><li>3) Advice against <b>us</b>.</li></ol>

## Legal Protection Conditions

The following conditions apply to all sections of this **policy**. We may refuse cover and/or cancel your **policy** if you do not meet the conditions.

- 1) **You** must pay **your** premium;
- 2) **You** must request services directly from **us**, as **we** will only provide cover if **we** make arrangements to help **you**;
- 3) **You** must notify **us** of all offers to settle **your** claim. **We** may withdraw cover if **we** have not provided written authorisation to accept or reject an offer to settle **your** claim.
- 4) If **you** do not accept an offer to settle **your** claim which the **legal representative** considers reasonable, **we** may refuse to pay any further legal costs.
- 5) **We** will not cover any claim for **legal costs**:
  - a) that have not been agreed by **us** or were incurred prior to **us** accepting the claim in writing;
  - b) for claims arising from:
    - i) faults in **your vehicle** or faulty, incomplete or incorrect service, maintenance or repair of **your vehicle**; or
    - ii) a **road traffic collision** occurring during a race, rally or competition;
  - c) when in control of the **vehicle**, **you** were not in possession of both a valid driving licence and certificate of insurance;
  - d) where the **vehicle** was not in a roadworthy condition or did not have a valid MOT Certificate where applicable; or
  - e) any claim arising from the theft or attempted theft of the **vehicle**.
- 6) **We** will not cover **legal costs** that **you** have incurred in relation to any services supplied to **you**.
- 7) **We** may withdraw cover if at any point **your** claim has less than a 51% chance of succeeding;
- 8) **You** must always keep any losses **you** incur to a minimum. Ensure **you** take steps to prevent any loss in the first place and don't do anything that could unnecessarily increase **your** losses or prejudice **your** claim. If **you** do not, **we** may not cover **you** and it may affect **your** ability to claim. Please speak to **us** if in doubt;
- 9) **We** will need to be able to speak directly to any **legal representative** appointed, or agreed by **us**, even if this is one **you** have chosen;
- 10) Whilst **we** must appoint the **legal representative**, **you** may choose **your** own if it becomes necessary to start court proceedings, or if there is a conflict of interest. If **you** wish to do this, please tell **us** their name and address so **we** can consider **your** request. **Your** suggested **legal representative** must agree to **our standard terms of appointment**. A copy of which is available upon request. **You** will be responsible for any **legal costs** which are in excess of the hourly rate that **we** would normally pay to our preferred **legal representative**. This amount is currently £120 per hour. This amount may vary from time to time.
- 11) If for any reason **we** cannot agree to **your** suggested **legal representative**, **we** will ask the Law Society of England and Wales (or similar body) to name one.
- 12) If **you** have a dispute with **us** or complaint about the service provided by **us** or a **legal representative** **we** appoint, please let **us** know using **our** complaints procedure. Please note however, this **policy** will not cover any advice or **your legal costs** in connection with this or any claim against **us** or any companies acting on its behalf.

- 13) **We** may decide not to issue **legal proceedings**, but instead pay **you** directly for **your** claim, for example, where the **legal costs** of **your** claim are greater than the value of **your** claim;
- 14) If **you** have legal expenses cover with a provider other than **RAC** or if **you** are a member of a trade union and the cover or membership benefits provide cover for **your** claim, **we** will not provide cover.
- 15) During extreme weather, riots, war, civil unrest, industrial disputes, **our** services can be interrupted. **We** will resume **our** service to **you** as soon as **we** can in these circumstances.

## Misuse of your policy

**You** must not:

- 1) Behave inappropriately towards **us** or the **legal representative**, including acting in a threatening or abusive manner, whether verbally or physically;
- 2) Persuade or attempt to persuade **us** into a dishonest or illegal act;
- 3) Omit to tell **us** important facts about a claim in order to obtain a service;
- 4) Provide false information in order to obtain a service;
- 5) Knowingly allow someone that is not covered by **your policy** to try and obtain a service under it;

If these conditions are not complied with, **we** may:

- 1) Restrict the cover available to **you** at the next renewal;
- 2) Refuse to provide any services to **you** under this **policy** with immediate effect.

**We** may also take any of the additional steps as set out above if any claim is found to be fraudulent in any way, and the **policy** will be cancelled with effect from the date of the fraudulent act, and the fraudulent claim forfeited. **We** will not refund any premium. **We** will notify **you** in writing if **we** decide to take any of the above steps.

## **PART B – REPLACEMENT CAR FOR THEFT AND TOTAL LOSS**

**Please note: This optional cover only applies if shown on your Statement of Fact**



## Your Demands and Needs

This policy meets the needs of a customer who wants cover for a replacement car for a temporary period should their vehicle be stolen and/or written off following a fault accident or theft claim.

## Who provides your Replacement Car for Theft and Total Loss Cover

This insurance is underwritten by Ageas Insurance Limited, Ageas House, Templars Way, Eastleigh, Hampshire SO53 3YA. Registered in England and Wales Company No 354568.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Service Register Reference No 202039.

The claims handling for the **Replacement car policy** is provided by Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register Reference No 312468.

## Definitions applicable to your Replacement Car for Theft and Total Loss Cover only

This section sets out the words that have a specific meaning when relating to **your replacement car policy**. These words are listed below with the meaning explained beside them and, to help **you** identify them, they are printed in bold type whenever they appear in the Replacement Car for Theft and Total loss policy wording. Please note that the below definitions apply specifically to this Replacement Car for Theft & Total Loss section and not to the rest of the policy book.

**Car insurance policy** – The Saga Car Insurance policy which covers **your insured vehicle**.

**Claims handler** – Ageas Retail Limited.

**Geographical Limits** – England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands and while the insured vehicle is being transported between any of these countries.

**Insured incident** – A fault road traffic accident that renders the vehicle a total loss (write off) or theft of the **insured vehicle**.

**Insured person(s)** – **You** and up to two named persons with full driving licences held for more than 12 months, and who are authorised under **your car insurance policy** to drive the **insured vehicle** (as shown on the Certificate of Motor Insurance issued by your motor insurer) as at the date of the **insured incident**.

**Insured vehicle** – The vehicle specified on your current Certificate of Motor Insurance at the time of the **insured incident**.

**Nominated supplier** – The vehicle hire company which **we** have appointed to provide **you** with a **replacement car**.

**Period of insurance** – This **Replacement Car policy** will run concurrently with **your car insurance policy** for a maximum of 12 months. If the policy was arranged after the start date of **your car insurance policy**, cover will be provided from the date **you** bought it and will end on the expiry date of **your car insurance policy**.

**Replacement Car** – A **replacement car** which is provided to **you** on a temporary basis in the event of an **insured incident**. The actual make and model of the **replacement car** will be decided by the **nominated supplier**. The **replacement car** will, where possible, be of a similar size to the **insured vehicle**. For **insured person(s)** under 25 years of age, there may be limitations on the vehicle **we** can provide **you** with.

**Replacement Car policy** – This Replacement Car for theft and total loss policy which is a separate and stand-alone insurance contract to **your car insurance policy**.

**Statement of Fact** – The latest Statement of Fact issued to **you**, it details the **period of insurance** and confirms the optional cover **you** have selected.

**Third party** – The other person(s) responsible for the **insured incident**, excluding any **insured person**.

**We, our, us, insurer** – Ageas Insurance Limited.

**You, your** – The policyholder as named on the **Statement of Fact**, plus up to two named drivers, all of whom have held a full driving licence for 12 months or more.

## How to make a claim

Call the Claims Line on **0345 002 0027** to advise us of your claim as soon as possible. Lines are open 8am-9pm Monday to Friday, 9am-5pm Saturday.

### Important:

**You** will need to provide as much information as possible, including:

1. **Your** name, address and policy number;
2. The circumstances, date, time and location of the **insured incident** which resulted in **your** claim for a **replacement car**

If **you** are claiming due to a vehicle theft, **you** must first report the theft to the police or local authorities, and obtain a crime reference number or other reference or documentation. **You** will need to provide the **claims handler** with this in addition to the above.

The **claims handler** will then follow this process:

- Validate **your** policy details and check **your** claim is valid;
- Subject to availability and once **your** claim has been accepted, the **nominated supplier** will aim to provide **you** with a **replacement car** within 1 working day.
- You will be required to present the following to the **nominated supplier**:
  - The driving licence(s) for **you** and any other **insured persons you** wish to drive the **replacement car**; and

- A valid credit or debit card, which must be in **your** name, for the **nominated supplier** to release the vehicle for **your** use. **You** may be charged a fee of £1, which will be refunded when **you** return the hire vehicle as long as **you** have met all the conditions of this policy. Please note it may take up to 2 working weeks for the money to be returned to **your** account.

If **you** are unable to provide the information the **claim handler** requested or the above to the **nominated supplier**, the **claims handler** and/or the **nominated supplier** will not be able to provide **you** with a **replacement car**, and **your** claim will not be covered under this policy.

The **replacement car** will be provided with some fuel and it is **your** responsibility to replenish the tank to the same level as **you** received it, ready for the **nominated supplier** to collect (from any UK registered address). Any excess fuel cannot be refunded. **You** will be responsible for any additional, necessary costs that are incurred in delivering or collecting the **replacement car** (e.g. tolls, water crossings).

In the unlikely event the **nominated supplier** are unable to provide **you** with a **replacement car**, a one off payment of up to £340 will be made. This will be calculated on the hire equivalent of a similar engine size to the **insured vehicle**. Alternatively if **you** would prefer to cash settle **your** claim rather than use the **replacement car** that the **nominated supplier** can provide, the **claims handler** will pay **you** a one off payment of £150.

## Your cover

What is covered	What is not covered
<p><b>We</b> will provide a temporary <b>replacement car</b> if the <b>insured vehicle</b> is declared stolen; or declared a total loss (write off), either verbally or in writing by your motor insurer, because the damage to <b>your</b> vehicle is irreparable or beyond economical repair; or <b>you</b> claim or <b>we</b> offer to settle under any new vehicle benefit clause that may apply under the policy.</p> <p><b>We</b> will also pay <b>you</b> a cash benefit of £200 if <b>you</b> are eligible for a <b>replacement car</b> as a result of an <b>insured incident</b>.</p> <p><b>We</b> will automatically extend the cover provided by <b>your car insurance policy</b> to the <b>replacement car</b> that our <b>nominated supplier</b> provides. The terms and conditions of <b>your car insurance policy</b> will apply unless our <b>nominated supplier</b> advises <b>you</b> that they are providing alternative insurance free of charge, in which case <b>you</b> will be advised of any differences in the terms, conditions and excesses that apply.</p>	<ol style="list-style-type: none"> <li>1. The cost of a <b>replacement car</b>: <ul style="list-style-type: none"> <li>• seven days after the settlement payment has been made; or</li> <li>• the day <b>you</b> or <b>we</b> replace <b>your</b> vehicle; whichever happens first.</li> </ul> </li> <li>2. The cost of a <b>replacement car</b> if the <b>insured incident</b> happens outside of the <b>geographical limits</b>.</li> <li>3. Any claim for a <b>replacement car</b> where <b>your</b> motor insurer has not agreed to pay <b>your</b> claim for any loss to <b>your insured vehicle</b>.</li> <li>4. Any claim where the <b>insured vehicle</b> was being used for hire or reward, racing, competitions, rallies or trials or being driven under the influence of alcohol or drugs (other than if prescribed by a registered medical practitioner), or by someone without a valid driving licence for the <b>insured vehicle</b>, or by someone who was not insured to drive it, or being driven illegally at the time of the <b>insured incident</b>.</li> <li>5. Any sea transit charges for the delivery and collection of the <b>replacement car</b>.</li> <li>6. All fees, fines, fares and fuel relating to the <b>replacement car</b> during the hire period, including any charges imposed by the <b>nominated supplier</b> for <b>your</b> failure to return the <b>replacement car</b> at the agreed time/place.</li> <li>7. Any insurance excess payable to the nominated supplier in the event of an accident involving the <b>replacement car</b>.</li> </ol>

## Your cover (cont.)

What is covered	What is not covered
	<ol style="list-style-type: none"> <li>9. Any claim where the <b>insured incident</b> was due to a deliberate or criminal act of an <b>insured person</b>.</li> <li>10. Any <b>insured incident</b>, taking place outside the <b>period of insurance</b>.</li> <li>11. Any claim for a <b>replacement car</b> which is covered under any other policy, or any claim that would have been covered by another policy, if this <b>replacement car policy</b> did not exist.</li> <li>12. Any claim for a <b>replacement car</b> where it is possible to recover the amount paid to <b>you</b> under <b>your car insurance policy</b> for the loss or damage to <b>your insured vehicle</b> and the cost of a <b>replacement car</b> from a third party.</li> <li>13. Reimbursement or benefit of any kind for claims arising as a consequence of war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil disturbance, ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component.</li> <li>14. Reimbursement or benefit of any kind if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions, or the trade or economic laws, sanctions or regulations of the European Union, United Kingdom or United States of America.</li> </ol>

## General Conditions

1. Where the **insured vehicle** has been stolen **you** must report it to the police before submitting a claim.
2. The make and model of the **Replacement car** will be decided by the **nominated supplier** and will where possible, be a similar size to the **insured vehicle**.

## **PART B – KEY PROTECTION COVER**

**Please note: This optional cover only applies if shown on your Statement of Fact.  
If you have purchased a Saga Plus policy, then this will be included as standard.**

## Your Demands and Needs

This policy meets the demands and needs of a customer who wants additional cover for keys if they are lost, stolen, accidentally broken or damaged, or broken or damaged due to wear and tear. This policy offers an increased level of cover compared to what is offered in the Saga Car Insurance policy as standard. Please refer to page 20 for more details.

## Who provides your Key Protection

This insurance is arranged and administered by Ageas Retail Limited (Company Reg. No. 1324965) and claims are managed by Motorplus Limited trading as Coplus. It is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708616.

## How to make a claim

In the event of a claim, please contact **us** as soon as reasonably possible and within 60 days from the date of the **insured event** giving **us** as much information as **you** can about what has happened to bring about the claim.

Telephone: 0345 6100355 lines are open 24 hours a day 7 days a week. If calling outside of the UK please dial +44 333 241 9574

Online: [sagakey.coplus.co.uk](https://sagakey.coplus.co.uk)

Email: [sagakeyclaims@coplus.co.uk](mailto:sagakeyclaims@coplus.co.uk)

Alternatively you can write to: Coplus, Floor 2 Norfolk Tower, 48-52 Surrey Street, Norwich, NR1 3PA.

## Definitions applicable to your Key Protection cover only

**Throughout this section, your key protection policy has certain words and phrases which have special meanings, and these are explained below:**

**Accidental damage** - Damage that happens to **insured keys** suddenly as a result of an unexpected and non-deliberate action.

**Geographical limits** - United Kingdom, Isle of Man, Channel Islands and Gibraltar. Member countries of the EU and Andorra, Bosnia and Herzegovina, Iceland, Liechtenstein, Madeira Monaco, Montenegro, Norway, San Marino, Serbia and Switzerland.

**Insured event** - The loss, theft or any damage unless otherwise excluded to any **insured key** within the **Geographical limits** or where an **insured key** is locked inside **your** property.

**Insured key(s)** - Any key that opens or operates the **insured vehicle** and/or **your** residential property. If the insured key is attached to a key ring that is lost or stolen, **we** will replace any additional key on the key ring that would open or operate any additional vehicle that **you** own, **your** garage door, outbuildings or office.

**Insured vehicle** - The vehicle specified on **your** current Certificate of Motor Insurance at the time of the **insured event**.

**Period of insurance** - This policy will run concurrently with **your** Saga car insurance policy for a maximum of 12 months. If **you** arranged this policy after the start date of **your** motor insurance policy, cover will be provided from the date **you** bought this Key Protection cover and will end on the expiry date of **your** motor insurance policy, as detailed on **your** Statement of Fact.

**Security risk** - The risk of someone being able to find **your insured vehicle** or property after an **insured key** has been lost or stolen. The decision as to whether or not **your** lost **insured keys** presents a **security risk** will be made by **us**.

**Stranded** - Unable to leave **your** location/reach **your** final destination following an **insured event**.

**You/Your** - The person named on the Statement of Fact as the policyholder, any named driver and/or any immediate family member permanently living at the same address as the policyholder.

**Your Insurer** – Collinson Insurance

**We, us, our** – Motorplus Ltd, trading as Coplus acting on behalf of Collinson Insurance, is the claims handler.

## Your Cover

If, within the **geographical limits**, an **insured key** is lost, broken due to **accidental damage**, stolen, locked in **your** property or damaged due to wear and tear, **we** have the right to choose which of the following actions are required in the case of any claim:

What is covered	What is not covered
<p><b>Locksmith Charges</b></p> <p>Up to £2,500 for locksmith charges or costs relating to:</p> <ul style="list-style-type: none"><li>• Replacement keys (including any manufacturer fitted immobiliser, and/or manufacturer fitted alarm which is integral to any <b>insured key</b> if such cannot be repaired or re-programmed).</li><li>• New locks, changing or reconfiguring locks associated with the <b>insured key</b> (if <b>we</b> agree there is a <b>security risk</b>).</li><li>• The cost of retrieving <b>insured keys</b> if they are locked in <b>your</b> vehicle/property.</li></ul>	<ul style="list-style-type: none"><li>• Any decrease in the market value of <b>your</b> vehicle or property as a result of replacing the keys or locks.</li><li>• More than £2,500 at the time of each <b>insured event</b>.</li><li>• Replacement locks or keys of a higher standard or specification than those replaced.</li><li>• Charges or costs incurred where <b>you</b> make alternative arrangements with a third party once <b>we</b> have arranged for a locksmith or other trades person, agent or representative to attend a particular location. <b>You</b> may be liable to pay the costs incurred for the attendance of a locksmith or other tradesmen if <b>you</b> fail to notify <b>us</b> of any changes to attend the agreed location.</li></ul>
<p><b>Wear and tear</b></p> <ul style="list-style-type: none"><li>• Up to £250 per incident towards replacing, repairing or reprogramming a key, damaged as a result of wear and tear or ageing.</li></ul>	<ul style="list-style-type: none"><li>• More than £250 per incident towards keys damaged over time by wear and tear or general maintenance.</li><li>• Locks damaged over time by wear and tear or general maintenance.</li></ul>



## Your cover (cont.)

What is covered	What is not covered
<p><b>Car hire and onward transportation:</b></p> <ul style="list-style-type: none"> <li>• Car hire up to £100 per day (up to a maximum of 5 days) per <b>insured event</b> if <b>your insured vehicle</b> is unusable as a result of the <b>insured keys</b> being lost, stolen or damaged.</li> <li>• Onward transport costs up to a total of £500 per <b>insured event</b> to get <b>you</b> to <b>your</b> destination if <b>you</b> are <b>stranded</b> due to the <b>insured keys</b> being lost, stolen or damaged.</li> </ul>	<ul style="list-style-type: none"> <li>• The cost of fuel or insurance for a hire car.</li> <li>• Car hire or alternative transport costs not authorised by <b>us</b>.</li> <li>• More than £100 per day or £500 in total for onward transportation costs.</li> </ul>
<p><b>Recovery</b></p> <ul style="list-style-type: none"> <li>• Transporting <b>your insured vehicle</b>, the driver and up to 8 passengers to the nearest suitable approved garage to obtain a replacement key where the key cannot be replaced at the location of the <b>insured event</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• Recovery costs not authorised by <b>us</b>.</li> <li>• Recovery costs where there is a duplicate key available to <b>you</b>.</li> </ul>
<p><b>Overnight accommodation</b></p> <ul style="list-style-type: none"> <li>• Where the <b>insured event</b> happens more than 25 miles from <b>your</b> home address or intended destination, <b>we</b> will pay up to a total of £500 for bed and breakfast accommodation for <b>you</b> and <b>your</b> passengers whilst work on <b>your insured vehicle</b> is completed.</li> </ul>	<ul style="list-style-type: none"> <li>• The cost of food, drinks, telephone calls or other incidentals.</li> <li>• Accommodation charges not authorised by <b>us</b>.</li> <li>• More than £500 in total for overnight accommodation.</li> </ul>

## General Exclusions

**We** will not cover the following:

1. **We** will not replace locks or **insured keys** to a higher specification to those that are lost, damaged or stolen.
2. **Insured keys** that are lost or damaged by someone other than **you**.
3. Multiple claims for the same **insured keys** which have been damaged by the same lock, where the lock has not been repaired or replaced **you**.
4. **We** will not cover more than one key if all keys for the same lock were being carried or kept together outside of the property at the time of the loss.
5. Keys which are given to **you** for safekeeping by a relative, friend, neighbour or employer.
6. Loss or theft of, or damage to **insured keys** occurring outside the **period of insurance**.
7. Where **your insured keys** have been left unattended, not within **your** sight at all times, and out of **your** arms-length reach (this excludes when left within the interior of a residential property).
8. Only faults with the **insured key** are covered, if **we** replace an **insured key**, but this doesn't fix the fault then **we** will ask **you** to get a diagnostic test at **your** own expense to ensure the fault is with the key and not the vehicle.
9. Any costs (other than the cost of replacing the **insured key**) if there is a duplicate key available to **you** within a reasonable period. **We** will only consider paying costs (other than the cost of replacing the **insured key**) if **we** are satisfied that accessing **your** duplicate key would cause significant expense or a risk of harm. The decision as to what is a significant expense or risk of harm will be made by **us** and will depend on individual circumstances, for example **your** distance from home or medical needs.
10. Any claim not reported to **us** within 60 days of the date of the **insured event**.
11. Any amounts claimed where **you** do not produce receipts or invoices for payments **you** have made.
12. Stolen **insured keys** which have not been reported to the police and a valid crime reference number provided to **us**.
13. Locks or keys which are damaged prior to the **insured event**.
14. Claims where only the lock is damaged.
15. Any loss of earnings or profits which **you** suffer as a result of the loss or theft of, or damage to an **insured key**.
16. Claims arising as a result of **your** failure to take reasonable steps to protect the **insured keys**, including but not limited to those detailed in the Policy General Conditions - Care, custody and control section below.
17. Any costs **we** have not authorised.
18. Any claim for locks and keys for any residential properties which are let by **you**.

## General Conditions

### • Care, custody and control

There are a number of ways in which **you** can take precautions to better protect **your** keys to reduce them being lost, stolen or damaged, as follows:

- a. Never attach anything to **your** keys that contains your name, address or any details of where **your insured vehicle** may frequently be parked and never leave keys unattended;
- b. Never hide keys under door mats, bins or on top of window frames as an opportunistic thief may be watching, or may guess where keys may be hidden;
- c. Never leave doors unlocked or windows open when leaving the home or vehicle unattended;
- d. Never leave **your** keys in **your** vehicle, even for a moment, especially when **you** are visiting petrol stations, or whilst loading or unloading **your** vehicle. Always lock **your** vehicle when leaving it;
- e. When visiting facilities such as, but not limited to, swimming pools, sports clubs and amusement parks and **you** are not in a position to keep **your** keys on **your** person, **your** keys must be fully hidden from view and stored in a safe and lockable compartment or locker;
- f. Do not keep duplicate keys on the same key ring as **your** main keys, or keep them together outside of **your** property;
- g. Burglars are increasingly turning to key crime as sophisticated security measures are now fitted as standard to new vehicles, and have been known to break into homes and offices just to steal vehicle keys. Never leave keys close to the front door where they can be seen.

You must notify **us** as soon as reasonably possible, but within 60 days, of any **insured event** which may give rise to a claim.

## Sanctions

We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose us to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.

## Privacy Notice

For details of how Coplus protect your privacy and process your data please read the Privacy Statement that accompanies this policy by visiting [www.coplus.co.uk/data-privacy-notice](http://www.coplus.co.uk/data-privacy-notice).

## Collinson Insurance Privacy Notice

### How we use the information about you

As a data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to you.
- Issue you this insurance policy.
- Deal with any claims or requests for assistance that you may have.
- Service your policy (including claims and policy administration, payments and other transactions).
- Detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed.
- Protect our legitimate interests.

To administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that your information remains safe and secure.

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information we have collected from you will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies and databases, and your data protection rights, can be found by visiting [www.cifas.org.uk/fpn](http://www.cifas.org.uk/fpn) and [www.insurancefraudbureau.org/privacy-policy](http://www.insurancefraudbureau.org/privacy-policy).

## Processing your data

Your data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that you have with us.
- Is in the public or your vital interest: or
- For our legitimate business interests.

If we are not able to rely on the above, we will ask for your consent to process your data.

## How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

## How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact us by email or letter as shown below:

Email address: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at [ico.org.uk/](http://ico.org.uk/).



## **PART B – INCREASED PERSONAL ACCIDENT COVER**

**Please note: This optional cover only applies if shown on your Statement of Fact**

## Your Demands and Needs

This policy meets the needs of a customer who wants the security of a lump sum payment should they be seriously injured or killed in a road traffic accident. This policy offers an increased level of payment compared to that incorporated into the Saga Car Insurance policy as standard.

## Who provides your Increased Personal Accident Cover

This insurance is underwritten by Ageas Insurance Limited, Ageas House, Templars Way, Eastleigh, Hampshire SO53 3YA. Registered in England and Wales Company No 354568.

Ageas Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Service Register Number 202039.

The claims handling for the Increased Personal Accident policy is provided by Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register Reference Number 312468.

## How to make a claim

Call **0800 002 0027** to advise **us** of your claim, as soon as possible. Assistance is available on this number 24 hours a day, seven days a week. If **you** are unable to report the claim yourself then a next of kin, legal representative or appointed attorney or guardian can submit the claim on **your** behalf.

## Definitions applicable to your Increased Personal Accident policy only

This section sets out the words that have a specific meaning when relating to **your** policy. These words are listed below with the meaning explained beside them and, to help **you** identify them,

they are printed in bold type whenever they appear in the Personal Accident policy wording. Please note that the below definitions apply specifically to this Personal Accident section and not to the rest of the policy book.

**Accident/Accidental** - A sudden, unexpected, unforeseeable, specific event which happens by chance at an identifiable time and place

**Any one accident** - Any one accident or series of accidents contributed to by, caused by, or as a result of the same original cause or event.

**Benefit(s)** - The sums payable upon the happening of a death or **bodily injury** as a result of a motoring accident detailed in the benefit table.

**Bodily injury** - An identifiable physical injury to the body as described in the benefit table, which is caused directly and solely by a motoring accident during the period of insurance.

**Borrowed vehicle** - A vehicle not owned by or insured by **you** or **your** spouse/domestic partner and which the owner has granted permission for **you** or your spouse/domestic partner to drive provided that the vehicle is insured in its own right

**Child** - Any person who is under 18 years of age at the date of **bodily injury**.

**Expert Medical Practitioner** - A person other than **you**, a member of **your** immediate family or an employee of **yours**, who is qualified as a consultant in the branch of medicine to which the **bodily injury** relates.

**Facial Scarring** - Scarring on the face suffered due to the motoring accident which is permanent.

**Fracture** - A medically diagnosed break in a bone that is not medically classified as a hairline.

**Geographical limits** - England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands, Gibraltar and any country listed

within the 'using your car abroad' section of the Saga Car Insurance policy. Please see Page 27 for more details.

**Greenstick fracture** - An incomplete break in a bone where the bone both bends and cracks but does not completely break.

**Hospitalisation** - The admission procedure in a hospital where a clinical case record has been opened and where such admission is necessary for the medical care and treatment of a **bodily injury**.

**Intellectual capacity** - The injured person's ability to understand, retain, and process information, make decisions, and communicate those decisions effectively. Total and irrecoverable loss of intellectual capacity shall have occurred as a direct result of the motoring **accident**, and have lasted for 52 consecutive weeks and in the opinion of an **expert medical practitioner**, will in all probability prevent the injured person from engaging in gainful employment of any and every kind for the remainder of their life.

**Linear fracture** - A break in a bone along its length and not across its width.

**Loss of limb** - The permanent loss by physical separation of the entire four fingers of the hand at or above the first finger joint (metacarpophalangeal joint), or of a foot at or above the ankle (talotibial joint), or permanent total and irrecoverable loss of use of an entire hand, arm, foot or leg.

**Loss of sight** - The permanent and total loss of sight, which shall be considered as having occurred:

- a. In both eyes if the insured person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist
- b. In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (meaning the injured person sees at 3 feet what they should see at 60 feet).

**Loss of Speech** - The permanent and total loss of speech that has lasted for 52 consecutive weeks and that in the opinion of an **expert**

**medical practitioner** will not be recovered.

**Period of insurance** - This policy will run concurrently with **Increased Personal Accident Cover** for a maximum of 12 months. If **you** arranged this policy after the start date of **your** Saga Car Insurance policy, cover will be provided from the date **you** bought this Increased Personal Accident cover and will end on the expiry date of **your** Saga Car Insurance policy, as detailed on **your Statement of Fact**.

**Permanent total disablement** - Disablement caused other than by **loss of limb(s)** or **loss of sight**, which has lasted for 52 consecutive weeks and will in the opinion of an **expert medical practitioner**, prevent the injured person from engaging in gainful employment of any and every kind for the remainder of their life.

**Person(s) insured** - **You**, any named driver, **Your spouse/domestic partner**, or any family member including **your** spouse/domestic partner's mother, father, sister, brother, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, brother-in-law, daughter-in-law or sister-in-law.

**Spouse/domestic partner** - **Your** wife, husband, civil partner or someone **you** are living with as if **you** are married to them, who is named in the **Statement of Fact** as being authorised to drive **your** vehicle.

**Statement of Fact** - The latest **Statement of Fact** issued to **you**, it details the **period of insurance** and confirms the optional cover **you** have selected.

**We, our, us** - Ageas Insurance Limited

**Whiplash** - Injury to the neck muscles, nerves, discs or tendons caused by the neck being forcibly and suddenly bent forwards, backwards or sideways.

**You, your** - The policyholder as named on the **Statement of Fact**.

**Your vehicle** - the motor vehicle for which you have a current Certificate of Insurance under your Saga Car Insurance policy.



## Your Cover

### Table of benefits:

<b>Accidental Death</b>	£150,000
<b>Accidental death of a child</b>	£25,000
<b>Permanent Total Disablement</b>	£150,000
<b>Loss of Limb – one or more</b>	£150,000
<b>Loss of sight</b>	£150,000
<b>Total and irrecoverable loss of hearing</b>	£150,000
<b>Total and irrecoverable loss of speech</b>	£150,000
<b>Total and irrecoverable organic paralysis</b>	£150,000
<b>Total and irrecoverable loss of intellectual capacity</b>	£150,000
<b>Total and irrecoverable loss of use of spinal column</b>	£150,000
<b>Loss of, or permanent total and irrecoverable loss of use of:</b>	
<b>A hand or foot</b>	£50,000
<b>A thumb</b>	£20,000
<b>A finger</b>	£10,000
<b>A big toe</b>	£20,000
<b>Any other toe</b>	£10,000
<b>Total and irrecoverable loss of use of internal organs:</b>	
<b>Group one (lung, kidney(s), liver, large intestine, small intestine, stomach, bladder)</b>	£15,000
<b>Group Two (spleen, gallbladder, pancreas)</b>	£7,500

## Table of benefits (cont.)

<b>A fracture to one or more of the following bones:</b>	
<b>Group One (pelvis, arm, leg, skull, vertebrae, jaw, knee, hand, facial bones excluding nose)</b>	£5,000
<b>Group Two (foot, shoulder blade, elbow, sternum, wrist, ankle, collarbone, coccyx)</b>	£3,500
<b>Group Three (greenstick fracture, linear fracture or any other body part including nose bone/cartilage)</b>	£2,000
<b>Facial scarring</b>	£1,500
<b>Third-degree burns</b>	£15,000
<b>Physiotherapy treatment as a result of whiplash</b>	£2,000
<b>Physiotherapy treatment other than whiplash</b>	£2,000
<b>Emergency dental treatment</b>	£1,000
<b>Counselling therapy</b>	£1,000
<b>Overnight hospitalisation</b>	£300 for the first night and £200 a night thereafter up to a maximum of 180 nights

What is covered	What is not covered
<p>If during the <b>period of insurance you</b>, or any <b>person(s) insured</b>, die or suffer <b>bodily injury</b> as a direct result of a motoring accident in <b>your vehicle</b> within the <b>geographical limits</b>, we will pay the <b>benefits</b> as shown in the table above.</p> <p>To qualify for the <b>benefits</b></p> <p>a) <b>You</b> or any <b>person(s) insured</b> must have died or suffered <b>bodily injury</b> while travelling in or getting into or out of <b>your vehicle</b> and <b>you</b> or <b>your spouse/domestic partner</b> must also be making a claim under you Saga Car Insurance policy for the vehicle; or</p> <p>b) <b>You</b> or <b>your spouse/domestic partner</b> must have died or suffered <b>bodily injury</b> while travelling in or getting into or out of a <b>borrowed vehicle</b> and the owner must also be making a claim under their motor policy for the <b>borrowed vehicle</b>.</p> <p>c) For family members, <b>you</b> or <b>your spouse/domestic partner</b> must have been the driver of <b>your vehicle</b> at the time of the motoring accident.</p>	<p>a) Any payment for <b>benefit</b> if the death or <b>bodily injury</b> is caused by or as a result of:</p> <ul style="list-style-type: none"> <li>• suicide or attempted suicide or self-inflicted injury;</li> <li>• war;</li> <li>• racing and other competitions;</li> <li>• injury to the driver being at the time the <b>bodily injury</b> happened, they were under the influence of drink or drugs or having more alcohol in their body than the limits set down in the Road Traffic Acts for the <b>geographical limits</b> in which the motoring accident occurs;</li> <li>• participation in an illegal act as determined by the law of the <b>geographical limits</b>.</li> </ul> <p>b) The cost of obtaining any medical evidence to support the claim.</p> <p>c) More than £20,000 in total for all injured persons and for all <b>fractures</b> arising from the same <b>accident</b>.</p> <p>d) More than £400,000 in total for all injured persons arising from <b>any one accident</b>.</p> <p>e) More than £150,000 in total for each injured person arising from <b>any one accident</b>.</p> <p>f) Any payment for <b>benefit</b> under the 'Standard Personal Accident section' in your Saga Car Insurance policy.</p> <p>g) Payment of <b>benefit</b> under more than one policy if <b>you</b> or <b>your spouse/domestic partner</b> hold any other car insurance policy with Saga.</p>

## General Conditions

- a) **You** or any **person(s) insured** must:
  - 1. Notify **us** of the intention to claim as soon as reasonably practicable after the motoring **accident**. Failure to notify a claim in a reasonable time may result in the rejection of the claim if it is made so long after the event that the claim cannot be investigated fully or determined to be as a result of the motoring **accident**;
  - 2. Provide reasonable evidence to support the claim including the completion of a claim form.
- b) A doctor registered to practise in the **Geographical Limits** must:
  - 1. Confirm the extent of the injury; or
  - 2. Confirm the diagnosis of **permanent total disablement**; or
  - 3. Certify the accidental death was caused by the motoring accident.
- c) **We** must be given permission to obtain medical reports or records from any medical practitioner who has treated **you** or **your spouse/domestic partner** or any **person(s) insured**.
- d) **You** or **your spouse/domestic partner** or any **person(s) insured**, if injured, must consent to undergo medical examinations in connection with a claim if **we** require it
- e) **We** will pay;
  - 1. The **permanent total disablement benefit** only after 12 months of continuous disablement has elapsed after the date of the motoring **accident**.
  - 2. All **benefits** without taking into consideration any disability that existed prior to an **accident**.
  - 3. All **benefits** direct to the injured person or to their legal personal representatives.

## Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

## Notes



Saga Car Insurance is arranged and administered by Ageas Retail Limited (Company Reg. No: 1324965) and underwritten by Ageas Insurance Limited (Company Reg. No: 354568), who also provide the claims service. Registered in England and Wales. Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Insurance arranged by Ageas Retail Limited is not available in the Channel Islands. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register reference number: 312468. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register reference number: 202039.

