

Saga Holidays Travel Insurance

Important information for customers



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Saga Holidays is a trading name of Saga Travel and Holidays Ltd (registration no. 2174052), which is a subsidiary of Saga Travel and Holidays Group Ltd (registration no. 0720588). Both companies are registered in England and Wales. Registered Office: Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

Saga Holidays is an appointed representative of Saga Services Limited, which is authorised and regulated by the Financial Conduct Authority (FCA register number: 311557). You can confirm Saga Holidays' address and statutory status on the FCA website at <https://register.fca.org.uk/> or by contacting the Financial Conduct Authority on 0800 111 6768.

Saga Holidays Travel Insurance is arranged and administered by Cigna Insurance Services (Europe) Limited, and underwritten by Cigna Europe Insurance Company S.A.-N.V.

Making a complaint

If you have a query or complaint about your Saga Holidays Travel Insurance, please contact the Customer Relations Department, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE, or call 01303 774122, or e-mail us at customer.relations@saga.co.uk

The Financial Ombudsman Service may look into your complaint if you remain dissatisfied after we have issued a final response. You can write to them at: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone 0300 123 9123 or 0800 023 4567 or e-mail complaint.info@financial-ombudsman.org.uk

If you reside in the Channel Islands, you can contact the Financial Ombudsman Service at: Channel Islands Financial Ombudsman (CIFO), PO Box 114, Jersey, Channel Islands JE4 9QG.

Jersey local phone: 01534 748610. E-mail: enquiries@ci-fo.org
Website: www.ci-fo.org

Saga Holidays is covered by The Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS website: www.fscs.org.uk

Handling your money

When collecting or returning premiums, Saga Holidays acts as the agent of the insurer. This means that your money is protected, as any premiums you pay to us are treated by the insurer as having been paid directly to them.

The law applicable

Unless we have agreed otherwise, this contract will be governed by English law.

This summary does not contain the full terms and conditions of the insurance policy. Please read the full Policy Booklet for comprehensive details.

Duration of policy

This insurance covers you from the date you go on holiday until the date you return.

Type of insurance

The insurance provides financial protection and medical assistance for your selected holiday.

Name of insurer

This policy is administered by Cigna Insurance Services (Europe) Limited. Cigna Insurance Services (Europe) Limited is registered in England and Wales (Company No. 4617110), Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 310671.

The insurer of this policy is Cigna Europe Insurance Company S.A.-N.V., UK Branch, Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Registered in Belgium with limited liability (Brussels trade register no. 0474624562), Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection and subject to limited regulation by the Financial Conduct Authority. Details of the extent of our regulation by the Financial Conduct Authority are available on request.

The Legal expenses section of this policy is underwritten by Acromas Insurance Company Limited and the claim service is managed by Arc Legal Assistance

Limited. You can check this information on the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0800 111 6768.

Cancellation rights

You have the right to cancel your policy at any time prior to the departure of your holiday. If you wish to do so, you will be entitled to a price reduction on your holiday. To exercise your right to cancel your policy, please contact us by telephone on 0800 300 600 for Europe and Mediterranean, 0800 504 555 for Travellers World, 0800 0562 485 for Cruising, 0800 506 066 for River Cruises and 0800 056 5115 for UK. If you do not exercise your right to cancel your policy, it will continue in force for the period of your holiday.

Making a claim

For medical assistance claims call (+44) 20 8763 4877. For all other claims call 01752 273351 from the UK or (+44) 01752 273351 from abroad. For Legal expenses call 0800 151 0113 from the UK or (+44) 1303 206011 from abroad, 24 hours a day, 365 days a year.

Making a complaint about a claim

If you have a complaint about a claim or you are dissatisfied with the service that Cigna Insurance Services (Europe) Limited has provided please contact: Customer Relations Office, Cigna Insurance Services (Europe) Limited, 1 Drake Circus, Plymouth PL1 1QH, call 01752 258 066 or fax 01752 258 564.

If you have a query or complaint regarding the handling of a claim under the Legal expenses section of the policy, please contact: Arc Legal Assistance Limited, PO Box 8921, Colchester CO4 5YD, call 0800 151 0113 or e-mail customerservice@arclegal.co.uk.

The Financial Ombudsman may look into a complaint if you remain dissatisfied after we have reviewed it. However, if we have not provided a final response within eight weeks, you can refer your complaint straight to the Financial

Ombudsman Service. You can contact them at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone 0800 0234 567 or 0300 1239 123 or e-mail complaint.info@financial-ombudsman.org.uk

If you live in the Channel Islands, you can contact the Financial Ombudsman Service at: Channel Islands Financial Ombudsman (CIFO), PO Box 114, Jersey, Channel Islands JE4 9QG.

Jersey local phone: 01534 748610. E-mail: enquiries@ci-fo.org
Website: www.ci-fo.org

Financial Services Compensation Scheme

The insurers are covered by the Financial Services Compensation Scheme (FSCS). This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under their policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling **0800 678 1100** or **020 7741 4100**.

Summary of cover

Benefits – overseas holidays (including river cruises) and ocean cruise holidays	Significant or Unusual Exclusions or Limitations	Policy limit per insured person	Excess per claim
<p>24 hour Worldwide Medical Assistance Service Immediate help with any emergency medical situation outside the UK</p>			Nil
<p>Missed departure Additional travel and accommodation costs if you miss your departure for any reason stated within the Policy Booklet</p>	<ul style="list-style-type: none"> ■ Strike or industrial action publicly known prior to the commencement of your holiday ■ In the event of a claim a repairer's report will be required in respect of a motor vehicle breakdown 	<p>£500 – Europe £1,000 – Worldwide</p>	Nil
<p>Travel delay Compensation if your ship, aircraft or train on which you are booked to travel is delayed</p>	<ul style="list-style-type: none"> ■ Any circumstances you were aware of prior to your trip ■ It is public knowledge that the holiday/journey could be delayed ■ Any amount(s) recoverable from any other source 	<p>£150 (£100 for travel within the Isles of Scilly) £7,500 – Deposit/ Cancellation charges</p>	Nil
<p>Curtailement Proportionate refund of unused non recoverable costs, should you have to abandon your trip</p>	<ul style="list-style-type: none"> ■ Any circumstances you were aware of prior to your trip ■ Any claim as a result of you participating in a leisure or sport activity not listed as being covered in your Policy Booklet 	<p>£7,500 – Overseas holidays (including river cruises) £10,000 – European ocean cruises £50,000 – Worldwide ocean cruises</p>	£70
<p>Temporarily lost baggage Benefit for temporary loss of baggage on your outward journey</p>	<ul style="list-style-type: none"> ■ Any claim where property is lost for less than 12 hours ■ You must obtain confirmation of the length of delay from your carrier 	<p>£100 – Overseas holidays (including river cruises) £150 – Ocean cruise holidays</p>	Nil

Benefits – overseas holidays (including river cruises) and ocean cruise holidays	Significant or Unusual Exclusions or Limitations	Policy limit per insured person	Excess per claim
<p>Lost, stolen or damaged baggage Cover for loss or damage to personal belongings</p>	<ul style="list-style-type: none"> ■ Single article limits: Overseas holidays (including river cruises) – £250 Ocean cruise holidays – £300 ■ Valuables limit – £350 ■ Valuables left unattended at any time unless in a hotel safe or safety deposit box ■ Baggage contained in an unattended motor vehicle between 9pm and 9am ■ You must report all losses to the police within 24 hours of discovery or as soon as possible after that and obtain a written report 	<p>£1,500 – Overseas holidays (including river cruises) £2,500 – Ocean cruise holidays</p>	<p>£70</p>
<p>Medical and associated expenses Payment for expenses of medical treatment following injury or illness. Includes repatriation</p>	<ul style="list-style-type: none"> ■ Any claim as a result of a condition or illness that was ongoing at point of departure unless it has been disclosed to and accepted by us ■ Illness as a result of a tropical disease where you have not had the recommended inoculations ■ Any claim as a result of you participating in a leisure or sport activity not listed as being covered in your Policy Booklet ■ Any costs over £500 where prior agreement regarding treatment has not been obtained from the Medical Assistance provider 	<p>£5,000,000</p>	<p>£70</p>
<p>Hospital benefit A benefit of £20 for each 24 hour period you are being treated as an in-patient outside of the UK</p>	<ul style="list-style-type: none"> ■ As per Medical and associated expenses 	<p>£500</p>	<p>Nil</p>
<p>Personal accident Payment for death, loss of limbs or total disablement following accidental injury</p>	<ul style="list-style-type: none"> ■ Any claim arising from medical or surgical treatment unless rendered necessary by accidental bodily injury 	<p>£15,000</p>	<p>Nil</p>

Benefits – overseas holidays (including river cruises) and ocean cruise holidays	Significant or Unusual Exclusions or Limitations	Policy limit per insured person	Excess per claim
<p>Criminal injury benefit Benefit paid for injuries sustained as a result of violence or crime</p>	<ul style="list-style-type: none"> ■ Any claim arising directly or indirectly from acts of terrorism 	£100,000	Nil
<p>Loss of passport Cover for costs incurred obtaining a temporary travel permit if your passport is lost, stolen or damaged while you are abroad</p>	<ul style="list-style-type: none"> ■ Losses not reported to the police as soon as possible when discovered 	£200	Nil
<p>Money and documents Loss or theft of money including cash, travellers cheques, passport, pre-paid tickets and driving licence</p>	<ul style="list-style-type: none"> ■ Reduced rate of £200 for cash ■ Losses not reported to the police as soon as possible when discovered ■ Money or documents left unattended at any time unless in a hotel safe or safety deposit box 	£500	£70
<p>Personal liability Cover for legal liability if you cause injury or death to third parties or damage to their property</p>	<ul style="list-style-type: none"> ■ Any leisure or sport activity not listed in your Policy Booklet ■ Your ownership or occupation of land or buildings (except occupation of temporary holiday accommodation) ■ Any claims as a result of the ownership, use or possession of any mechanically propelled vehicle or any waterborne craft or aircraft 	£1,000,000	Nil
<p>Legal expenses Cover for legal costs incurred following your personal injury or death during your trip</p>	<ul style="list-style-type: none"> ■ The insurer will only cover claims which occur during the period of insurance and have reasonable prospects of succeeding ■ Any legal costs that occurred before entering into this contract ■ Any legal costs incurred before your claim has been accepted ■ Please refer to the 'Legal expenses' section of your Policy Booklet 	£50,000	Nil

Benefits – UK Holidays (where additional premium has been paid)	Significant or Unusual Exclusions or Limitations	Policy limit per insured person	Excess per claim
24 hour Medical Assistance Service Immediate help with any emergency medical situation			Nil
Curtailement Proportionate refund of unused non recoverable costs, should you have to abandon your trip	<ul style="list-style-type: none"> ■ Any circumstances you were aware of prior to your trip ■ Any claim as a result of you participating in a leisure or sport activity not listed as being covered in your Policy Booklet 	£3,000	£70
Lost, stolen or damaged baggage Cover for loss or damage to personal belongings	<ul style="list-style-type: none"> ■ £600 single article limit ■ £1,000 valuable limit ■ Losses not reported to the police as soon as possible when discovered ■ Valuables left unattended at any time unless in a hotel safe or safety deposit box ■ Baggage contained in an unattended motor vehicle between 9pm and 9am ■ You must report all losses to the police within 24 hours of discovery or as soon as possible after that and obtain a written report 	£750	£70
Associated medical expenses Payment for expenses of medical treatment following injury or illness. Includes repatriation	<ul style="list-style-type: none"> ■ Any claim as a result of you participating in a leisure or sport activity not listed as being covered in your Policy Booklet ■ Any costs over £500 where prior agreement regarding treatment has not been obtained from the Medical Assistance provider ■ Any claim as a result of a condition or illness that was ongoing at point of departure unless it has been disclosed to and accepted by us 	£10,000	£70
Personal accident Payment for death, loss of limbs or total disablement following accidental injury	<ul style="list-style-type: none"> ■ Any claim arising from medical or surgical treatment unless rendered necessary by accidental bodily injury 	£2,000	Nil
Temporarily Lost Baggage Benefit for temporary loss of baggage on your outward journey	<ul style="list-style-type: none"> ■ Any claim where property is lost for less than 12 hours ■ You must obtain confirmation of the length of delay from your carrier 	£50	Nil

Benefits – UK Holidays (where additional premium has been paid)	Significant or Unusual Exclusions or Limitations	Policy limit per insured person	Excess per claim
<p>Money and documents Loss or theft of money including cash, travellers cheques, passport, pre-paid tickets and driving licence</p>	<ul style="list-style-type: none"> ■ Reduced rate of £200 for cash ■ Losses not reported to the police as soon as possible when discovered ■ Money or documents left unattended at any time unless in a hotel safe or safety deposit box 	£500	£70
<p>Personal liability Cover for legal liability if you cause injury or death to third parties or damage to their property</p>	<ul style="list-style-type: none"> ■ Any leisure or sport activity not listed in your Policy Booklet ■ Your ownership or occupation of land or buildings (except occupation of temporary holiday accommodation) ■ Any claims as a result of the ownership, use or possession of any mechanically propelled vehicle or any waterborne craft or aircraft 	£1,000,000	Nil

If you feel that you need increased baggage cover please check your home contents insurance policy first as most people can have their possessions insured under this policy while they are away.

Significant exclusions and limitations of this policy

- If you, or anyone travelling with you is taking on-going medication, on a hospital waiting list or has had an illness in the last 12 months requiring treatment from a doctor, you/they must advise us and we will confirm whether you/they can be covered under this insurance by taking into account the nature of the holiday, its duration and the travel arrangements (see Section 1 of the Policy Booklet - Medical and associated expenses). If permission is not granted, you must make alternative insurance arrangements.
- We will not be liable for claims if at the date of departure, your close relative; a business associate; or any person with whom you had arranged temporarily to reside during your holiday; had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - had been given a terminal prognosis, or been told that their condition was likely to get worse in the next 12 months.
- Any specific exclusion or limitation shown under the section 'Travel insurance and medical advice' of the Saga Holidays booking conditions or the 'General exclusions that apply to the whole policy' and 'General conditions that apply to the whole policy' sections of the Policy Booklet.
- Any claims where you were not fit to undertake your holiday when booking your holiday or purchasing this policy whichever is the later.
- Please note that the insurance is only available for overseas holidays where the included cruise, flights or ferry elements of the holiday are taken. This insurance will also cover any independent arrangements you have made for travel abroad. This cover will be detailed in your booking confirmation and an additional premium will have been charged.