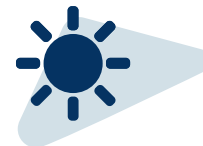


Important information about Saga Holidays



Saga Holidays status disclosure

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. Saga Services Limited is an insurance intermediary and a wholly owned subsidiary of Saga plc. Registered in England and Wales (Company Number 732602).

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

You can confirm Saga Services Limited's address and statutory status on the Financial Conduct Authority website at register.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768

When you purchase your policy through Saga Holidays, we will act on your behalf.

Remuneration

Employees of Saga Holidays are not actively incentivised to sell Travel Insurance. All employees receive a basic salary and may also be eligible to receive various financial rewards, including a bonus. These are based on a number of factors, including the achievement of sales and quality targets. Discretionary non-financial rewards (e.g. social events) may also be given for the same reasons.

When you take out a policy with us, we retain a percentage of the

premium to cover our operating costs and profit. The balance is paid to the insurer.

Making a complaint

If you have a complaint about your Saga Holidays Travel Insurance, you can contact us by letter, email or phone.

If you wish to complain in writing, please send a letter to the Customer Relations Department, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE, or e-mail us at customerrelations@saga.co.uk. Alternatively, you can call us on 01303 774122.

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
Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

Saga is covered by The Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Saga cannot meet its 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

Demands and needs

Your Saga Holidays Travel Insurance policy is designed to meet the demands and needs of an individual wishing to protect themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring while travelling away from home.

Our service

We do not provide you with any advice or recommendation. We will ask you a number of questions to ensure the product we can offer suits your needs. You will then need to make your own choice about how to proceed.

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.

Fees

There are no amendment or cancellation fees associated with the travel insurance.

Use of personal data

Saga uses the data they collect from you, including special categories of personal data, to contact you and personalise their communication. Saga and/or the insurer(s) also use it for administrative purposes to provide the service you requested and for preparing quotations. If Saga has obtained your permission to do so, they will also contact you by post, telephone, email or other means to tell you about offers, products and services that may be of interest to you. At any time you can opt out of receiving such information, revise the products you would like to hear about or change the method they use to communicate with you. You can update these preferences by calling 0800 904 7489. For

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

Important information you need to know about the insurer

More about the insurer

Administered by Collinson Insurance Services Limited on behalf of Great Lakes Insurance SE, UK Branch. Registered in England & Wales (Company No. 2577557). Registered Office: Cutlers Exchange, 123 Houndsditch, London EC3A 7BU.

Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (FCA registered number is 311883). Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.

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

The law applicable

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

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 and help with lost or stolen passports call 0800 092 2263 from the UK or (+44) 1444 442375 from abroad. For all other claims call 0800 092 2502 from the UK or (+44) 1444 442376 from abroad.

Making a complaint about a claim

If you have a complaint about a claim or you are dissatisfied with the service that Collinson Insurance Services Limited has provided please contact: Quality Department, Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN, call 0800 092 2502 or e-mail complaints@collinsoninsurance.com

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
Website: www.financial-ombudsman.org.uk

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**.



Saga Services Limited is a wholly owned subsidiary of Saga plc and is registered in England and Wales (Company No. 732602).
Registered Office: Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE. Authorised and regulated by the Financial Conduct Authority.