

# *Welcome* to Saga



Introducing our products and services for today's over 50s





## *Welcome to Saga*

We may have begun life as a holiday company but we've now grown into an award-winning business providing a diverse range of products for the over 50s – including insurance, financial services, legal services and a bestselling magazine.

Our continued success is based on our commitment to you; nothing is too much trouble.

## We are...

the UK's leading specialist insurance provider for today's over 50s



## We travel...

to the world's most inspiring holiday destinations



## We provide...

a range of financial and legal products and services tailored exclusively for people over 50



## We care...

about helping people to retain their independence

## We engage and influence...

through our bestselling Saga Magazine



## We support...

through our charity work



## We inform and entertain...

online at [saga.co.uk](https://www.saga.co.uk)



<https://www.facebook.com/Saga>



<https://twitter.com/SagaUK>



<https://instagram.com/sagauk/>

We are...

the UK's leading specialist insurance provider for today's over 50s



## On the road

Whether you own four wheels or two, or even call your set of wheels a home from time to time, we can insure your needs on the road. With highly-rated cover and competitive premiums, we currently insure more than a million drivers.

All our policies provide a high level of protection and they often include features that many insurers do not offer as standard. Indeed our motor and caravan insurance have both received a 5 Star Rating from independent financial research company, Defaqto. You can also choose from a range of additional cover options so that you can have all the protection you require. In addition we also offer vehicle breakdown cover with Saga Breakdown Assistance, which aims to get you back on the road as quickly as possible.

---

When you call please state reference **CGS33**

### Saga Motor Insurance

0800 092 9373  
saga.co.uk/motor

### Saga Breakdown Assistance

0800 015 6833  
saga.co.uk/breakdown

### Saga Motorhome Insurance

0800 096 4553  
saga.co.uk/motorhome

### Saga Caravan Insurance

0800 096 4087  
saga.co.uk/caravan

### Saga Select Motorbike Insurance

0800 092 7285  
saga.co.uk/motorbike

### Saga Select Van Insurance

0800 051 0987  
saga.co.uk/van

## In the home

Your home is probably your most important financial asset – filled with treasured belongings, so it's good to know that you can protect it with Saga's 5 Star rated home insurance. We offer a choice of cover levels, from everyday Essential to TailorMade, which provides worldwide cover and accidental damage cover as standard.

We can also help if you have a domestic disaster – Saga Home Emergency can send out a skilled tradesman 24/7 with just one call to our helpline. There's Saga Landlord Insurance too, which protects you, your tenants and your property, with the added reassurance of accidental damage and legal expenses cover. It's not just your home we can take care of – we can insure your pets too. Saga Pet Insurance provides up to £5,000 for those unexpected vet bills each year.



---

### When you call please state reference **CGS33**

#### Saga Home Insurance

0800 092 2232  
[saga.co.uk/house](http://saga.co.uk/house)

#### Saga Home Emergency

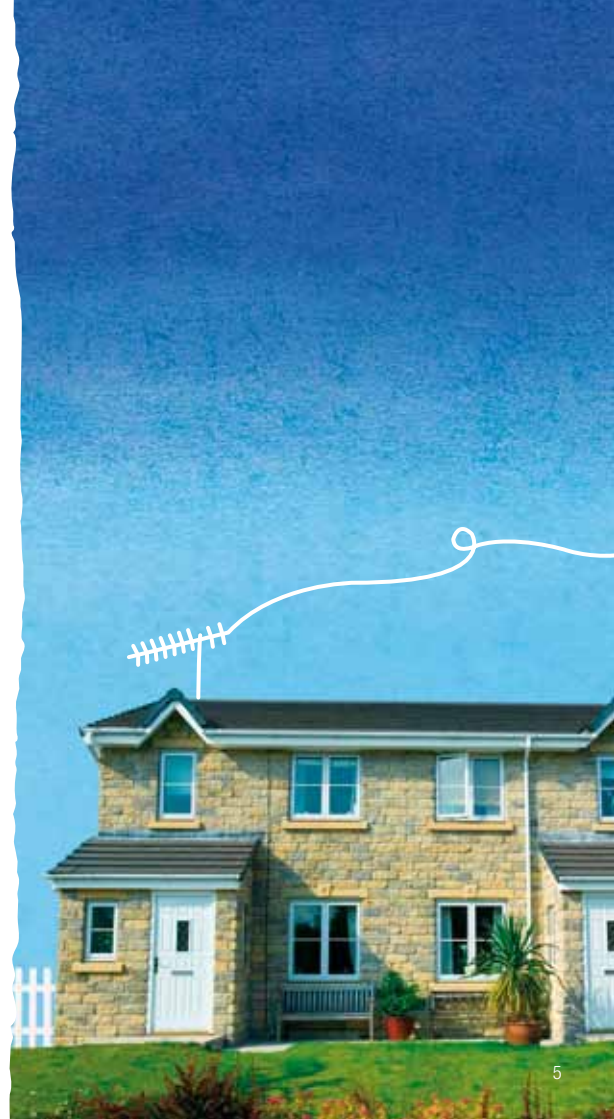
0800 015 4770  
[saga.co.uk/homeemergency](http://saga.co.uk/homeemergency)

#### Saga Landlord Insurance

0800 027 1354  
[saga.co.uk/landlord](http://saga.co.uk/landlord)

#### Saga Pet Insurance

0800 056 5096  
[saga.co.uk/pet](http://saga.co.uk/pet)



## Saga Health Insurance – peace of mind when you need it most

Having health insurance gives you control of your own healthcare needs and the peace of mind that you'll have prompt access to diagnosis and treatment when and where you need it.



If you do need treatment you can recuperate in a clean, quiet private room, without the disturbance of night-time noise that may be experienced on an open ward. You'll usually have en suite facilities, as well as a TV and phone by your bed; relatives and friends can visit at any time and stay as long as you like too – all of which can be very reassuring when you are unwell and away from home.

You can also protect yourself from the financial costs of everyday medical bills with the Saga Health Cash Plan, which lets you claim back up to 75% of dental treatment, eye tests, specialist consultations and more.

## A financial safety net for your family

Your family may face uncertain times and financial hardship if you haven't made adequate provision in the event of your death, especially if you have ongoing commitments such as supporting elderly parents, a mortgage or are helping out with your children's university fees.

Saga Life Insurance provides you with the reassurance that there will be financial help for those you have left behind. We can offer a range of options to help you get the cover you need, whether that's to secure your family's financial future, cover an outstanding mortgage or to provide a lump sum to pay for your funeral expenses.

---

### When you call please state reference **CGS33**

#### Saga Health Insurance

0800 433 4501  
[saga.co.uk/health-insurance](http://saga.co.uk/health-insurance)

#### Saga Health Cash Plan

0800 096 4085  
[saga.co.uk/healthcash](http://saga.co.uk/healthcash)

#### Saga Personal Accident Insurance

0800 015 0251  
[saga.co.uk/personal-accident](http://saga.co.uk/personal-accident)

#### Saga Accidental Death Benefit

0800 096 4560  
[saga.co.uk/accidental-death](http://saga.co.uk/accidental-death)

#### Saga Term Life Insurance

0800 015 8572  
[saga.co.uk/life](http://saga.co.uk/life)

#### Saga Guaranteed Life Insurance

0800 015 1903  
[saga.co.uk/life](http://saga.co.uk/life)

## Protection for your travels

Getting away on holiday is one of life's great pleasures. However, if your travel plans are disrupted or fall through, it could be costly. So it's always good to be insured for the unexpected. Saga Travel Insurance has been awarded a Defaqto 5 Star Rating, meaning it is an 'excellent product' with a comprehensive range of features and benefits. Plus, unlike many insurers, we have no upper age limit on our travel policies.

You may be lucky enough to own a boat or a holiday home overseas. Saga can provide cover for most types of boat whether cruising or moored in the UK, continental and Mediterranean waters, while we can insure holiday homes in France, Spain, Portugal, Italy, their islands in the Mediterranean, the Canary Islands, Bulgaria, Greece and Southern Cyprus.



**When you call please state reference CGS33**

### Saga Travel Insurance

0800 409 6829  
[saga.co.uk/travelinsurance](http://saga.co.uk/travelinsurance)

### Saga Boat Insurance

0800 015 3360  
[saga.co.uk/boat](http://saga.co.uk/boat)

### Saga Holiday Home Insurance

0800 083 6648  
[saga.co.uk/holidayhome](http://saga.co.uk/holidayhome)

*“From the moment I spoke to your very caring advisers on the telephone, I felt a sense of relief and reassurance and knew that I was in safe hands.”*

**Mrs Rennie, Gloucestershire**





We *travel...*

## to the world's most inspiring holiday destinations

We've been organising holidays since 1951 and over the years we've learnt a thing or two from our customers about what makes a fantastic holiday. That's why we always offer great value for money, find the best hotels and most inspirational locations and seek out unique and memorable holiday experiences for you to treasure.

So, whether you want to laze on a sun-kissed beach in the Caribbean... trek the mountains of Nepal... enjoy a leisurely river cruise on Europe's waterways... sail along Turkey's Blue Coast by gulet... join an unforgettable ocean cruise aboard one of our own elegant ships or with one of the carefully selected cruise lines we work alongside... Saga can give you the holiday of your dreams, whatever your taste and budget.

---

### When you call please state reference **CGS33**

#### **Saga ocean cruising**

0800 50 50 30  
[saga.co.uk/cruises](http://saga.co.uk/cruises)

#### **Worldwide holidays**

0800 414 383  
[saga.co.uk/holidays](http://saga.co.uk/holidays)

#### **Europe and the Mediterranean**

0800 300 500  
[saga.co.uk/holidays](http://saga.co.uk/holidays)

#### **River cruising**

0800 300 400  
[saga.co.uk/  
rivercruises](http://saga.co.uk/rivercruises)

#### **UK holidays**

0800 414 441  
[saga.co.uk/holidays](http://saga.co.uk/holidays)



We can also take care of your other travel needs such as foreign currency. Saga Travel Money can provide competitive exchange rates, 0% commission on foreign currency and delivery to your door.

That's not all... Saga works in association with leading brands to bring exclusive discounts and offers on a wide selection of goods and services, including discounted theatre tickets and exclusive packages.



---

#### **Saga Travel Money**

0800 904 7236  
[saga.co.uk/travelmoney](http://saga.co.uk/travelmoney)

#### **Warner Leisure Hotels**

0330 100 9780  
[saga.co.uk/warner](http://saga.co.uk/warner)

#### **Saga Partner Discounts**

[saga.co.uk/partnerdiscounts](http://saga.co.uk/partnerdiscounts)

#### **UK Short Breaks**

[saga.co.uk/shortbreakdeals](http://saga.co.uk/shortbreakdeals)

#### **Travel extras**

[saga.co.uk/travelextras](http://saga.co.uk/travelextras)

#### **Self Catering Holidays**

[saga.co.uk/selfcatering](http://saga.co.uk/selfcatering)

#### **Laithwaite's Wine**

[saga.co.uk/laithwaites](http://saga.co.uk/laithwaites)





We *provide...*

a range of financial and legal products and services tailored exclusively for people over 50

Helping you make the most of your money

As well as the everyday financial needs such as savings, credit cards and making the most of any investments you may have, there are additional considerations that solely concern our age group such as making the most of your pension pot when you retire, seeing if your home could help you achieve a more comfortable retirement, and the options available to help fund long term care. Planning your financial future when you're over 50 can be complex and daunting but the financial choices you make (or don't make) now have a lasting impact on your future.

---

When you call please state reference **CGS33**

**Saga Savings Accounts**

0800 066 5701  
[saga.co.uk/savings](https://saga.co.uk/savings)

**Saga Share Dealing**

0800 206 1950  
[saga.co.uk/sharedealing](https://saga.co.uk/sharedealing)

**Saga Platinum credit card**

0800 096 4082  
[saga.co.uk/creditcard](https://saga.co.uk/creditcard)

**Saga Retirement Income Service**

0800 145 5887  
[saga.co.uk/annuityguide](https://saga.co.uk/annuityguide)

Saga Personal Finance provides financial services and products to meet these particular concerns. So whether you're seeking a pension annuity, thinking about releasing equity from your home, need help planning for your retirement or are wondering how to fund residential care, Saga can offer a range of tailored products to help you make the most of your money and your assets.



Saga Personal Finance is a registered trading name of Acromas Financial Services Limited, which is authorised and regulated by the Financial Conduct Authority. Acromas Financial Services Limited is registered in England and Wales (Company No. 3023493). Registered office: Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

---

**When you call please state reference CGS33**

**Saga Care Funding Advice Service**

0800 051 5634  
[saga.co.uk/ltc](http://saga.co.uk/ltc)

**Saga International Payments**

0800 015 0995  
[saga.co.uk/international-payments](http://saga.co.uk/international-payments)

**Saga Equity Release Advice Service**

0800 051 5635  
[saga.co.uk/equityguide](http://saga.co.uk/equityguide)





## Legal services – for when life becomes a little complicated

We all need legal advice and support at times – perhaps for something planned, such as moving house or making a Will; or for something unexpected, such as illness or bereavement.

Whatever it might be, Saga Legal Services are available at competitive fixed prices, designed to give you easy access to specialist legal support when you need it most. For example, the Saga Conveyancing Service can assist with buying or selling property; or, if you need to write a Will or set up a Trust, the Saga Will Writing Service can help. If you're the Executor of an Estate, or need help with probate, the Saga Probate Service is there to guide you through; plus we can arrange Lasting Power of Attorney if you want a trusted friend or relative to make important financial decisions on your behalf.

---

### When you call please state reference **CGS33**

**Saga Wills and Estate Planning**  
0800 015 0581  
[saga.co.uk/legal](http://saga.co.uk/legal)

**Saga Probate Service**  
0800 056 0134  
[saga.co.uk/legal](http://saga.co.uk/legal)

**Saga Conveyancing Service**  
0800 051 2997  
[saga.co.uk/legal](http://saga.co.uk/legal)

**Lasting Power of Attorney**  
0800 015 0581  
[saga.co.uk/legal](http://saga.co.uk/legal)

*We care...*

## about helping people to retain their independence

Nobody wants to lose their independence as they get older but sometimes a little help is needed to continue enjoying the freedom, comfort and security of your own home.

Here at Saga we offer a range of services to help you stay independent in your home:

- Saga Healthcare is a nurse-led, visiting home-care service that is 100% tailored to your needs and requirements
- Saga SOS is a 24/7 personal alarm service that instantly connects you to help at touch of a button.

---

**When you call please state reference **CGS33****

**Saga Healthcare**

0800 145 5566

[sagahealthcare.co.uk](http://sagahealthcare.co.uk)

**Saga SOS personal alarm**

0800 068 5059

[saga.co.uk/SOS](http://saga.co.uk/SOS)



*Over the past five years,  
the Saga Charitable Trust has  
donated more than £1 million  
to projects around the world*



## We support...

### through our charity work

The Saga Respite for Carers Trust gives unpaid family carers a much needed break by awarding free holidays every year to nominated carers and their travelling companions, while also paying for their loved ones' respite care.

The Saga Charitable Trust helps underprivileged communities in developing countries that host Saga holidaymakers. We support sustainable projects that focus on education, training, healthcare and income generation.

---

#### When you call please state reference **CGS33**

**Saga Respite  
for Carers Trust**  
sagacarerstrust.org  
Registered charity  
No 1124709

**Saga Charitable Trust**  
sagacharitabletrust.org  
Registered charity  
No 291991




# We *inform* and *entertain*...

online at [saga.co.uk](http://saga.co.uk)

Our website has lots of useful information and guides to download. Whether you're after information on inheritance tax, want to know the best time to plant your veg, or like to keep tabs on the latest film releases, you'll find this and more.

There's practical information covering everything from Wills and retirement planning to holiday destinations, and lots of interesting articles on popular culture, home and leisure.

Plus, if you get an insurance quote or buy a policy online, you'll have access to your quote details and documents for most of our products via MySaga. This is a secure section of our website that lets customers view and manage their insurance quotes and policies.

You can also find us on the major social media sites. So why not like us on Facebook  follow us on Twitter  or check us out on Instagram  for daily giveaways and prize draws.

[saga.co.uk](http://saga.co.uk)





## We *engage* and *influence*... through our bestselling magazine

From health to home; celebrities to culture, recipes to royals, new technology to nostalgia, bloggers to books, Saga Magazine provides a mix of informative and entertaining content. With a wealth of expert columnists such as Paul Lewis and Annie Shaw, we keep you informed on all that you are entitled to and changes to policies that could affect you in the future.

*386,354\* readers subscribe to Saga Magazine*

\*ABC January–June 2015

---

When you call please state reference **CGS33**

Saga Magazine  
0800 056 1057  
sagamagazine.co.uk