

Customer Relations Department
The Saga Building
Middelburg Square
Folkestone
Kent
CT20 1AZ

Mr John Layte
Goonhillend
Goongumpas
St. Day Redruth
Cornwall
United Kingdom
TR16 5JL

31st March 2021

Our Reference: SSL1012499

Dear Mr Layte

I write further to my email dated 26th March 2021, and I have now had the opportunity to investigate the concerns you have raised regarding your Saga Home Insurance policy numbers: 936497944 & 936414718

My understanding of your complaint is that you are unhappy Saga cannot provide cover for your properties, as you were unable to confirm if they were built pre – 1800.

You are also unhappy that you received a letter from Saga, claiming you told us your annex property was not in a good state of repair, when you did not advise this.

You are displeased that our Underwriting Department refused to send another letter confirming they were incorrect in stating your annex is not in a good state of repair.

You are frustrated with the increase in the premiums Saga provided, for your properties.

You are unhappy with the information provided by our Customer Relations Department after you received a letter from our Underwriting Department stating, you would need to declare your policy cancellation to other insurers.

You are not happy about the email that was sent by your previous case handler, as this did not include the available times that she was working.

You are not happy with the service provided by our Underwriting advisor, as you felt she handled the whole matter poorly.

You feel Saga have deliberately put obstacles in your way regarding this whole process as you were selling your properties.

You are not happy being asked to pay an outstanding balance of £5.09, for a policy that was cancelled by Saga.

You feel Saga are partly to blame for the sale of your property falling through, because of the delays. You had to employ people to clear the property instead of dealing with it yourself, as

this matter has cost you unwanted time being spent. You have requested reimbursement of £650.

Firstly, I would like to apologise for the frustration and upset caused by this matter, our service has clearly fallen short of what you were expecting, moving forward we will do better for you. Following my investigation into your concerns, I can confirm that our underwriters require to know the exact year of build for property's that were built pre 1850. In this instance, as the year of build for your properties was unknown, Saga are regrettably unable to provide cover, which resulted in the cancellation of your policy. I can understand the frustration this has caused you, unfortunately to ensure we are providing cover correctly, we must obtain the correct year the property was built. It may help to explain, had this been brought to our attention that the insured properties year of build was unknown, this would have been referred to our Underwriters at the inception of this policy. Your underwriter Prestige would not have been able to provide cover for this property. I am unable to uphold this part of your complaint.

I would also like to apologise for any upset caused by our Underwriting Department, after you received a letter dated 29th January 2021, confirming your annex property was not in a good state of repair. It may help to explain, this letter was correctly issued based on the information you provided us, regarding the property. You confirmed with our advisor that the property had no water in the kitchen and was not in a good state of repair. After a second conversation, you further clarified to our Underwriting Department that your kitchen was fully functioning, and your pipe was capped. Unfortunately, I am unable to uphold this part of your complaint as our underwriters have followed the correct process and issued the correct letter, based on the information you provided. After you further clarified the situation with Saga, this was then correctly amended on our system and the state of repair was no longer an issue, only the year of build of the property.

I'm sorry you are unhappy our Underwriting Department, as they refused to send you an amended letter confirming your property was in a good state of repair. Following my investigation into this matter, I can confirm Saga did correctly provide a follow-up letter dated 5th February 2021, which removed the paragraph confirming your property was not in a good state of repair. This was removed, after you provided further clarity on the state of repair of your property. I am unable to uphold this part of your complaint.

I have also spoken with our Pricing Department regarding your concerns raised about the premiums provided. Unfortunately, they have confirmed that the premiums have been calculated correctly, based on the correct risk information presented to the underwriter. It may help to explain Saga do not have any influence over the premiums that our underwriters produce, as these are calculated independently based on the rates, risks and cover levels and the premium you have been offered, was the lowest price available from our panel of insurers this year. Whilst I am unable to uphold this part of your complaint, I'm sorry if this was not the answer you were expecting, as I appreciate any premium increase is frustrating.

I have reviewed the recorded telephone conversation dated 5th February 2021 and I'm sorry for the incorrect information that was provided by our Customer Relations Department. It was incorrectly confirmed during this conversation, that you did not need to declare your cancellation to other insurers. It is our intention to make your life easier not harder, and clearly, we have not done our job on this occasion. Let me reassure you, that this will not happen again. I can confirm the cancellation of your policy will need to be declared to other insurers as cancelled by insurer. I will be upholding this part of your complaint and feedback will be provided to the relevant individual, to ensure we improve the service we provide to our customers in the future.

I would like to apologise for any frustration caused from the email sent by a Customer Relations Executive, which did not include the available times she was working. It may help to

explain, we do not provide shift times within our email correspondence, as we can not guarantee availability between these hours, due to holidays, meetings and absence. Whilst I am unable to uphold this part of your complaint, I can understand your point of view and feedback will be provided to see how we can improve our email correspondence in the future.

I'm sorry for any upset caused by our Underwriting advisor that was dealing with your policy. I can understand this situation was very stressful and you wanted to make sure your properties were covered. I have reviewed the process our advisor has followed, and I can confirm I am happy with the service provided. Based on the information that was provided by you, our advisor has acted correctly and attempted to speak with your underwriter directly to ensure your properties were covered. Following your concerns, this was then transferred to an Underwriting Manager to review and unfortunately, it was confirmed Prestige were unable to offer cover based on the year of build. Regrettably, I am unable to uphold this part of your complaint.

I would like to apologise that you feel Saga have deliberately put obstacles in your way, after advising us you were selling your property. I can understand why you feel this way, based on the back and forth with our Underwriting Department regarding the year of build of your property. It may help to explain, our underwriters have followed the correct process in this matter, to make sure your properties are fully covered in the event of a claim, and your risk information provided is correct. Due to you not knowing the exact year of build, our Underwriting Department have referred over to the underwriter all the risk information you have provided, but unfortunately, they have declined to provide cover, as you confirmed one of the property walls, was as old as early 1700's, when speaking with the Underwriting Manager. Regrettably, I am unable to uphold this part of your complaint.

I'm sorry for the additional frustration caused, when you received an outstanding balance letter dated 9th February 2021, following the cancellation of your policy. I have spoken with our Accounts Department and I can confirm the amount of £5.09 has been calculated correctly, based on the time on cover when the policy was cancelled. Whilst I am unable to uphold this part of your complaint, I will waive this outstanding balance and I confirm you do not owe Saga this amount.

I'm sorry to learn that you spent unwanted time dealing with this matter, and the sale of your property fell through and did not go ahead. I can understand your frustration and I'm sorry you have spent unwanted time dealing with this matter, which resulted in you having to employ individuals to assist with clearing your properties. Unfortunately, Saga are unable to provide any reimbursement of these costs as our underwriters have followed the correct processes when trying to obtain cover for you. This was based on the information you have provided, which was correctly referred over to the underwriter Prestige. Regrettably, as the exact year of build was unknown, cover could not be provided. I am unable to uphold your complaint.

Considering the above, our service has clearly fallen short of what you were expecting, moving forward we will do better for you. I would like to offer you £30.00 compensation, to be raised via cheque. If you wish to accept my offer, please can you contact me using the information provided and I will speak with my Accounts Department and raise the above amount.

I would also like to mention, I have spoken with our Underwriter's regarding the ordinance maps you have provided, and unfortunately, we are unable to change the cancellation decision on your policy. It is recommended you declare the 7-day cancellation to any new insurer, to see how they wish to proceed.

I have now concluded my investigation and hope that the above explanation is satisfactory and answers the concerns you have raised. However, if you have any additional information not previously provided, that may impact the outcome of your complaint, please do not hesitate

to email me at services.customer-relations@saga.co.uk, write to me at the above address, or call me direct on 0800 092 3700.


If you remain dissatisfied with our response you have the right to refer your complaint to the Financial Ombudsman Service, free of charge - but you must do so within six months of the date of this letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The following website gives you more information on the Financial Ombudsman Service: <http://www.financial-ombudsman.org.uk>

For this purpose, this communication can be considered our final response on this matter and I have enclosed a leaflet providing further information on the Financial Ombudsman Service.

Yours sincerely


Richard Donellan
Customer Relations Executive
Chief Executive's Office