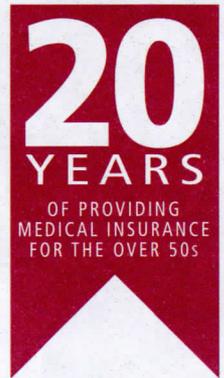


Dear Mr Toni

September 2009



Three months' private medical insurance free, when you pay by monthly Direct Debit*

If you discover you need hospital treatment, the last thing you want is to wait – particularly if you develop an uncomfortable condition that restricts your enjoyment of life or interrupts your work. At that point, you simply want to be treated as quickly as possible.

If you do not have private medical insurance, however, you can expect to wait alongside more than half a million others for NHS hospital treatment (Department of Health figures, June 2008). Although official waiting times are falling, you may still have to put your life on hold for up to 18 weeks – which is a long time if you are in a degree of discomfort. Also, NHS operations are sometimes cancelled at the last minute, which can add to the waiting time.

The alternative to waiting

There is a reassuring alternative to waiting for treatment on the NHS. At Saga, we provide a range of flexible, affordable health plans that enable you to select the cover most appropriate for your needs. All deliver prompt care at an extensive choice of private hospitals.

There's really no need to wait for medical treatment when you've got Saga Private Medical Insurance. Even if you already have cover with another provider, you will find it easy to switch to Saga, subject to our terms and conditions. Furthermore, we are currently offering three months of free cover when you pay by monthly Direct Debit. For a personal quotation, please call **0800 015 6835** stating the reference shown at the top of this letter. Alternatively, complete the attached coupon and return it to us free in the envelope provided.

Yours sincerely

A handwritten signature in black ink that reads "Roger Ramsden".

Roger Ramsden
Chief Executive

*Please note that this offer may be withdrawn at any time and is not available online.



SAGA
Healthcare done properly

Why wouldn't you protect



In a lifetime we spend
literally thousands of

pounds insuring our cars,
our homes, our valuables
and even our lives. Yet basic
good health is perhaps the
most precious asset we
have, and all too often we
don't protect it at all.

Why you should consider private medical insurance

In 2008 the Care Quality Commission reported that, while there have been recent improvements in NHS hospitals, a number of worries remain. Mixed-sex wards, shared amenities, night-time noise and difficulty in summoning help were just some of the concerns highlighted. Private hospitals offer the privacy and space to recuperate in peace.

Why you may need to review your existing cover

Saga provides a wide choice of policies, designed to reflect the huge advances in medical developments and the differing demands and budgets of today's over 50s. As well as more relaxed acceptance and switching terms, we can offer you the advantages of private healthcare at surprisingly affordable prices.

your most precious asset?

Ten reasons to choose Saga for your private medical insurance

- **Saga has been providing private medical cover for over 20 years** - during this time we have become very experienced at responding to the specific healthcare needs of today's over 50s and we have developed an efficient, friendly service.
- **Policies to meet your needs and budget** - we offer a comprehensive range of plans to satisfy most people's requirements, so you are almost certain to find an option that suits your own individual needs and budget.
- **Policies underwritten by one of the market leaders** - Saga HealthPlans are underwritten by the UK's second biggest private medical insurer, whose expertise and negotiating strength enables us to maintain premiums at a competitive level.
- **A unique range of policies** - Saga HealthPlans include features that are not available anywhere else. For example, we will reduce your premium if you opt to use the NHS whenever treatment is available within four weeks. Since other providers insist on six weeks, you are more likely to be treated privately with Saga.
- **Easy to switch** - Saga wants to make the benefits of private healthcare accessible for more of today's over 50s. That's why we do not insist on an upper age limit or a medical. It is also easy to switch to Saga from another provider.
- **Competitive premiums** - Saga offers some of the best value policies on the market.
- **Cover for high blood pressure** - we can often provide cover for people with hypertension and some related conditions, subject to an additional premium and a simple health declaration.
- **Ways to reduce your premium** - having selected your preferred plan, you can save money in a number of ways. For example, opt to pay an excess, choose our 4-week NHS option or pay annually in advance.
- **No Claim Discount protection** - enables you to make one claim without affecting your No Claim Discount. Available to a policyholder on our moratorium or full medical history underwriting terms, for an additional premium.
- **UK based service with no automated phone menus** - during office hours you will be able to speak to a real person without pressing lots of buttons - just one aspect of Saga's commitment to customer care.

All Saga HealthPlans deliver prompt treatment at an extensive choice of hospitals, where you can expect a private room (usually with en suite facilities), a good choice of food and unrestricted visiting hours.

