

CHANGES TO POLICY WORDING APRIL AND AUGUST 2013 AND MARCH 2014

COMMERCIAL VEHICLE

With effective from 1st April 2013 the following changes have been made to the policy wording. A copy of the policy wording, **April 2013 (K)**, can be obtained from your intermediary or you can download a copy from www.sabre.co.uk

B10 WINDOW BREAKAGE – This has been changed to add:-

The insurer will not be liable for damage to sunroofs or glass roofs under this section of the policy.

C5 RALLIES – This section has been renamed “C5 RACING AND DELIBERATE ACTS” and the wording has been changed to read:-

This Policy does not provide cover for any loss, damage, death or injury arising whilst your vehicle is being used in any rallies or as a result of racing formally or informally against another motorist, “road rage”, suicide or a deliberate act caused by you or any driver insured to drive your car.

Policy Booklet version has changed to read:- April 2013 (K)

With effective from 1st August 2013 the following changes have been made to the policy wording. A copy of the policy wording, **August 2013 (L)**, can be obtained from your intermediary or you can download a copy from www.sabre.co.uk

MATERIAL CHANGES – This section has been changed to **Important Changes** to comply with the Consumer Insurance Act 2012. Any reference in this policy wording to **material** has been changed to read **important**.

DATA PROTECTION

We have added the following sentence to this section –

These checks may also be carried out at the new business and/or renewal stage.

Policy Booklet version has changed to read:- August 2013 (L)

With effective from 1st March 2014 the following changes have been made to the policy wording. A copy of the policy wording, **March 2014 (M)**, can be obtained from your intermediary or you can download a copy from www.sabre.co.uk

A2 Definitions – a definition has been added for Road traffic Law.

B2 Loss of or damage to the insured vehicle by Fire or Theft – The additional excesses applied to young drivers between the age of 17 and 24 have been amended to:

	Vehicle Value			
Driver Age	£101 to £200	£201 to £300	£301 to £500	£501 to £150,000
17 -24 inclusive	£50	£100	£150	£200

D7 AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY – This entire section has been revised.

Sections D9 TELEMATICS & D10 USE OF TELEMATICS DATA – This entire section has been revised.

Policy Booklet version has changed to read:- March 2014 (M)