

CHANGES TO POLICY WORDING NOVEMBER 2014 & SEPTEMBER 2015

COMMERCIAL VEHICLE

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

DATA PROTECTION – This section has been revised to include our access to data held by the DVLA about policyholders and named drivers.

We have added a new section called - DVLA – MY LICENCE

D9 TELEMATICS – the following has been added to the end of paragraph 2 of this section:-

If the vehicle covered under this Policy is deemed to be a total loss and the vehicle is immediately replaced, no return of premium will be given and an additional premium may be required for the remaining portion of the Policy. No return of premium will be given for any subsequent policy adjustments, including driving behaviour adjustments, for the remaining portion of the Policy.

We have removed "We also reserve the right to cancel your policy should further instances of extreme driving events occur" from paragraph 7 of this section.

D11 MID TERM ADJUSTMENTS ON TELEMATIC POLICIES – This entire section is new

The address of the Financial Ombudsman Service has been updated to: - Exchange Tower, London, E14 9SR

Policy Booklet version has changed to read:- **November 2014 (N)**

With effect from 1st September 2015 the following changes have been made to the policy wording. A copy of the policy wording, **September 2015 (O)**, can be obtained from your intermediary or you can download a copy from www.sabre.co.uk

CHANGE TO TELEPHONE AND FAX NUMBERS - All telephone and fax numbers for Sabre have changed from 0844 numbers to 0330 numbers. These have been amended throughout the Policy Wording and Keyfacts Summaries.

DATA PROTECTION – This section has been revised to clarify how we use your data.

D5 CANCELLATION – Changes in the law mean that the Certificate of Insurance no longer needs to be returned to us upon cancellation of the policy, so all reference to this requirement has been removed from this section.

ENDORSEMENTS – The following endorsement has been added to the policy wording

41 TRACKING DEVICE

The Insurer shall not be liable for loss of, or damage to your vehicle caused by theft or attempted theft, unless your vehicle is fitted with a tracking device using GPS satellite technology for which there is continuous subscription.

Policy Booklet version has changed to read:- **September 2015 (O)**