

## **CHANGES TO POLICY WORDING MARCH & NOVEMBER 2014**

### **COMMERCIAL VEHICLE**

With effective from 1<sup>st</sup> 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](http://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:

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

**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)**

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With effective from 1<sup>st</sup> 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](http://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)**