



Insurance Company Limited

Dear Customer,

SABRE Private Car, Private/Public Hire and Small Commercial Vehicle policy wording has changed

With effective from 1st April 2013 the following changes have been made to the policy wording. A copy of the policy wording, April 2013 (AD), 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 (AD)

With effective from 1st August 2013 the following changes have been made to the policy wording. A copy of the policy wording, August 2013 (AE), 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 (AE)

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

B14 COURTESY CAR - (Comprehensive policies only excluding vans and public / private hire use)

This is an entirely new section and has been added to replace the details shown on the customer letter which has now been removed as obsolete.

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 (AF)