

CHANGES TO POLICY WORDING MAY 2018 & MARCH 2019

With effect from 1st May 2018 we have introduced a completely new wording. The wording has been split into easy to read sections and you can download a copy from our website <https://sabre.co.uk/broker/policy-wordings-and-ipids>.

As well as changing the design we have also amended some regulatory wording which is detailed below:

DATA PROTECTION – This section has been enhanced to include changes for incoming General Data Protection Regulation (GDPR). GDPR is a legal framework that sets guidelines for the collection and processing of personal information of individuals within the European Union (EU).

FRAUD PREVENTION – The Claims and Underwriting Exchange Register, previously maintained by Insurance Database Services Ltd (IDSL), and the Motor Insurance Anti-Fraud and Theft Register, previously run by the Association of British Insurers (ABI) are now both maintained by the Motor Insurers' Bureau (MIB) and we have amended our wording to reflect this.

Policy wording version has changed to read: May 2018 (P)

With effect from 1st March 2019 our Commercial Vehicle policy wordings will be changing. You can download a copy of the new wording from our website <https://sabre.co.uk/broker/policy-wordings-and-ipids> or obtain a copy from your insurance intermediary. The changes are as follows:

Statement of Fact has been changed to read statement of insurance throughout the document.

The definition agent/intermediary – this has been split into two definitions and highlighted throughout the policy wording as appropriate.

No Claim Discount (NCD)/No Claim Bonus (NCB) – this has been amended to refer to No Claim Discount (NCD) only.

In-car entertainment has been amended to read in-vehicle entertainment throughout the document.

Glass cover – the excess for replacement glass has been increased from £75 to £85.

Glass repair – the excess for glass repair has been increased from £15 to £20.

Exceptions to C – the wording in m) and n) has been changed to read:

- m) *death or injury of any person caused by:*
 - a) *food poisoning*
 - b) *anything harmful contained in goods supplied*
 - c) *any harmful or incorrect treatment given at or from **your vehicle**.*
- n) *liability for death, injury or damage resulting from the **insured vehicle**, or of machinery attached to it, being used as a tool of trade*

Section E – No Claim Discount (NCD) – this section has been enhanced to make the terms clearer.

Section H 2c – the first paragraph has been changed from to read:

If you or anyone representing you makes a claim or a statement in connection with any claim or part of any claim that is fraudulent, false or exaggerated we may:

Section H 3) – we have withdrawn the use of fax machines so the fax number has been removed.

Section H 8) – The following has been added to end of this general exclusion:

If you sell your vehicle and you are not replacing it then cover under this policy will automatically terminate.

Section H 20) - This following general exclusion has been added and reads as follows:

Cyber – We shall not be liable for any, death, bodily injury, loss or damage as a result of interference, malfunction or failure, either accidental or deliberate, with the vehicles electronics, computer systems or artificial intelligence systems as a result of an act of cybercrime or a similar malicious act.

The policy wording version has changed to March 2019 (Q).