

## **CHANGES TO POLICY WORDING May 2018 & MARCH 2019**

With effect from 1<sup>st</sup> 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 and added some new benefits which are 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.

### **In-car entertainment equipment and satellite navigation systems**

We have amended this section so that replacement costs are unlimited subject to the equipment being manufacturer fitted and on the vehicle at the time of first registration.

### **Personal effects**

We have increased cover from £100 to £150.

### **Replacement locks**

If the keys to your vehicle are stolen then we will now pay up to a maximum of £500, after deducting excesses, towards replacing keys and locks on your vehicle. A claim for this reason will prejudice your No Claims Discount.

### **Child car seats** – (Policy Limit - £100 per seat)

We will now pay towards the replacement of child car seats if your vehicle is involved in an accident.

### **Hotel Cover**

We will reimburse hotel expenses up to the maximum amount of £200 in total following an accident, fire or theft in the event that your vehicle is no longer roadworthy and you are stranded away from your home.

### **Uninsured driver cover**

Should you or a named driver on the Policy be involved in an accident caused by an uninsured motorist, we will not reduce your no claims discount or charge you any excess in respect of the claim you make.

There are conditions attached to these new benefits and these will only apply to certain levels of cover so we would ask that you thoroughly read your policy wording to ensure you are familiar with your revised terms.

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

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With effect from 1<sup>st</sup> March 2019 our Private Car, Taxi and Small 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 statement of insurance throughout the document.

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

NCD/NCB – this has been amended to refer to just NCD.

In-car entertainment – this 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 n) has been changed and o) has been added and both now read:

- n) *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**.*
- o) *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 – this section has been enhanced to make the terms clearer.

Section G 1 f) has been added and reads:

- f) *used for private or public hire outside of **your** licenced operating area.*

Section H 2c – this initial paragraph has been changed 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 – has been changed to read:

*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 number has changed to March 2019 (AJ)