

Dear Customer

Our Commercial Vehicle policy wording has changed with effect from 1<sup>st</sup> March 2019. You can download a copy of the new wording from our website <https://sabre.co.uk/broker/policy-wordings-and-ipids>. 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Section H 3) – we have withdrawn the use of fax machines so the fax number has been removed.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).