

Dear Customer

Our Private Car, Taxi and Small Commercial Vehicle policy has changed 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 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Section H 3) – We have withdrawn the use of fax machines so the fax number has been removed.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)