Dear Customer

Our Private Car, Taxi and Small Commercial Vehicle policy has changed from 1st March 2021. 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:

Definitions – we have defined Commercial Vehicle, Courtesy vehicle, Over the Air (OTA) and Unapproved repairer.

Section A & B – What we cover – We have added a paragraph on repair of any Advanced Driver-Assisted Systems (ADAS).

Section A & B – What we cover – We have defined our liability for payment of claims on Hire Purchase and Lease Hire vehicles.

Section A & B – What we cover – We have added Exceptions – use of Unapproved Repairers and an excess of £200 if you choose not to use our repair network.

Section A - Courtesy vehicle – we have added a section around insurance cover on courtesy vehicles.

Section A - Glass Cover – we have changed our excess for replacement of glass from £85 to a variable excess. You should refer to your schedule for details of the windscreen excess applicable to your vehicle and ensure you read this section fully as there are also exclusions now applied. The contribution we make should you not use one of our approved repairers for glass replacement is now no more than £75 and the maximum number of glass panels that can be replaced under a single glass claim is restricted to two.

Exceptions to A & B – point j) iv) and v) have added to include Keyless entry systems, fitted security devices and point o) has been added covering repossession of vehicles by the rightful owner.

Section D – Foreign Use – we have added point 6 and will now issue an annual Green Card to Northern Ireland policyholders to allow travel across the Irish border.

Section F – Driving Other Cars – we have now added a section confirming what we will and will not cover when you are Driving Other Cars under this policy.

Section G – General Exclusions – We have added three more exclusions numbered 21, 22 and 23. Please ensure you read these carefully as they may affect your insurance cover.

Section H – General Conditions 2) Misrepresentation of Risk, c) paragraph 1 and point iii – we have added the ability to render a policy null and void should you make a statement in connection with any claim knowing it to be fraudulent.

Section H – General Conditions 3) Claim notification and co-operation – we have added details of our online form which you can complete if you wish to inform us of an incident for information purposes only.

Section H – General Conditions 3) Claim notification and co-operation – we have added a paragraph to confirm you only have 14 days to replace a vehicle that is a total loss.

Endorsements – we have updated the wording in endorsement 39 for Driving Other Cars

Complaints procedure – we have removed reference to the Online dispute resolution service.

The policy wording version number has changed to March 2021 (AK)