



Dear Customer

Our Private Car, Taxi and Small Commercial Vehicle policy has changed from 1st March 2022. 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:

All reference to "**proposal form**" has been removed throughout the policy wording as this has been replaced by **statement of insurance**.

Definitions – we have amended our definition for "**Excess**" to include windscreen and unapproved repairer excesses.

Definitions – we have amended our definition for "**Proposal form/Statement of insurance**" to remove reference to "**Proposal form**".

Definitions – we have amended our definition of "**Spouse/Civil Partner**".

Section A - Personal effects – we have amended point c under this section to include cover of dash cams.

Exceptions for sections A & B – we have moved point m) up to point e), the wording has not changed.

Section D - Foreign Use – we have removed point 6 as Green Cards are no longer required for travel between Northern and Southern Ireland.

Section F – Driving other cars – We have added an additional exclusion as point a) under this section which excludes driving other cars cover for vehicles lent to you by your employer or partner.

Section G – General exclusions – 5) Racing and deliberate acts – we have expanded our wording to include reference to Nürburgring.

Section H – General Conditions - 6) Contribution – this wording has been changed to read "We will not pay a claim if any loss, damage or liability covered under this policy is also covered under any other insurance."

Endorsements – 39 - Driving other cars - We have added an additional exclusion as point a) under this section which excludes Driving other cars cover for vehicles lent to you by your employer or partner.

The policy wording version numbers have been changed. The new wording will be AL 03/22 PC.

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

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