

Dear Customer

Our Private car, Taxi and Small Commercial Vehicle policy wording will be changing with effect from 1<sup>st</sup> March 2023. 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:

**SECTION B - Personal Effects** - We have always included cover for Personal Effects for Comprehensive policies where there is a fire or theft claim and the wording has now been added to this section.

**Exceptions to Sections A & B** – Point e) has been amended to read:

*loss of or damage to your vehicle arising from it being taken by, or driven by, a person who was not an insured driver under the policy, but was a member of your family or household or an employee, or any other person known to you, unless the individual is reported to the police.*

**SECTION F – Driving Other Cars** – We have added “cover available only where confirmation appears on the Certificate of Motor Insurance” to clarify when this cover will apply.

**SECTION G – General Exclusions – Point 20) Cyber** has been amended to read:

*We shall not be liable for any, death, bodily injury, loss or damage as a result of:*

- i. 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.*
- ii. installation of unapproved software and/or apps from third party sources not recommended by your vehicles’ manufacturer*
- iii. self-modification of the vehicles’ software*
- iv. browsing untrusted websites within in-vehicle web browsers*
- v. remapping ECUs to change vehicle performance beyond the standard vehicle manufacturer specification.*
- vi. exposure of vehicle vulnerabilities and exploiting them.*
- vii. the use of third party dongles to manipulate in-vehicle functionality.*

**SECTION G – General Exclusions – Point 21) Over the Air (OTA)** has been amended to read:

*We shall not be liable for loss or damage caused by Over the Air (OTA) updates where:*

- i. your vehicles manufacturer has recommended installation and this has not been carried out.*
- ii. updates not approved by your vehicles’ manufacturer have been downloaded.*
- iii. upgrades or modifications, approved by your vehicles’ manufacturer, whether temporary or permanent, have not been disclosed to us.*

**SECTION G – General Exclusions – Point 24) Dual Insurance Cover** has been added.

**SECTION H – General Conditions** – 2 a) vi. has been added.

**SECTION H – General Conditions** – 9 cancellations – we have enhanced the wording to allow notification of cancellation both in writing or by telephone.

**SECTION H – General Conditions** – 9 cancellations – We have removed reference to 8 month policies from the cancellation scale and charges table.

The policy wording version numbers have been changed. The new wording will be AM 03/23 PC.