



Dear Customer

Our Private car, Taxi and Small Commercial Vehicle policy wording will be changing with effect from 1<sup>st</sup> July 2025. You can download a copy of the new wording from our website [sabre.co.uk/broker/policy-wordings-and-ipids](https://sabre.co.uk/broker/policy-wordings-and-ipids). The changes are as follows:

**Defined words throughout the document have been capitalised and emboldened.**

**IMPORTANT CHANGES** on the introduction page has been replaced by **YOUR DUTY TO NOTIFY US OF INFORMATION AND IMPORTANT CHANGES**. This section has been re-written and expanded so please read this carefully.

The telephone number for reporting claims from abroad has been changed to **+44 330 024 8000**.

**DEFINITIONS** – We have removed reference to Great Britain and replaced it with United Kingdom. We have also defined Market Value, Renewal and Roadworthy.

#### **CHANGES TO SECTION A**

**What we cover** – We have replaced "vehicle value" with "Market Value", removed reference to declared value and added "In the event of settlement under this provision the original **Vehicle** will become **Our** property."

**IN-VEHICLE ENTERTAINMENT EQUIPMENT AND SATELITE NAVIGATION SYSTEMS** – We have added the wording "A maximum contribution of £1000 will be paid towards the replacement of aftermarket in-**Vehicle** entertainment equipment or satellite navigation systems in the event of any loss of or damage to such equipment which includes radios, tape and CD/DVD playing equipment, televisions, game consoles and screens." This was previously under **EXCEPTIONS TO SECTIONS A & B – What we do not cover**.

**GLASS COVER** – We have added "**We** may use glass or parts not supplied by the original manufacturer" to this section. We have also removed the cost for windscreen repair which will now be displayed on your **Policy Schedule**.

#### **CHANGES TO SECTION B**

**What we cover** – We have replaced "vehicle value" with "Market Value", removed reference to declared value and added "In the event of settlement under this provision the original **Vehicle** will become **Our** property." We have also added "require thefts or attempted thefts to be reported to the Police and a crime reference number obtained."

**IN-VEHICLE ENTERTAINMENT EQUIPMENT AND SATELITE NAVIGATION SYSTEMS** – We have added the wording "A maximum contribution of £1000 will be paid towards the replacement of aftermarket in-**Vehicle** entertainment equipment or satellite navigation systems in the event of any loss of or damage to such equipment which includes radios, tape and CD/DVD playing equipment, televisions, game consoles and screens." This was previously under **EXCEPTIONS TO SECTIONS A & B – What we do not cover**.

#### **Exceptions to A & B**

We have added c) Manufacturing defects.

We have expanded the wording in f).

We have removed j) relating to in-vehicle entertainment and replaced it with "j) damages or losses arising from repairs or mechanical procedures or testing being undertaken on a road or other public place."

We have amended n) to read "any amount more than £500".

#### **CHANGES TO SECTION E – No Claim Discount (NCD)**

We have reworded this section to make this clearer.

## CHANGES TO SECTION F - Driving other cars

We have amended a) to read "business partner".

We have added d) "if the **Vehicle** is a **Commercial Vehicle**."

We have amended i) to read "if the **Insured Vehicle** specified on the current **Schedule** has been disposed of in any way including given away or sold and there has been a transfer of interest in the **Vehicle** then upon the transfer this **Policy** and all cover contained within it is immediately and automatically terminated including cover for driving other **Vehicles**."

We have added j) which reads "if **Your Insured Vehicle** is a total loss, **You** have not purchased a replacement within 14 days of receiving settlement from **Us** and/ or **We** have not agreed to insure the replacement **Vehicle**, then this Driving Other **Cars** cover ends immediately on expiry of those 14 days and this **Policy** will be immediately and automatically cancelled on the expiry of those 14 days with no return of premium unless **We** agree to extend those 14 days."

## CHANGES TO SECTION G – General Exclusions

We have added d) "used for taking part in any illegal activities."

We have amended e) to read "driven by **You** or any person, should it be proved to **Our** satisfaction that the driver was driving under the influence of drink or drugs. A conviction under the relevant law (including convictions for the offences of failure to provide a sample of breath, urine or blood when required, unless there is a legal exemption) shall be deemed to be conclusive evidence of the condition of the driver at the time and date of the occurrence giving rise to the conviction."

We have reworded **2) Contractual Liability** to make it clearer.

We have reworded **4) Radioactive contamination and explosive nuclear assembly exclusion**.

We have enhanced **20) Cyber** so the 1<sup>st</sup> sentence now reads "**We** shall not be liable for any, death, bodily injury, loss or damage except to the extent that **We** must provide cover under the Road Traffic Acts as a result of:"

## CHANGES TO SECTION H – General Conditions

We have moved all points down and added 1) which reads "**Compliance Obligations**

For **Us** to make any payments under this **Policy**, **You** must comply with all the terms and conditions of **Your Policy** and all applicable **Endorsements** as listed in the **Schedule**."

We have reworded 3) c) Claims fraud.

We have extended the wording 4) **Claim notification and co-operation**.

We have amended the wording in 5) **Conduct of claims/subrogation**.

We have removed 6) **Contribution** as this was a duplication of **SECTION G 24) DUAL INSURANCE**.

## CANCELLATION

We have reworded the cancellation section to make it clearer.

## ENDORSEMENTS

We have reworded Endorsement 39 to match the wording in **CHANGES TO SECTION F - Driving other cars**.

## COMPLAINTS

We have added our dedicated phone number and email address to this section.

## DATA PROTECTION

We have added "Credit checks may also be carried out to understand **Your** ability to meet the cost of insurance premiums." to this wording.

## DVLA – MyLicence

We have added "This does not remove the responsibility upon **You** to provide details of convictions etc." to the wording.

The policy wording version number have been changed. The new wording will be **AN 07/25 PC**.