

Sabre Private Car and Small Commercial Vehicle Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the Policy Wording, a copy of which is available on request.

This is a private car / small commercial vehicle / private and public hire vehicle insurance policy.

There are a number of documents that relate to your insurance policy and these are listed below. These documents should be kept together as they form the basis of the insurance contract and indicate the extent of the cover provided under your Policy.

Policy Wording

This contains the full terms and conditions of your contract – Version April 2011 (AB)

Schedule

A document that gives details of the cover provided by your policy and of the permitted drivers.

Certificate of Insurance or Temporary Cover Note

This document is evidence of holding valid insurance cover. It displays the vehicle registration covered by your policy together with the permitted drivers and use.

Proposal Form or Statement of Insurance

This is the information you have provided us with and forms the basis of the contract.

What does this cover me for?

You can choose one of three different types of cover, which are summarised below with the lowest level of cover shown first:

Third Party Only (TPO)

If you are involved in an accident, you are covered for damage you cause to other people's vehicles or property or for injuries they sustain.

Third Party Fire & Theft (TPFT)

In addition to the cover provided above, you are also covered for loss of or damage to your own vehicle caused by fire or theft.

Comprehensive (COMP)

In addition to the cover provided above, you are also covered for any damage your vehicle sustains in an accident or for any damage caused by vandalism.

What are material changes?

A material change is one which will influence the acceptance or assessment of the risk. Material changes to a risk must be notified immediately they arise. Failure to notify means that the Policy may not operate to protect you.

Material changes could include the following:

- * accidents (fault or non fault)
- * convictions (motoring or criminal)
- * make & model of vehicle
- * vehicle modifications (cosmetic or performance enhancing)
- * annual mileage
- * thefts (of or from the vehicle)
- * policyholder's address
- * occupation (full or part time)
- * type of driving licence and date test passed
- * disqualifications
- * health matters
- * use of vehicle
- * drivers

This is not an exhaustive list so if you are in any doubt about whether or not facts may be considered material you should disclose them.

Table 1 Standard Features**The following will automatically be included in your policy, according to the cover you have selected**

Features & Benefits	Significant Exclusions or Limitations	Policy section	Comp	TPFT	TPO
Replacing your vehicle We will replace your car with a new one of the same make, model & specification if your car is stolen and not recovered within 28 days of you reporting the theft to us. We will also replace your car if the cost of repairs exceeds 60% of the manufacturer's current retail price of a new identical car (including Vehicle Tax and VAT).	Does not apply where: <ul style="list-style-type: none"> Vehicle defined as "personal import" or "very low volume" imports by the Department of the Environment, Transport and the Regions Vehicle is a van, commercial vehicle or taxi Mileage at the time of loss or damage exceeds 10,000 miles The car must be under one year old and you must have owned the car since it was first registered as new.	B13 & B12	✓	X	X
Personal belongings Cover up to a maximum of £100 for any one occurrence for personal belongings, if they are lost or damaged by an accident, fire, or theft if located in your vehicle.	Does not apply to: <ul style="list-style-type: none"> Mobile telephones Portable satellite navigation systems Money, stamps, tickets, documents or securities Tools, goods or samples carried in connection with any business or trade The theft of personal property from a convertible car unless the property is stolen from a locked luggage compartment or glove box Property covered under any other insurance policy 	B9	✓ £100	X	X
Personal accident Provides a £5,000 maximum payment to any one person, should you and/or your spouse be killed, suffer the loss of any limb or the total and permanent loss of sight, while driving or travelling in your vehicle.	Does not apply to: <ul style="list-style-type: none"> Suicide or attempted suicide If the injured person was under the influence of alcohol or drugs If the injured person was not complying with the law regarding seat belts 	B11	✓ £5000	X	X
Audio equipment Provides cover up to a maximum of £150, or £750 if Endorsement 2 is shown on your schedule, for permanently fitted in car audio equipment.	Does not apply to: <ul style="list-style-type: none"> Radios, tape and CD/DVD playing equipment, satellite navigation systems, telephones, televisions, game consoles and screen carried in your vehicle. 	Exceptions to B2 & B3 / Endorsement 2	✓ £150	✓ £150	X
Foreign Travel Provides the full cover shown in your schedule in all EU countries and any country that follows EU directives and is approved by the Commission of the European Union.	<ul style="list-style-type: none"> Provided your main home is in the UK / Northern Ireland and those visits are temporary and do not exceed 13 weeks or half the policy term, whichever is the shorter period. You must notify us of your intended trip and possess a valid Green Card. 	B5	✓	✓	✓
Windscreen Cover We have special arrangements with leading windscreen companies to repair or replace your windscreen.	<ul style="list-style-type: none"> The level of cover available is stated in your Policy If the windscreen is replaced or if the existing screen is repaired, you will have to pay an excess amount which is stated in the Policy Wording and is deductible from the level of cover provided To obtain these benefits you should use one of our approved companies who will ask to see your Certificate of Motor Insurance.	B10	✓ Unlimited	X	X
Free Courtesy Car In the event of damage to your vehicle you will be offered use of a loan car whilst repairs to your vehicle are being carried out. Your damaged vehicle will be collected and re-delivered following repairs.	<ul style="list-style-type: none"> The provision of a loan car is subject to availability Loan cars are not available if your vehicle is written off Loan cars are not available if the vehicle covered under the policy is a van, commercial vehicle or insured for private or public hire use To obtain this benefit you must use one of our approved repairers.	Claims Info	✓	X	X
Two Way Radios Cover is provided for permanently fitted radio transmitting and receiving equipment used in connection with the Policyholder's occupation.	<ul style="list-style-type: none"> Only available on Private or Public Hire policies. This endorsement is subject to the terms, conditions and exceptions of the Policy Any policy excess is deducted from the sum insured. 	Endorsement 4	✓ £500	✓ £500	X

Table 2 Optional Features You may choose to include the following feature in your policy.					
Features & Benefits	Significant Exclusions or Limitations	Policy section	Comp	TPFT	TPO
No Claims Discount Protection We will not reduce your discount level when you next renew your policy if you make no more than two claims within five years.	<ul style="list-style-type: none"> If you make another claim, we will reduce your discount by one level and each following claim will reduce the level of your discount by two stages. 	Endorsement 11	✓	✓	✓

Table 3 General Exclusions and Conditions						
	What is not covered					Policy section
Accidental & Malicious Damage Excess	The following excesses apply in addition to any other excess shown in your Policy schedule					B3
	Vehicle Value					
	Driver Age	£101 to £200	£201 to £300	£301 to £500	£501 to £150,000	
	17 -24 inclusive	£50	£100	£150	£200	
Fire and Theft Excess	The following excesses apply in addition to any other excess shown in your Policy schedule					B2
	Driver Age					
	17-19	£100				
	20-24	£50				
Third Party Liability	<ul style="list-style-type: none"> Death or bodily injury to the person driving or in charge of the insured vehicle or to any person being carried in or on, getting into or off, a trailer or vehicle being towed Any claim resulting from carrying, preparing, selling or supplying of any goods, food or drink from the insured vehicle 					EXCEPTIONS to B1
Loss of, or Damage to your vehicle	<ul style="list-style-type: none"> Cover does not apply if the vehicle has been left open and unlocked We will not cover wear and tear or loss of value after repairing your vehicle We will not cover mechanical, electrical, electronic or computer breakdowns or breakage Cover does not apply if the vehicle was taken, or driven by, a person who was not an insured driver, under the policy, but was a member of your family or household, or any other person known to you, unless you can prove that the driver intended to permanently deprive you of your vehicle Any amount in excess of £250 relating to sign writing, advertisements, logos or specialised artwork Cover does not apply if the ignition keys, including ignition cards, lock transmitters or any other form of vehicle entry device, have been left in or on your vehicle 					EXCEPTIONS to B2 & B3
Use of the vehicle	<ul style="list-style-type: none"> Cover does not apply if the vehicle is driven by or is in the custody or control of a person who is not permitted to drive by the Certificate or used for a purpose that is not permitted by the Certificate Liability does not apply when the vehicle is used on any airport/ airfield where the public has no access Cover does not apply if you or any person authorised by you to drive your vehicle, should it be proved to the satisfaction of the Insurer that the driver was driving under the influence of drink or drugs. 					General Exclusions C1 & C10
Cancellation	<ul style="list-style-type: none"> If the vehicle covered under the Policy is deemed to be a total loss by the Insurer, the Policy will be cancelled and there will be no return of premium for the unexpired portion of the policy. Should the vehicle covered under this Policy be sold and there is no immediate replacement vehicle, you must notify the Insurer, in writing, returning the Certificate of Motor Insurance, who will cancel the Policy. Provided you have not made a claim or been involved in an accident or loss, regardless of blame, in the current period of insurance, the Insurer will give a return of premium for the unexpired portion of the Policy. 					Condition D5

How long does my contract run for?

Policies can be an annual, six or three monthly contract. The inception and renewal date of your policy are shown on both your Schedule and Certificate of Insurance.

What happens if I take out cover and then change my mind?

The policy provides you with a 14-day reflection period to decide whether you wish to continue for the full policy period. This is subject to certain terms, including a small time on risk charge. Full details are shown in the Policy Wording.

Can my contract be cancelled?

The policy may be cancelled mid-term in the following circumstances:

- by us or our authorised agent, by giving you seven days' notice in writing to your last known address. Subject to no claim arising within the current period of insurance, you will be entitled to a return premium for the unexpired portion of the Policy

or

- by you, in writing at any time by returning the current Certificate of Insurance to our authorised agent. You can also notify your intermediary via email of your intention to cancel the policy, acknowledging that the Certificate of Insurance has ceased to have effect from the appropriate time and date. Subject to no claim arising within the current period of insurance, you will be entitled to a return of premium for the unexpired portion of the Policy, based on the following: -

For an annual policy, the refund will be calculated on a pro-rata basis but is subject to a £50 minimum premium deducted from the refund + IPT. For a six month policy, the refund will be calculated on a pro-rata basis but is subject to a minimum premium of 55% + IPT. For a three month policy there is no refund of premium.

How do I notify a claim?

Our Helpline is a service provided to all our policyholders to help you through the some times difficult first stage when making a claim. An immediate call on **Freephone 0800 243071** will ensure that your claim is handled quickly and smoothly. You can contact this number 24 hours a day, 365 days a year.

How do I make a complaint about my policy?

Our aim is to get it right, first time and every time. If we make a mistake we will try to put it right promptly. We will always confirm receipt of your complaint within two working days and do our best to resolve the problem within five working days. If we are unable to do so, we will let you know when the answer may be expected. If you remain unhappy with the decision you receive you may write to Sabre's Chief Executive. If you are dissatisfied with our final decision, you can refer the matter to the Financial Ombudsman Service.

Would I receive compensation if Sabre was unable to meet its liabilities?

You are covered by the Financial Services Compensation Scheme (FSCS) and may be entitled to compensation from the scheme if we cannot meet our financial obligations. This depends on the type of insurance you have and the circumstances of your claim. Full details can be provided, upon request from us.

Choice of Law and Language

The law of England and Wales will apply to the contract unless otherwise agreed between you and us. Our chosen language is English.

Information you should be aware of

If your vehicle has previously been declared a Category C or D write-off an MOT will be required to confirm the vehicle's roadworthiness.

Any changes to the type of driving licence held, which would include passing your driving test, may result in an increased premium.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities & recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact us at **01306 747367** if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Sabre Insurance Company Ltd, Sabre House, 150 South Street, Dorking, Surrey RH4 2YY
Switchboard: 0844 387 5440 Fax: 0844 387 6996 e-mail: info@sabre.co.uk
Authorised and Regulated by The Financial Services Authority