Comprehensive Motor Insurance

Insurance Product Information Document

Company: Sabre Insurance Company Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Company Number:2387080

Product: Commercial Vehicle

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions of your policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This policy provides the minimum cover required by law. This product falls under the law of England and Wales. Our chosen language is English. In addition, it will provide cover for accidental damage, fire and theft subject to policy conditions, exclusions and endorsements.

What is insured?

- ✓ Unlimited cover for death or injury to other people
- ✓ Damage to third party vehicles or property up to £5,000,000
- ✓ Damage caused by accident, vandalism, fire, theft or attempted theft
- ✓ Personal Accident Cover up to £5,000
- ✓ Medical Expenses for all occupants of the vehicle up to £100
- ✓ Personal Effects Cover up to £100
- ✓ Damage to your windscreen
- ✓ Unlimited Audio Cover for standard fit equipment, otherwise a limit of £150 applies
- ✓ Protected No Claims Discount is available

What is not insured?

- × Driving without a valid licence or not complying with its terms
- × Driving outside the permitted use of the policy
- × Driving under the influence of drugs or alcohol
- × Drivers not named on the policy
- × Taking without consent by a member of your family, household, employee or any person known to you
- × Any loss as a result of nuclear contamination, riot or earthquake outside of the United Kingdom
- × Any loss as a result of war or terrorism
- × Any loss as a result of racing or track events
- × Damage from wear and tear, electrical or mechanical breakdown
- × Misfuelling your vehicle
- × Cover for theft or attempted theft, if you fail to safeguard your keys, entry devices or vehicle
- × Cost of replacement parts that are no longer available
- × Cover for delivery or taxi purposes
- × Cover for carriage of hazardous goods and substances
- × Any loss as a result of cybercrime or a similar malicious act
- × Any loss as a result of unauthorised ADAS software or it being out of date
- × Cover for damage or loss, when the vehicle is insured elsewhere

Are there any restrictions on cover?

! **Please refer to your policy documentation for full details of restrictions and/or eligibility –**

! Fraudulent or false claims will not be covered and we reserve the right to null and void your policy

! Policy Excesses apply (including young, inexperienced driver and **Non-Approved Repairer**) in the event of a claim

! In the event of a total loss claim, we will pay the current market value of your vehicle

! Protected No Claims Discount is subject to certain conditions and an additional premium is payable

Where am I covered?

✓ You are covered in the United Kingdom

✓ Minimum compulsory insurance is provided for EU countries

✓ As long as you tell us before you travel, we will also provide cover equivalent to this policy for up to 28 days in EU countries

What are my obligations?

You must provide us with honest, accurate and complete information and inform us as soon as possible of any changes to your situation, such as accidents, fixed penalty, motoring or criminal convictions or changes to your vehicle, use or licence status

This is not a full list. If in doubt, please contact your broker. We reserve the right to decline any proposal/cover or apply special terms

Changes to your policy may result in an additional cost

You should take reasonable steps to protect your vehicle and contents and to keep it in a roadworthy condition

In the event of a loss, accident or theft, you must call us within 48 hours on the number listed within your policy documentation

In the event of a theft, you must ensure the matter is reported to the police and a crime number is obtained

In the event of a loss, accident or theft, you must provide us with your full cooperation

When and how do I pay?

You can pay your premium in full as a one-off payment. Your Insurance broker may also offer an instalment facility

In the event of a claim, the premium must be paid in full

When does my cover start and end?

It will start on the policy commencement date and end on the date stated on your policy documentation

How do I cancel my contract?

You can cancel this policy at any time, by contacting your broker by telephone or in writing

If cover has not yet started, you are entitled to a full refund of premium

Details of all other cancellation charges can be found in your policy documentation

There will be no refund in premium in the event of a claim