



POLICY SUMMARY FOR PRIVATE CAR AND SMALL COMMERCIAL VEHICLE

This is a Policy Summary only. It does not contain the full terms and conditions of your insurance contract. For full details of all **policy** terms please refer to the **policy** wording which can be downloaded from the "**Your Policy**" section of **our** website <https://insure2drive.co.uk>.

Insure 2 Drive is a trading name of Sabre Insurance Company Limited. Any reference to Insure 2 Drive in this document will mean Sabre Insurance Company Limited as the ultimate insurer. **Postal address: Insure 2 Drive, FREEPOST Licence Number RTLH-EZTE-TYXB, St James House, 27-43 Eastern Road, Romford, Essex, RM1 3NH**

Level of Cover

You can choose one of three different types of cover. **Comprehensive (COMP)** covers damage to **your vehicle** by accident, fire, theft and vandalism. **Third Party Fire and Theft (TPFT)** covers loss of or damage to **your vehicle** by fire (excluding arson and vandalism) and theft. All policies including those issued for **Third Party Only (TPO)** provide cover for any injury and damage **you** cause to other people and/or their property.

Policy Term

All **Insure 2 Drive** policies are for a 12 month period. **Your Certificate of Motor Insurance** will show the dates cover is effective.

Cancellation - (Section G – 9 cancellation)

You have the right to cancel this **policy** at any time in writing or via email. The following cancellation charges will apply:

For 14 days from the date **you** receive **your Policy** documentation, **you** have the right to cancel this **policy** and receive a refund (unless there has been claim). This is called the "Cooling Off period" and **we** will make a pro-rata charge for the period **you** have been on cover plus a standard charge of £45. For example, if the annual premium is £365, and the **policy** is on cover for 10 days, the return premium **you** will receive will be calculated as follows: £365-£10-£45 = £310.00.

After the 14 day period **our** standard cancellation terms will apply subject to no claim arising in the current period of insurance and **we** will give a return of premium for the unexpired portion of the **Policy** which will be calculated using the following scale. For example, if the annual premium is £1000 and the policy is on cover for 90 days, the return premium will be calculated as follows: £1000-£360=£640. If the policy has been paid in full by credit or debit card then an additional charge of £25 will be applied and the refund amount will be calculated as follows, £1000-£360-£25=£615:-

Period of cover up to	Up to 1 month	Up to 2 months	Up to 3 months	Up to 4 months	Up to 5 months	Up to 6 months	Up to 7 months	Up to 8 months	Up to 9 months	Up to 10 months	Above 10 months
Percentage of premium payable	20%	28%	36%	44%	52%	60%	68%	76%	84%	92%	100%

If you make a claim against your policy and have paid in full, no return premium will be given. If you are paying by instalments your remaining payments will still be due in full.

During the 14 day Cooling Off period, premium for any additional products purchased, such as Breakdown cover, will be fully refunded subject to no claim occurring against those products. After the 14 day Cooling Off period has expired no premium will be refunded.

Making a claim

All claims must be reported to our **24hr Claims Helpline** on **0330 024 8048**. (If **you** are calling from outside the UK call **+44 1306 747394**).

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 the Financial Ombudsman Service. Full details of the Financial Ombudsman Service can be found in the Policy Wording.

Would I receive compensation if Insure 2 Drive (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**. Full details of the Financial Services Compensation Scheme can be found in the **Policy** Wording.

Information you should be aware of

If **your vehicle** has previously been declared a Category S or N 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 and renewals 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** on **0330 024 4773** 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.

Features and Benefits	Level of Cover	Exclusions or Limitations
Compulsory, Voluntary and Young Driver Excesses (Sections A & B)	COMP/TPFT/TPO	An excess is an amount you pay towards the claim you make on your policy . Excess amounts vary depending on the type of claim and the age and experience of the driver. Compulsory and/or Voluntary excesses are shown in your schedule and where reference is made to Young Driver excesses you should refer to the tables in Sections A & B of the policy wording. The Young Driver excess is payable in addition to any Compulsory and/or Voluntary excess .
Accidental Damage (Exceptions to Section A & B)	COMP	The policy does not cover: <ul style="list-style-type: none"> damage caused deliberately by you or the person driving. damage to the vehicle from fair wear and tear, such as punctured tyres etc.
Third Party Liability (Exceptions to Section C)	COMP/TPFT/TPO	The policy does not cover: <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 in carrying, preparing, selling or supplying of any goods, food or drink from the insured vehicle.
Loss of, or damage to your vehicle or theft of contents (Exceptions to Section A & B)	COMP/TPFT	The policy does not cover: <ul style="list-style-type: none"> if the vehicle has been left open and unlocked or if the keys including ignition cards, lock transmitters or any other form of vehicle entry device have been left in or on the vehicle. wear, tear or loss of value after repairing the vehicle. mechanical, electrical, electronic or computer breakdowns or breakage. if the vehicle is taken, or driven, by a person who was not an insured driver under the policy but is a member of your family or household or any 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 specialist artwork. the theft of personal property from a convertible car unless the property is stolen from a locked luggage compartment or glove box.
Use of the vehicle (General Exclusions Sections F)	COMP/TPFT/TPO	The policy does not cover: <ul style="list-style-type: none"> 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 of Motor Insurance or used for a purpose that is not permitted by the Certificate of Motor Insurance. when the vehicle is used on any airport/airfield where the public has no access. if you or any person authorised by you to drive your vehicle, should it be proved to our satisfaction that the driver was driving under the influence of drink or drugs.
No Claims Discount Protection (Endorsement 11)	COMP/TPFT/TPO	If you pay the additional charge for this add-on to your policy we will not reduce your discount level when you next renew your policy if you make no more than two claims within five years. If you make a third claim we will reduce your discount by one level and each following claim will reduce the level of your discount by two stages.
Guaranteed Courtesy Car (Section A)	COMP	In the event of damage to your vehicle you will be provided with a courtesy car by our Approved Repairer for the duration of the repair. Loan cars are not available: <ul style="list-style-type: none"> If your vehicle is written off. outside of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. if the vehicle covered under the policy is a van or commercial vehicle.
Glass/Windscreen Cover (Section A)	COMP	You can arrange glass repair by calling our 24hr Claims Helpline on 0330 024 8048 . An excess of £75 will apply to each glass panel. Where the replacement is carried out by our approved windscreen repairers, cover is unlimited, but if carried out by an unapproved repairer cover is limited to £150 (before deduction of the £75 excess). For windscreen repair an excess of £15 will apply to each claim. We do not cover replacement of or repair to sunroofs and glass roofs under this section of the policy .
Replacing your vehicle (Sections A & B)	COMP	We will replace your vehicle with a new one of the same make, model and specification if: <ul style="list-style-type: none"> You are the owner and first registered keeper of the vehicle. The vehicle is less than 12 months old. The vehicle has covered less than 10,000 miles. The vehicle is not a "personal import" or "very low volume" import as defined by the Department of Transport and DVLA. The vehicle is not a van or commercial vehicle. The vehicle is beyond economical repair.
Personal accident (Section A)	COMP	We will pay a maximum payment of £5,000 to any one person should you and/or your spouse/civil partner be killed, suffer the loss of any limb or the total and permanent loss of sight while driving or travelling in your vehicle . Limitations apply to this benefit and are detailed in the policy wording.
Personal Effects (Exceptions to Sections A & B)	COMP	Cover for Personal Effects is limited to £150 and excludes items such as mobile phones and portable satellite navigation systems or if the vehicle has been left unsecured. The full list of exclusions can be found under Exceptions to Section A & B of the policy wording.
Audio Equipment (Exceptions to Sections A & B & Endorsement 2)	COMP/TPFT	Cover is unlimited for in-car entertainment systems and satellite navigation systems which are manufacturer fitted and were installed in the vehicle at first registration. Cover is limited to £1000 for aftermarket or portable devices as defined in the relevant sections within the policy wording.
Foreign Travel (Section D)	COMP/TPFT/TPO	Provides full cover as 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, provided your main home is in the UK/Northern Ireland and those visits do not exceed 13 weeks.