



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 booklet which can be downloaded from the "Your Policy" of our website www.gogirl.co.uk

Go Girl is a trading name of Sabre Insurance Company Limited. Any reference to Go Girl in this document will mean Sabre Insurance Company Limited as the ultimate insurer. **Postal address: Go Girl, FREEPOST Licence Number RTLH-EYUS-LCKX, 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 car by accident, fire, theft and vandalism. Third Party Fire and Theft (TPFT) covers loss of or damage to your car 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 **Go Girl** policies are for a 12 month period. Your Certificate of Motor Insurance will show the dates cover is effective.

Cancellation (Section D5)

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. 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, £365-£10-£45-£25 = £285.00

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 £365 and the policy is on cover for three months, the return premium will be calculated as follows: £365-£131.40 = £233.60. 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, £365-£131.40-£25 = £208.60.

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%

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 8050**. (If you are calling from outside the UK call **+44 1306 747509**).

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 Go Girl (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 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 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 (Section B2 & B3)	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 B2 & B3 of the policy wording. The Young Driver excess is payable in addition to any Compulsory and/or Voluntary excess.
Accidental Damage (Exceptions to B2 & B3)	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 B1)	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 B2 & B3)	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 C1 & C10)	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 or used for a purpose that is not permitted by the Certificate. when the vehicle is used on any airport/airfield where the public has no access. if you or any person authorized 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.
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 B14)	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 B10)	COMP	You can arrange glass repair by calling our 24hr Claims Helpline on 0330 024 8050 . An excess of £75 applies to all claims for glass/windscreen damage and repairs are subject to an excess of £15. If glass is replaced by anyone other than our Approved Repairer cover is unlimited but if carried out by an unapproved repairer the cover is limited to £150 before deduction of the £75 excess. Sunroofs and glass roofs are not covered under this section.
Replacing your vehicle (Sections B12 & B13)	COMP	We will replace your car 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 B11)	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 B2 & B3 and Section B9)	COMP	Cover for Personal Effects is limited to £100 and excludes items such as mobile phones and portable satellite navigation systems or if the vehicle has been left unsecured. In addition we provide additional handbag cover with a maximum payment of £200. The full list of exclusions can be found under Exceptions to B2 & B3 and Section B9 of the policy wording.
Audio Equipment (Exceptions B2 & B3/Endorsement 2)	COMP/TPFT	Manufacturer permanently fitted equipment: <ul style="list-style-type: none"> Cover to a maximum of £1,000 for satellite navigation systems. Cover is unlimited for in-car entertainment systems. Cover does not extend to aftermarket or portable devices as defined in the relevant sections.
Foreign Travel (Section B5)	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.