

Terms and Conditions: Safely Insured Black Box

This document explains how your Safely Insured Black Box policy works. It contains important information about:

- Introduction
- Getting your Safely Insured Black Box fitted / Service Calls
- Your Online Dashboard
- Additional Miles
- Speeding
- Warnings
- Cancellation by you or us
- Changing premiums
- Parking the car
- Charges
- Data Protection and Sharing
- Modifications
- Insurer Checks

You should read these terms and conditions alongside your insurance policy documents and the terms of business agreement, which are in this pack.

Should you have questions about this document and the information it contains, please contact our customer service department on 03303 331251 as soon as possible.

Introduction

What is Safely Insured Black Box?

Safely Insured Black Box is a tailored telematics insurance policy. Telematics insurance involves a box being fitted to your car that monitors where it is and how well it is being driven. The box will monitor several areas including:

- Your speed
- Your relative speed
- Braking
- Acceleration
- Smoothness of the driving
- Journey distances
- Millage
- Times of journey
- How many journeys you make

Getting your black box fitted / Service calls

The box is installed by a company called Quartix Ltd. We've arranged an appointment with Quartix for you. If you can't make this appointment, please call them as soon as you can on 01686 807 830. Please note, Quartix may need to follow up with a service call after the installation of your device if they feel that it is necessary to do so to ensure the continued accuracy of your data readings. They will contact you directly to arrange a follow up appointment. Please be aware your insurer is providing you insurance cover on the basis that they are receiving accurate data from your telematic device, as a result we trust you will be cooperative should the need for a service call arise.

The cost of installation and data management is included in the quote we gave you. This is a charge of up to £228. **Once the box has been installed in your car, this fee cannot be refunded.**

You can drive your car before the black box is fitted; however, until the box is fitted the policy excess will be £1000.

Your box must be fitted within ten days of your policy starting.

If it is not fitted within ten days, we will cancel your policy.

Your Online Dashboard

Once your policy has started, we will provide you with access to your own personalised online dashboard. This will be sent via email, please be sure to check your junk inbox. If you do not receive this email or have any difficulties accessing your dashboard, please contact us asap on 03303 331251.

Once the black box has been installed in the vehicle you will be able to monitor your driving score, how many miles you have used and to review your most recent journeys.

The dashboard will also allow you to view driving data for specific date ranges if required. Please use the custom date tab on the dashboard to utilise this.

Additional Miles

You are insured for the number of miles shown on your statement of fact, which is chosen by you when purchasing your insurance policy.

Your insurers are covering you for 12 months' insurance cover

or

the number of miles you have purchased, whichever is met first.

This will be monitored by Safely Insured and we will contact you should you approach the completion of your allowance or are predicted to exceed your mileage in the policy year.

You must make sure that you have enough miles to cover your use; if you do not, you will need to purchase additional miles.

The cost of additional miles will depend on your driving. The most cost effective thing to do is make sure that you have enough miles from the start of your insurance policy. If you think you haven't got enough, then please contact us.

Please note we are unable to offer quotes for additional miles until a minimum of 50% of the existing millage allowance has been completed. For example, if you have purchased 5000 miles on your policy, you will need to complete 2500 before we can offer a quote for more miles. The maximum total amount of miles we allow in a policy year is 15,000.

If your score should be unacceptably low or your driving is of concern your insurers may refuse to offer any additional miles and your policy will be cancelled if your millage is exceeded.

Please note, any unused miles remaining at the expiry of the insurance policy are non-refundable.

Speeding

Driving at more than 25% over the speed limit will result in a warning being issued automatically. We have provided further examples below.

Speed Limit (mph)	Speed we will issue a warning (mph)
30	37.5
40	50
50	62.5
60	75
70	87.5

You should always obey the speed limit. If you drive at speeds over the speed limit, it will affect your score and is more likely to result in the journey being given a **warning**. Exceeding the speed limit by any amount will impact your overall score.

See the **Warnings** section for more information.

If you drive **at 50% over the speed limit or 25 miles per hour** over the speed limit, whichever is the lowest, the insurer may decide to **cancel your policy** as this is deemed as reckless and dangerous driving. Please see examples below.

Speed Limit (mph)	Speed we will cancel your policy (mph)
30	45
40	60
50	75
60	85
70	95

The box cannot determine who is driving the vehicle, therefore all driving data will be held as one. This data can be used to determine policy scores, when issuing warnings and as part of any underwriting decision. It is therefore the responsibility of the policy holder to ensure that the whoever drives the vehicle does so in accordance with the policy terms.

Warnings

We will monitor your driving style and score. If we are concerned about your driving or if your score is unacceptably low, then we will contact you to issue a warning and discuss ways in which you can improve.

We may issue warnings at any stage of your policy as a result of your driving style or for an excessively low score. If we do decide to issue a warning, we will attempt to contact you to explain this in more depth and discuss ways you can improve your style to avoid future warnings and possible cancellation of your insurance.

If you receive a total of 3 warnings within 60 days of each other your premium will increase by £100, and you will have to pay an additional £25 administrative fee (£125 in total). We will also issue a final warning. Should any more warnings be issued after this, it may result in your policy being cancelled.

It is important that we can contact you at any time during your policy in order to discuss driving data. We may proceed with the cancellation of your insurance policy if we are unable to reach you to discuss the driving data. It is your responsibility as the policy holder to keep us updated with the correct contact information.

The following aspects will be monitored for your driving style:

- Speed
- Acceleration
- Braking

Speed

We will monitor the speed at which your car travels. If you regularly exceed the speed limit it will affect your score. We would encourage you to stick to speed limits at all times. We will also monitor your speed against other roads users, relative speed, if you are regularly faster than the average road user this will affect your score. Our advice would be to drive to the nature of the road, i.e. it is not necessary to be travelling at the top end of the speed limit on narrow rural roads or built up areas in case of any unexpected hazards.

Acceleration and Braking

We will monitor this by how many miles per hour per second is being gained or lost in the vehicle. Each individual event will be given its own score, this will then be incorporated in your daily/weekly, monthly and overall score. It is important to note that this score is based upon consistency, individual events where it may be unavoidable to brake harshly etc will be outweighed by other more smooth and gradual events over the course of a journey. The harsher and heavier your driving style, the less control you may have of the vehicle which could increase the likelihood of an accident.

We would always advise to try and make your driving as gradual and as smooth as possible by building up your speed in a controlled manner where possible, giving yourself more time to lose speed on approaches to roundabouts and junctions and even giving yourself extra time to complete journeys.

It is important to remember that the box cannot determine who is driving the vehicle, therefore all driving data will be held as one. This data can be used to determine policy scores, when issuing warnings and as part of any underwriting decision. It is therefore the responsibility of the policy holder to ensure that the whoever drives the vehicle does so in accordance with the policy terms.

Cancellation

We may cancel your policy at any time. This could be for several reasons as listed below, please refer to your Markerstudy policy booklet for more information.

- Tampering with your telematics device
- Excessive Speed
- Dangerous or reckless driving
- Accumulation of warnings
- If we are unable to contact you during the policy year to discuss driving data
- If you or anyone else covered by this policy break any of the general terms and conditions of your cover
- If you or anyone else covered by this policy fail to comply with the general exclusions of this policy
- If you provide any inaccurate or incomplete information
- If you act in a fraudulent manner when making a claim
- If we are unable to continue cover due to changes in your circumstances or to your policy information
- If you fail to respond to written request for further information or documentation
- If we believe you or anyone else covered by this policy seek to use the benefits of the policy for any use in which the policy is not intended for, including any commercial use

As explained in the **Additional Mileage** section below and in the policy endorsements, your annual mileage has been agreed by you and your premium has been set accordingly. If the policy is cancelled by you or us, we will explain why and provide you with 7 days' notice, in writing, to your last address. This letter will be in line with the Road Traffic Act 1998 and will be sent recorded delivery.

In the first 90 days the insurers will calculate your return premium on a pro-rata basis, meaning you will be charged for the days of which you have spent on cover. Outside of the first 90 days, the return premium is based upon how much time you have left on your policy, or the number of remaining miles in your allowance, whichever is least.

They will charge an additional £55.00 cancellation fee, which is separate from any fees charged by Safely Insured which are non-refundable.

This means, if you cancel your policy exactly six months into the policy term and use $\frac{3}{4}$ of your mileage allowance, you'll get a refund of $\frac{1}{4}$ of your insurance premium, based on the miles used. If you'd only used $\frac{1}{4}$ of your allowance by six months, you'd be charged $\frac{1}{2}$ of the premium, based on the length of the policy.

Please note that any refund will depend on your mileage allowance not being exceeded, and no claims being made in the policy year.

If you are paying by monthly installments, any outstanding balance will need to be paid. Failure to settle this outstanding balance may result in legal action being taken.

Please refer to our Terms of Business Agreement for full cancellation terms and charges.

Changing Premiums

Your driving data, claims history, and any mid-term adjustments will help insurers understand how you use your car. This information will help them decide how likely it is that you'll have a claim. How likely you are to have a claim is one of the factors insurers use when deciding the price of their policies. So, how, where, and when you drive will affect your insurance premium in the future.

Parking the Car

Safely Insured will also monitor the location of the car to make sure it is being kept at the same postcode as the one you disclosed to us for the majority of the time.

If you are planning on keeping the car between 2 addresses, it may be possible for us to add both addresses to the policy. Please contact us so we can provide a quote for this. Please note we are unable to guarantee that all changes will be accepted, and changes may result in cancellation.

Failure to notify us of the correct policy address can lead to an additional premium or the possibility of your policy being cancelled.

Charges

Upon receiving your quotation, the advisor will break down the price explaining the various elements that make up the total premium payable. As is mentioned earlier, the cost of the box is included in the price quoted and is non-refundable once the box has been fitted. In addition to this, we have detailed below additional charges which may become relevant in the policy year, depending on circumstance:

Installation of the Black Box (inc data handling)	Up to £228.00
Installation following a change of vehicle	£177.60
Failure to attend installation/appointment	£55.00
Removal of the Black Box	£72.00
Data management (applies at renewal)	£50.00

Tampering/deliberately damaging the Black Box

£100.00

We will immediately cancel your policy if you tamper with, or deliberately attempt to manipulate, the data your box sends to us. This will make finding insurance elsewhere very difficult.

Data Protection and Sharing

Your information

Safely Insured will monitor and administer the data collected from your box, which will be kept securely. We will not pass on, sell, or give your information to any third parties unless requested to by law or you have given us permission to do so. All information will be handled responsibly and in accordance with Data Protection Laws, and best practice guidelines. If you would like more information on how we handle and safeguard your data please refer to our privacy notice, a copy of which is available on our website.

Named Drivers

The black box cannot tell who is driving; as a result, all data will be held as one. This means the information accrued may include information about other drivers who use the car; we will assume that any permitted driver consents to Safely Insured processing such data.

Safely Insured has suitable physical, electronic, and managerial procedures in order to safeguard information collected, including information obtained online. Your data will be kept and processed **only** for the time that is necessary and where there is a clear need to do so. A typical example could include the following:

- Managing a policy
- Handling a claim
- Any other request or query consented to by you

Requesting Your Information

You have the right to request copies of your personal data for free under UK data protection laws. If your request is onerous or repetitive a charge for this information may be applicable. Please forward any requests to the following address:

Safely Insured
Black Box Data Protection Division
28 Station Close
Potters Bar
Hertfordshire
EN6 1TL

Things you need to tell us

We asked you a lot of questions when we set this policy up. You must make sure that you answered all the questions to the best of your ability and to the best of your knowledge.

If you answer questions incorrectly it could lead to the insurer treating your policy as though it never existed. So, you'd be driving without insurance and, if you had a claim, the insurer wouldn't pay to

repair your car. If you'd caused the accident, the insurer would have to pay for the damage to any third party property which they could, in turn, pursue you for.

If the insurer would still have offered you cover, then you may have terms added to the policy or your premium might be increased. This could make obtaining insurance in future more difficult and could also leave you worse off financially.

It is your responsibility to make sure that your answers to the questions asked are correct. So, do check your paperwork carefully, and let us know about any issues.

About you

You must tell us if you change your address or occupation. This could lead to an additional premium and fees for making changes to the policy.

Modifications

Your insurer won't accept any modifications to your car on this policy. This includes anything you might add like alloy wheels or tinted windows. A modification is anything that is fitted to the vehicle after the vehicle was manufactured, regardless of whether the part fitted is a part made by the same manufacturer as your vehicle. So, if your car is modified and we find out at a later date, your policy will be cancelled.

Insurer Checks

We carry out a series of fraud prevention checks when we set up a policy. We may ask you to provide documents to prove some of the information you've given us. We also carry out a credit check, sanctions list check, and look at claims histories on CUE, the insurance industry's database for claims. We may also check Google Earth and other sources of information if necessary.