



IMPORTANT INFORMATION

General Accident Telematics Car Insurance Terms and Conditions

Save time by making your claim online. If you need to make a claim, let us know the details straightaway. We've made it quick and easy to do. Simply visit www.generalaccident.com/our-cover/making-a-claim. Or, if you need to talk to us, call 0345 030 7956.



Important information

Need to make a claim?

What to do if you or your car is involved in an incident:

It is important to contact **us** quickly, even if there is no damage to the car(s) or property.

Let **us** know as soon as **you** can. Simply visit www.generalaccident.com/our-cover/making-a-claim. Or, if **you** need to talk to **us**, call **0345 030 7956**. The sooner **you** tell **us** what's happened, the sooner **we** can help **you** and any third party. This helps **us** keep prices lower for **you** and all our customers. Our claims service is available 24/7, every day of the year.

Calls to 0800 numbers from UK landlines and mobiles are free and the cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) are usually included in inclusive minute plans from landlines and mobiles.

For our joint protection telephone calls may be recorded and/or monitored.

Speeding Events

If **you** require the details of your speeding events, please contact **us** at <https://help.generalaccident.com>

Box installation

- If **you** have a query relating to the setup of your device, how to use your device, or the device itself, please contact Vodafone Customer Care Team on **0330 134 0106** or at generalaccident.telematics@vodafone.com
- If **you** have an appointment for your telematics device to be installed by an engineer, and for any reason **you** become unavailable to attend the installation appointment, please call Vodafone Installation Team on **0330 134 0108**, as soon as possible. Their opening hours are Monday to Friday from 9 am to 5 pm. Please let your provider Vodafone Automotive know at least 24 hours before your scheduled appointment, otherwise, **you** will be charged £47 plus Insurance Premium Tax (IPT) for the missed appointment.

Help Page

For any other queries, please refer to our Help Page site by clicking [here](#) or contact **us** at <https://help.generalaccident.com>

Telematics Terms and Conditions

Telematics Overview

General Accident Telematics insurance operates by installing a telematics device into **your car**. The device monitors driving behaviours in **your car** thereafter and awards a score for every journey taken. Each score is recorded and will be taken into account in calculating your renewal premium.

You will receive regular feedback through the GA Telematics app, which **you** can download, to help increase your confidence in relation to monitoring scores attributed to **your car** and **we** will only continue to offer cover to drivers who demonstrate good driving behaviours. The Telematics device is unable to identify who is driving **your car** so all journeys will contribute to your score.

By demonstrating safe driving behaviours throughout the **period of insurance**, **you** may receive a discount off your premium at renewal.

Definitions

All definitions are as defined in your General Accident car insurance policy.

How does General Accident Telematics work?

A telematics device will be fitted to **your car** to monitor and record your driving and to understand your driving style, skills and behaviours on the road.

Your device will record:

- Time;
- Date;
- Location;
- Cornering;
- Lateral movement;
- Acceleration;
- Deceleration
- Speed;
- Road type;
- Time spent idle; and
- Mileage

Your renewal will reflect the behaviours and skills recorded on the device over the policy term.

Note

- if **we** impose cancellation of your policy at any time this could impact your ability to get insurance elsewhere.
- if **we** impose notice of cancellation **you** will not be able to renew your policy with **us**.

The GA Telematics App

IMPORTANT – To download the app your smartphone will need to run iOS 7 or higher or Android 4 or higher.

When using the app **you** will be able to view the journeys made in **your car**. Each journey will receive a score between 0 and 100; **you** will also receive an overall score for each month. These scores will be displayed in the app.

Telematics Device Installation

When **you** buy your policy **we** will identify whether a self installed telematics device or professionally installed telematics device is suitable for **your car**, depending on the make and model.

Our third party telematics provider, Vodafone Automotive UK Limited (“Vodafone”), will contact **you** via SMS and/or email within 48 hours of your policy start date to confirm which device is suitable for **your car**.

If a self installed device is suitable then this will be sent to **you** and **you** will have seven days from your policy start date to install the device in **your car**. **You** will be given instructions on how to do this. If this doesn't happen **we** may cancel your policy.

If a professionally installed device is suitable then **you** will be contacted by Vodafone, to arrange an appointment which must be scheduled within 14 days of your policy start date. If **you** do not enable this to take place **we** may cancel your policy. If **you** make an appointment and then miss or cancel the appointment within 24 hours of the appointment time then **we** will charge **you** £47 plus Insurance Premium Tax (IPT) at the appropriate rate.

If **your car** has another Telematics device fitted which prohibits our engineer from fitting your Telematics device, **you** will need to get this removed and reschedule another appointment with our fitter. **We** will charge **you** for the second appointment £47 plus IPT at the appropriate rate.

If **we** cancel your policy **we** will give **you** seven days written notice of cancellation as required by the Road Traffic Acts so that **you** can arrange alternative insurance cover elsewhere.

Note

- if **we** impose cancellation of your policy at any time this could impact your ability to get insurance elsewhere.
- if **we** impose notice of cancellation **you** will not be able to renew your policy with **us**.

Change of Vehicle - Device Installation

If **you** change **your car**, **we** require a new Telematics device to be installed in your new car. In addition to any insurance premium adjustment, **we** will charge **you** £70 plus IPT for the new device and installation. The process for installing a new device will be the same as outlined in the Telematics Device Installation section above.

Change of vehicle in the event of claim

If **your car** is involved in a claim and is declared a total loss, **you** will have three weeks to add a replacement car to your policy.

Once the replacement car is on your policy **you** will need to have a new Telematics device fitted to this car.

You will have seven days to fit a self install device or 14 days to have a engineer device fitted. Vodafone will advise **you** which device **you** need.

If **you** don't replace **your car** on your policy or **you** replace **your car** and refuse to have a new Telematics device fitted in the time given, **we** will cancel your policy, giving **you** seven days written notice of cancellation as required by the Road Traffic Acts.

Telematics Device Disconnection

If the device is unplugged or uninstalled during the **period of insurance**, either on purpose or by accidental means, **we** will send **you** a warning message after 24 hours via SMS and/or email reminding **you** to reinstall.

If the device is still not reinstalled (self-install or an appointment booked with an engineer) within 48 hours or is unplugged or uninstalled again within 30 days **we** will again remind **you** via SMS and/or email to reinstall your device.

If the device is still not reinstalled within 72 hours or is unplugged or uninstalled for a third 24 hour period within 30 days, **we** reserve the right to cancel your policy and **we** will give **you** seven days written notice of cancellation as required by the Road Traffic Acts.

Policy Cancellation

You will find both your and our cancellation rights in your General Accident policy booklet and the 'Important Information' document, including details of when **you** will not receive a refund of premium, and all premiums will be due, if **you** cancel your policy and a claim has been made. However, for General Accident Telematics policies there are additional circumstances in which **we** may cancel your policy and charges that could apply; these are set out within this Policy Cancellation section below.

Scenario Charge

Scenario	Charge
Cancellation in 14 day cooling off period (No device installed)	£25 cancellation fee (plus pro rata time on risk charge) plus IPT
Cancellation in 14 day cooling off period (device installed or dispatched)	£100 cancellation fee (plus pro rata time on risk charge) plus IPT
Cancellation after 14 day cooling off period within the first year of the policy	£125 cancellation fee (plus pro rata time on risk charge) plus IPT
Cancellation after first renewal	£50 cancellation fee (plus pro rata time on risk charge) plus IPT

*These charges are to cover costs which **we** have incurred.*

IMPORTANT – General Accident Telematics Cancellation

We may cancel your policy by providing at least seven days written notice to your last known postal and email address if:

- **You** fail to arrange and have professional installation of the professionally installed device within 14 days of your policy start date.
- **You** fail to install your self-installed device within seven days of your policy start date or the date **you** change **your car**.
- Your Telematics device is unplugged.
- **You** have not contacted your provider to arrange an appointment to fix your device, within seven days after **you** received SMS and/or email of the maintenance request from Vodafone.
- During professional installation, modifications to **your car** are discovered which prevent installation of a Telematics device.
- **You** fail to provide validation documentation when requested i.e. proof of no claim discount, copies of driving licences and **your car's** vehicle registration document.
- An excessive speeding condition is recorded on your Telematics device (see section titled "Excessive speeding conditions").

- Three minor speeding conditions are recorded on your Telematics device in any 30 day rolling period (see section titled “Minor speeding conditions”).
- If **you** score below 50 for three journeys in any 30 day period.
- If your monthly score is below 50, three months in a row.

Note

- if **we** impose cancellation of your policy at any time this could impact your ability to get insurance elsewhere.
- if **we** impose notice of cancellation **you** will not be able to renew your policy with **us**.

IMPORTANT – Scoring Conditions

Your Telematics device calculates your speeding score based on the following factors: Abrupt Cornering, Lateral Movement, Mileage, Hard Acceleration, Hard Braking, Speeding, Road Type, and Trip Time.

Each time your single journey score is below 50 **we** will send **you** an SMS and/or email advising of your single journey score and advising **you** how to improve your driving.

Please note that your policy will be cancelled if your speeding score reflects any of the below scenarios.

Scenario 1

If **you** score below 50 for three journeys over any 30 day period **we** will cancel your policy, giving **you** seven days written notice of cancellation as requested by the Road Traffic Acts. Each time your journey score is below 50 **we** will send **you** a warning SMS and/or email advising **you** how to improve your driving, after the third warning SMS and/or email we will cancel your policy.

Scenario 2

If your monthly score is below 50 for three months in a row **we** will cancel your policy, giving **you** seven days written notice of cancellation as requested by the Road Traffic Acts.

Scenario		Result
1	If your journey’s score is 49 on the 12 th of May, 38 on the 19 th of May, and 40 on the 6 th of June	Seven days notice of cancellation
2	If your monthly score for March is 49, your score for April is 48, and your score for May is 47	Seven days notice of cancellation

Note

- if **we** impose cancellation of your policy at any time this could impact your ability to get insurance cover elsewhere.
- if **we** impose notice of cancellation **you** will not be able to renew your policy with **us**.

IMPORTANT – Minor Speeding conditions

If **your car** is driven over the legal speed limit warning messages will be triggered which **we** will send to **you** via SMS and/or email.

If **you** receive three of these warning messages within any 30 day rolling period, **we** reserve the right to cancel your policy and **we** will give **you** seven days written notice of cancellation as required by the Road Traffic Acts.

IMPORTANT – Excessive speeding conditions

Your policy will be cancelled immediately if **your car** is driven at speeds shown below:

Conditions	Action
<ul style="list-style-type: none"> • Exceeding 45mph in a 30mph zone • Exceeding 60mph in a 40 mph zone • Exceeding 75mph in a 50mph zone • Exceeding 90mph in a 60mph zone • Exceeding 100mph at any time 	<p>Your Telematics device will trigger a notification to us and we will give you seven days written notice as required by the Road Traffic Acts. Your policy will then be cancelled.</p>

We will give **you** seven days written notice of cancellation as required by the Road Traffic Acts.

Note

- if **we** impose cancellation of your policy at any time this could impact your ability to get insurance elsewhere.
- if **we** impose notice of cancellation **you** will not be able to renew your policy with **us**.

Courtesy/Hire Car

If **you** have courtesy/hire car cover as shown on your schedule it will not be necessary to install a Telematics device in any courtesy car that **you** receive following an incident covered by your policy. However, once **your car** is returned to **you**, **you** must ensure the Telematics device is installed within 14 days or your policy will be cancelled and the charges shown in the Cancellation section will apply.

Summary of all charges

Any additional charges incurred will be split over your remaining monthly instalments or if **you** paid in full will be payable in full at the time the charge is incurred.

Scenario	Charge
In the event that your self install telematics device is lost during delivery due to your error	£70 plus IPT
If you request removal of the telematics device from your car	£70 plus IPT
If you fail to return self install device when it has been replaced with a new one under warranty	£70 plus IPT
Missed installation or maintenance appointment or cancelled installation or maintenance appointment within 24 hours or unable to install new device due to an existing device	£47 plus IPT
Cancellation in 14 day cooling off period (No device installed)	£25 cancellation fee (plus pro rata time on risk charge) plus IPT
Cancellation in 14 day cooling off period (device installed)	£100 cancellation fee (plus pro rata time on risk charge) plus IPT
Cancellation after 14 day cooling off period within the first year of the policy	£125 cancellation fee (plus pro rata time on risk charge) plus IPT
Cancellation after first renewal	£50 cancellation fee (plus pro rata time on risk charge) plus IPT
Standard Administration Charge for making changes to your policy other than change of your car	Standard charges apply – refer to your 'Important Information' document
Change of your car (telematics charge)	£70 (in addition to any insurance premium adjustment) plus IPT
Replacement telematics device in the event that you damage the device	£70 plus IPT

Data Usage

Below sets out how your data will be used in relation to telematics. It is very important that **you** read and understand how your telematics device data will be used. Please refer to your 'Important Information' document and our full privacy policy (at <https://www.generalaccident.com/privacy-policy>) for full details of how your data will be used.

Aviva UK Digital Limited (trading as General Accident) will pass your data (as further set out below) to Vodafone so that they can determine which telematics device is compatible with **your car**, arrange for a device to be fitted professionally or for a device to be sent to **you** for self installation. This data will also be used to contact **you** for maintenance or other administrative purposes relating to your Telematics device and service.

Vodafone will collect and share driving behaviour data collected by your telematics device and share with **us**.

Information Vodafone may collect from you

Vodafone may collect and process the following data about **you**:

Submitted Information: Information that **you** provide by filling in forms – whether online, over the phone by email or by other means. This includes information provided at the time of registering the telematics device or requesting further services. **You** may also be asked for information including recent locations to help **us** with any queries that may arise during a claim process.

Device Information: Once the telematics device is installed in **your car** Vodafone will use the telematics device to capture data from **your car** including time, date, location, cornering, lateral movement, mileage, speed, road type, acceleration, deceleration and time spent idle. The GPS co-ordinates from the telematics device will enable them to collect and process information about the location of **your car**. An electronic data feed will translate the GPS co-ordinates from the telematics device to provide information, such as road type, road surface and speed limit of the road **you** are driving on at any specific time.

Mileage information: **We** will collect mileage data from your telematics device. Where **we** identify that **you** have exceeded the annual mileage **you** declared, your premium will be increased at your next renewal to reflect the miles **you** have driven.

If at the time of **you** making a claim on your policy, **we** find that **you** have exceeded the annual mileage **you** declared, **we** will adjust your premium accordingly and deduct any additional charges from any claims payment to **you**.

The data collected by the Telematics device is transmitted to Vodafone in a secure format. By taking out this policy **you** will consent to your data being collected by the device and to this data being used by **us** in the ways outlined below. **You** must inform anyone that is insured to drive **your car** that it is fitted with a Telematics device that will collect and transmit data about how **your car** is driven and used. **You** must advise each **person insured** named on your **certificate of motor insurance** that each journey is recorded and will be visible to **you**, via the GA Telematics app, and to **us**. **You** are responsible for ensuring that each **person insured** has consented to their data being collected by the telematics device and being used in the ways outlined in this document prior to them driving **your car**.

Vodafone will also use data collected for:

- Operational requirements, including the activation, disconnection, updating and testing of your Telematics device and any associated software (e.g. during installation or to perform maintenance checks); and
- To provide data to your GA Telematics app.

Vodafone will never use your data for marketing purposes.

How we will use your device data

Your device data will be used to build up a profile of how, where and when **your car** is driven. The data collected by the Telematics device may be used by **us** for the following purposes:

- To provide **you** with insurance and deal with claims;
- To review the information disclosed by **you** in relation to your policy or any claim and to identify inconsistencies (please note that knowingly providing inaccurate information could result in any claim being rejected and/or your policy being cancelled);
- Processing your personal data for the purposes of providing **you** with your insurance policy and associated services;
- To contribute towards the calculation and charging of insurance premiums based upon driving behaviours and **your car's** usage by compiling and generating scores;
- To assess your driving behaviours and **your car's** usage together with your scores to help determine your future insurance premiums;
- To help **us** to handle any claim and reduce fraud by assisting with the identification assessment or the investigation of claims made and to provide clarification as to the circumstances of the claim;

- To enable **us** to contact **you** regarding the administration of your insurance policy, provide **you** with reminders, other score related feedback and/or hints and tips (to do this, **we** would contact **you** via e-mail, telephone, SMS or post);
- To provide **you** with any additional optional telematics services that are, or may become available, where **you** agree to these at the time of purchase of your policy and/or during the **period of insurance**;
- To carry out research and analysis to help **us** to understand the driving behaviours which **we** will use to develop the underwriting of this product and to assist with the development of similar products;
- General research and analysis including mapping and refining techniques for analysing the data. In such circumstances the data will be anonymised and will not identify **you** or **your car**;
- General research and analysis including mapping and refining techniques for analysing the data. In such circumstances the data will be anonymised and will not identify **you** or **your car**;
- To improve our products, prices and customer experience for all.

Who we share telematics data with

We may share the telematics data **we** collect with a number of our trusted parties, including:

- Data analysts and providers of data services who support **us** with developing our products and process;
- Third-party administrators who help **us** manage our products and services;
- Loss adjusters and claim experts who help **us** handle claims;
- Service providers who help operate our IT and back office system, including our underwriting processes.

We will only disclose any data collected by the Telematics device to authorities such as the police or the courts where **we** have your permission to do so (or another insured driver's permission, where the data relates to them), except where **we** are required to do so by law, when subject to a court order or where **we** suspect fraud or attempted fraud.

You have the right to withdraw your consent to our use of the data collected by the Telematics device at any time. Where **you** wish to do so, **you** are required to notify **us** at your earliest opportunity. In these circumstances however, your policy will be cancelled subject to a seven days Road Traffic Acts cancellation notice from the date **we** receive notification of your withdrawal of consent. This is because without your consent to use your data the product cannot function and therefore **we** would be no longer able to provide **you** with cover.

If any driver named on your **certificate of motor insurance** withdraws consent, the policy will be allowed to continue. However, as soon as **you** are made aware of their withdrawal of consent, **you** are required to notify **us** and the named driver will be removed from the policy.

Where **you** or any driver named on your **certificate of motor insurance** has withdrawn consent to our collection and/or use of the data, this does not remove our right to use the data collected up to the point of your notification to **us**.

Data Controls

In order to prevent unauthorised access or disclosure **we** have put in place suitable procedures to safeguard and secure the information **we** collect including information gathered online.

We will not keep or process data for longer than is necessary and only access data where there is a clear need to do so, such as managing a policy, handling a claim, responding to a query or for purposes that **you** have consented.

Data Protection

We are committed to ensuring that your information is secure. General Accident will handle your data responsibly, fairly and in strict accordance with the applicable Data Protection laws such as the General Data Protection Regulation and any other applicable or replacement law or regulation. **We** will not sell, distribute or release your personal information to third parties unless **we** have your permission or **we** or our third party telematics providers are required by law to do so.

If **you** have any questions about how **we** use personal information, or if **you** want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 4, Pitheavlis, Perth PH2 0NH.

Contacting us

If **you** have a query or need to contact **us** for help on how to self-serve your policy, please visit <https://help.generalaccident.com/>.

If **you** have a complaint or concern about how **we** use your personal information, please contact **us** in the first instance and **we** will attempt to resolve the issue as soon as possible. **You** also have the right to lodge a complaint with the Information Commissioners Office at any time.

To find out more about us and the other things we do,
visit www.generalaccident.com

To report an accident, call us straightaway on
0345 030 7956. And if you hear from another party
about your claim, ask them to get in touch with us instead.

For our joint protection calls may be recorded and/or monitored.



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