

Telematics Terms and Conditions

Telematics Overview

GA 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. As a result **your** price may be higher or lower at renewal dependant on the driving behaviours recorded on the device over the year.

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 behaviour to prove they're safe. The GA 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 on page 5 of **your** GA car insurance policy

How does GA 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:

- Abrupt Cornering
- Lateral Movement
- Hard Acceleration
- Hard Braking
- Speeding
- Road type
- Trip Time

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.*

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** within 48 hours of **your** policy start date to confirm which device is suitable for **your** vehicle.

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** vehicle. **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 **our** third party telematics provider, 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** £40 including Insurance Premium Tax (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.

Change of Vehicle - Device Installation

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

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 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 email to reinstall **your** device.

If the device is still not reinstalled within 72 hours or is unplugged or uninstalled for a third 24 hours 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**.

Note – if **we** impose cancellation of **your** policy at any time this could impact **your** ability to get insurance cover elsewhere.

Policy Cancellation

The General Conditions section of **your** policy booklet sets out both **your** and **our** cancellation rights in relation to **your** GA policy. However, for GA 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.

GA Telematics cancellation charges:

Scenario	Charge
Cancellation in 14 day cooling off period (No device installed)	£25 cancellation fee (plus pro rata time on risk charge – please note this is identical to the standard General Accident cancellation fee)
Cancellation in 14 day cooling off period (device installed or dispatched)	£100 cancellation fee (plus pro rata time on risk charge)
Cancellation after 14 day cooling off period within the first year of the policy	£125 cancellation fee (plus pro rata time on risk charge)
Cancellation after first renewal	£50 cancellation fee (plus pro rata time on risk charge)

Please note that all above charges are subject to IPT at the appropriate rate. These charges are to cover costs which we have incurred.

IMPORTANT – GA Telematics Cancellation

We may cancel **your** policy by sending at least seven days' written notice to **your** last known postal and/or e-mail 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 change of vehicle date.
- During professional installation, modifications to **your car** are discovered which prevent installation of a GA 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** GA Telematics device (see section titled "Excessive speeding conditions").
- Three minor speeding conditions are recorded on **your** GA Telematics device in any 30 day rolling period (see section titled "Minor speeding conditions").
- A single journey score of less than 50 on three journeys is recorded on **your** GA Telematics device within a 30 day rolling period (see section titled 'Scoring conditions').
- A monthly score of less than 50 for three consecutive months is recorded on **your** GA Telematics device (see section entitled 'Scoring conditions').

IMPORTANT – Scoring Conditions

If a score of below 50 is recorded for any journey made in **your car**, we will send **you** a warning message via SMS and email to alert **you** to improve **your** driving behaviours.

If a score of below 50 is recorded three times in any 30 day period for any journeys made in **your car**, 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**.

If a score of below 50 is recorded for three consecutive months for any journeys made in **your car**, we reserve the right to cancel **your** policy and we will give you seven days written notice 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.

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 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**.

Note – if we impose cancellation of **your** policy at any time this could impact **your** ability to get insurance elsewhere.

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 in a 70mph zone	Your GA 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.

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.

Courtesy/Hire Car

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

Loaned vehicle cover

If under the terms of **your** policy **you** receive a loan vehicle whilst **your car** is undergoing mechanical repairs, service or MOT, it will not be necessary to install a GA Telematics device in the loan car that **you** receive. However, once **your car** is returned to **you**, **you** must ensure the GA Telematics device is installed within 14 days or **your** policy will be cancelled and the charges shown in the Policy 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.

Please note that all charges below are subject to IPT at the appropriate rate.

Scenario	Charge
Missed installation or maintenance appointment or cancelled installation or maintenance appointment within 24 hours	£40
Cancellation in 14 day cooling off period (No device installed)	£25 cancellation fee (plus pro rata time on risk charge)
Cancellation in 14 day cooling off period (device installed)	£100 cancellation fee (plus pro rata time on risk charge)
Cancellation after 14 day cooling off period within the first year of the policy	£125 cancellation fee (plus pro rata time on risk charge)
Cancellation after first renewal	£50 cancellation fee (plus pro rata time on risk charge)
Standard Administration Charge for making changes to your policy other than change of car	Standard charges apply – refer to your policy booklet
Change of your car (telematics charge)	£70 (in addition to any insurance premium adjustment)
Replacement telematics device in the event that you damage the device	£70

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** GA Important Information document and our full privacy policy (at <https://generalaccident.com/privacy-and-cookie-policy>) for full details of how **your** data will be used.

Aviva UK Digital Limited (trading as GA) 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** GA 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** vehicle Vodafone will use the telematics device to capture data from **your** vehicle including time, date, location, distance travelled, speed of vehicle, acceleration and 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.

The data collected by the GA Telematics device is transmitted via 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 GA Telematics device that will collect and transmit data about how **your car** is driven and used. **You** must advise every driver 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 insured driver 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 the car.

Vodafone will also use data collected for:

- *Operational requirements, including the activation, disconnection, updating and testing of **your** GA 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 GA 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.

We will only disclose any data collected by the GA 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 GA 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. GA 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.

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 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.

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.



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