

Telematics Terms and Conditions

Your insurance policy requires the installation of a telematics device into your vehicle. The following Telematics Terms and Conditions should be read in conjunction with our Terms and Conditions, our Privacy Policy and your insurer's Policy Wording, Insurance Product Information document, Schedule, and Statement of Facts. You must make any named drivers aware of these terms and conditions as their driving style is also monitored by the Autosaint Box and could result in cancellation of your policy.

1. Fitting the Telematics Device:

Your telematics device and installation instructions will be sent to your home address.

Within 7 days of the purchase of your policy, you will be required to:

- Fit the telematics device to your vehicle,
- Download the Autosaint Insurance smartphone app and

If the telematics device is not installed and the app is not downloaded within this period, a 7 days' notice of cancellation will be issued. If the telematics device is not installed, by the time this notice period expires the policy will be cancelled on day 15.

2. Tampering

Your device must always remain live during your policy term. Tampering with, removal, or allowing the device's battery to be depleted will result in cancellation subject to a 7-day cancellation notice. If we detect a low battery status, we will inform you that the device needs to be charged.

3. Provisional License holders

If you purchased the policy whilst holding a provisional licence, the policy may not require the installation of a telematics device, this will be explained to you when you take the policy out. If your provisional policy does not require the fitting of a telematics device, you must contact us once you have passed your test to arrange for this to be installed. Your insurance policy will be invalid once you have passed your test, you therefore must not use your vehicle until you have contacted us. An additional premium may be due at this point in addition to the fees noted in our Terms of Business. If you decide to cancel your policy instead, our cancellation charges will apply. With these policies you cannot take your test for the first 12 weeks of the policy term otherwise your policy will be rendered invalid.

4. Your Driving Score

Once installed, the telematics device will begin transmitting data on how the vehicle is driven by you, any named drivers or any other person who uses the vehicle under their own insurance (where their policy permits this). This data will be used to calculate the overall driving score which is based on:

- the speed at which the vehicle is driven.
- how hard and frequently the vehicle accelerates & brakes.
- when and where the vehicle is driven.
- the duration and frequency of trips in the vehicle.

Driving above the speed limit, accelerating rapidly or braking hard will negatively impact your driving score, whereas adhering to road speed limits, accelerating and braking smoothly and gradually will positively impact your driving score.

5. Speeding Events

If your vehicle travels 10mph above the speed limit for the road it is on you will be sent a warning letter. Further events will result in your policy being cancelled subject to 7 days notification.

6. Overall Driving Score

If the driving score drops below the acceptable threshold, we may contact you to discuss ways in which you can improve your overall score.

7. Location & Use of the Vehicle

When you first take out the policy with us. It is essential that you inform us of the correct address where you plan to park the vehicle overnight, if you plan to routinely keep the vehicle at more than one address and how you will use your vehicle (social, domestic and pleasure, commuting, business use etc). You must also tell us if the address where you keep the vehicle overnight or how you use the vehicle changes during the policy term. The telematics device will be used to determine where your vehicle is kept overnight and how you use your vehicle. If the address or use is different than what you have told us about, there may be an additional premium to pay, and in some cases, it may result in the cancellation of your policy.

8. Mileage

You must ensure that your policy includes sufficient mileage for the use of the vehicle throughout the policy term. If the vehicle is likely to exceed the agreed annual mileage, we will contact you. Once the included mileage has been exceeded, additional miles must be purchased if the vehicle will continue to be used, otherwise the policy will be cancelled subject to a 7-day cancellation notice. You can purchase additional miles by calling us on 01708 336 519. Your mileage will be rounded to the nearest whole number e.g., if you travel 24.4 miles it will be recorded as 24. If you travel 24.5 miles, it will be recorded as 25.

For specific insurer mileage terms please refer to the below information.

IMPORTANT (AGEAS POLICIES) – If your insurer is Ageas, each additional 1000 miles will be charged at 7.5% of the original premium. For example, on a premium of £1500 an additional 1000 miles would result in an additional insurer cost of £112.50. Our Mid-Term Alteration fee will also apply. The maximum mileage available under this policy is 10,000 miles. Should you exceed this, additional miles cannot be purchased, and the policy will be cancelled subjected to a 7-day cancellation notice.

IMPORTANT (AVIVA POLICIES) - Any additional premium for increasing your mileage is calculated by running a new quotation for your original mileage requirements and subtracting this from the quotation for your new mileage requirements. For example, if your original mileage requirement of 3000 is quoted at £1200.00 and your new mileage requirement of 6000 miles is quoted at £1600.00,

the additional premium required to increase your mileage annual would be £400.00. A mid-term adjustment fee will also apply.

IMPORTANT (COVEA, HIGHWAY, SABRE) – Each additional 1000 miles you purchase will be charged at 2.5% of the original premium. For example, on a premium of £1500 an additional 1000 miles would result in an additional insurer cost of £37.50. Our Mid-Term Alteration fee will also apply.