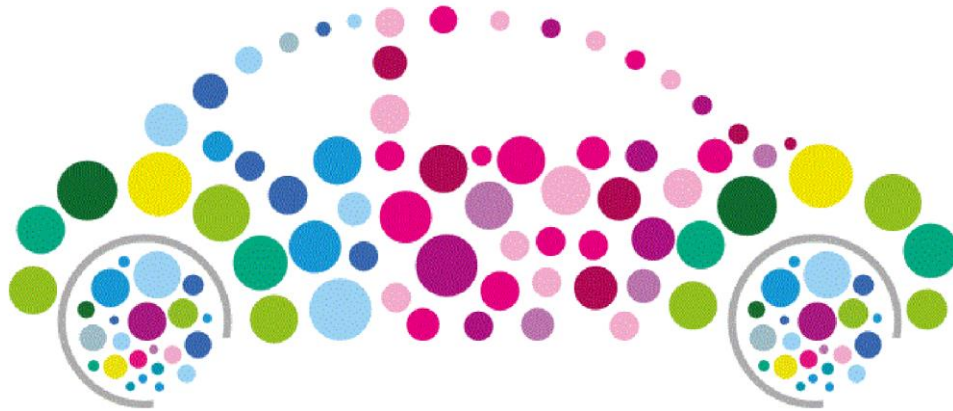


# Your Car Insurance Policy Booklet



## Smartdriverclub Insurance

# Your Car Insurance Policy Booklet

## Welcome to Smartdriverclub Insurance

Thank **you** for choosing to insure **your car** with **Smartdriverclub Insurance**. **Our** aim at **Smartdriverclub Insurance** is to treat **you** as an individual, offer **you** value for money and make car insurance as straightforward as possible.

**Your Policy Booklet, Policy Schedule** and **Certificate of Motor Insurance** include everything **you** need to know about **your car** insurance cover.

Please read these documents carefully and keep them safe. **We** also recommend **you** keep **your Statement of Fact/Renewal Confirmation** for **your** records. This is important, as the agreement to insure **you** is based on this information.

**We** hope **you** are happy with **your** policy. However, if it does not meet with **your** requirements, subject to **you** not making a claim, please contact **us** within 14 days of **your** welcome email. A charge will be made to cover the costs of setting up **your** policy. Changes to **your** policy or cancellation will incur administration charges. Details of these charges are given in 'Your Agreement with Smartdriverclub Insurance'.



### **Penny Searles**

Chief Executive Officer  
Smartdriverclub Insurance



## Important numbers

Customer Services	0330 058 6000
Renewals	0330 058 6000
Quote Line	0330 058 6000
Claims	0333 772 0487

### Opening Hours

	<b>Customer Services, Renewals</b>	<b>Quote Line</b>	<b>Claims</b>
Weekdays	8am – 6pm	8am – 6pm	24hr Service
Saturday	10am – 2pm	10am – 2pm	24hr Service
Sunday	Closed	Closed	24hr Service

Closed Bank Holidays, Christmas Day, Boxing Day and New Year's Day.

Please note, if **you** are trying to contact the **Claims Team** outside of opening hours **you** will be redirected to a contracted third-party recovery service who will begin the claims procedure for **you**.

## Helplines

**Smartplug™ Helpline** 0333 772 0489  
Monday to Friday, 9am to 5pm. Closed Bank Holidays and weekends

**Roadside emergency** (following an Insured Incident) 0333 772 0487

**Windscreen Repair Helpline** (open 24 hours a day) 0333 772 0487

**Stolen Car** (following a stolen vehicle open 24 hour a day) 0333 772 0487

**Stopped by Police** (if the police need to verify your Policy with us) 0330 058 6000

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# Confirmation of your Smartdriverclub Insurance

**Your** contract is with **Smartdriverclub Insurance**.

**Smartdriver club insurance** is a trading style of Smart Driver insurance Limited, registered in Gibraltar (No. 113530) with registered office address at First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar, GX11 1AA. Smart Driver Insurance Limited is authorised by the Gibraltar Financial Services Commission (FSC1282B) and authorised and subject to limited regulation by the Financial Conduct Authority, reference 747916.

Registered UK Branch: Arena Business Centre, 25 Barnes Wallis Road, Fareham, PO15 5TT.

Details about the extent of **our** authorisation and regulation by the Financial Conduct Authority are available from **us** on request.

## Our promise to you

In return for payment of the premium required, **we** have agreed to insure **you** subject to the terms, conditions, exclusions and endorsements contained in **your** Policy and noted on **your Policy Schedule** against such liability, loss or damage occurring in connection with **your car**, within the territorial limits during the **period of insurance**.

**Your** privacy is very important to **us**. **We** promise to respect and protect **your** personal information and try to make sure that **your** details are accurate and kept up to date.

**We** are committed to dealing with **your** data in accordance with data protection laws. **We** will treat all information as private and confidential, and in strict accordance with the General Data Protection Regulation (Regulation (EU) 2016/679) and all related and successor data protection legislation having effect in the United Kingdom from time to time.

**We** will never volunteer information about **your** driving to the police or other authorities unless either **you** consent to this, **we** are required to by law, or fraud is suspected.

## Your promise to us

**You** must read **your Policy Booklet, Policy Schedule** and **Certificate of Motor Insurance** as together they give **you** full details of **your** comprehensive cover.

Please read all sections and take note of the General Conditions and Exceptions which apply to individual sections of the policy.

In addition, there are General Conditions and General Exceptions which apply to the whole policy.

**Your** policy is based on the information given by or for **you** when **you** applied for this insurance. This information is shown on **your Statement of Fact/Renewal Confirmation Form**.

**You** promise, as far as **you** know, that the information **you** have given **us** is true. **You** must tell **us** as soon as possible about any changes in the information **you** have provided to **us** which happens

before or during the **period of insurance**. **We** will tell **you** if such changes affect **your** insurance and, if so, whether the change will result in revised terms and/or premium being applied to **your** policy.

If **you** do not inform **us** about a change it may affect any claim **you** make or could result in **your** insurance being invalid. If **you** are aware that any information is missing or incorrect or has changed **you** should inform **us** immediately. It is an offence under the **Road Traffic Act** to make a false statement or to misrepresent or withhold information for the purposes of obtaining a **Certificate of Motor Insurance**.

**You** promise to install the **Smartplug™** in the insured vehicle within seven days of purchasing **your** policy and retain the **plug** in the insured vehicle for the duration of the policy. If a **Smartplug™** is not fitted during this period, **we** may cancel the policy in line with General Condition 4 and 16.

## You, the Policyholder will

**You**, the **Policyholder**, are responsible for:

- all payments relating to the policy, including the payment of the premium for the whole policy, the costs relating to any changes made to the policy and any other costs incurred in the administration of this policy by **Smartdriverclub Insurance** as described more particularly in 'Your Agreement with Smartdriverclub Insurance'. If any outstanding amount is referred to a collection agency, the **Policyholder** will be pursued for the payment.

**You**, the **Policyholder**:

- will have access to all documentation, information and personal data relating to all drivers on this policy.
- can make any change to all parts of the policy.
- Can cancel the whole policy in line with General Condition 4.

### Which Part of this Policy Relates to you?

#### Comprehensive Cover - All Sections apply

General Conditions and General Exceptions

There are General Conditions and Exceptions which apply to individual sections of the policy. In addition, there are General Conditions and General Exceptions which apply to the whole policy.

## Definitions

Whenever the following words are bold in this booklet or in **your** current **Policy Schedule** they will have the meaning given below:

<b>Approved Repairer</b>	A repairer that <b>we</b> recommend, who <b>we</b> will authorise to repair <b>your car</b> following a claim under section 1 or 2.
<b>Certificate of Motor Insurance</b>	The legal document which is evidence that <b>you</b> have the insurance needed by law, showing who can drive the car and for what purposes it can be used.
<b>Courtesy car</b>	A small car (typically ABI group s1/s2) provided by a <b>Smartdriverclub Insurance Approved repairer</b> (or another company instructed by <b>Smartdriverclub Insurance</b> ). This car is not intended to be on a like for like basis with <b>your car</b> .
<b>Endorsements</b>	An alteration to the terms of the policy. Where applicable this is shown in <b>your Policy Schedule</b> and listed as ( <b>endorsements</b> ) within this document.
<b>Excess</b>	The amount <b>you</b> must pay towards any claim for damage or loss of <b>your car</b> . <b>Smartdriverclub Insurance</b> will not be responsible to <b>you</b> for the <b>excess</b> under any circumstances. <b>You</b> are responsible for the <b>excess</b> even if the accident is not <b>your</b> fault or not the fault of any driver named on <b>your</b> policy
<b>Hazardous goods</b>	Referring to: <ul style="list-style-type: none"> <li>- The Dangerous Substances (conveyance by Road in Road Tankers and Tank Containers) Regulation 1992</li> <li>- The Carriage of Dangerous Goods (Classification Packaging and Labelling) and Use of Transportable Pressure Receptacles Regulations 1996</li> <li>- The Carriage of Explosives by Road Regulations 1996 The Approved List of Dangerous Substances as published by the Health and Safety Executive and any other legislation of similar intent (including subsequent legislation) if applicable.</li> </ul>

<b>Indemnity</b>	A legal principle to ensure <b>you</b> are placed as near as possible in the same position after a loss, as <b>you</b> occupied immediately before the loss, by providing compensation for <b>your</b> losses and liabilities.
<b>Market value</b>	The cost of replacing <b>your car</b> , with one of a similar make, model, year, mileage and condition based on market prices at the time of the loss. Use of the term 'market' in which <b>you</b> would normally shop for <b>your car</b> e.g. retail value, will not apply if <b>you</b> bought <b>your car</b> privately or at an auction. Non- European manufactured cars will be valued based on European import values or the nearest British equivalent.
<b>Statement of Fact/ Renewal Confirmation Form</b>	These documents are a record of the information <b>you</b> have provided at the start and renewal of <b>your</b> policy. The information detailed on these forms must be correct.
<b>Period of insurance</b>	The duration of this policy as shown in the schedule and any further period for which <b>we</b> accept <b>your</b> premium.
<b>Policy Schedule</b>	The document that shows the car <b>we</b> are insuring and the level of cover <b>you</b> have with <b>us</b> .
<b>Road Traffic Act(s)/ Road Traffic Law(s)</b>	Any acts, laws or regulations which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
<b>Smartdriverclub</b>	Trading style for Smart Driver Club Limited, provider of the services associated with the <b>Smartplug™</b> .
<b>Smartdriverclub Claims Team</b>	Action 365 Ltd are the claims administrators for this policy and are authorised and regulated by the Financial Conduct Authority (FRN 306011). Registered in England and Wales: Company No: 3839322. Registered Address: Eden Point, Three Acres Lane, Cheadle Hulme, Cheshire, SK8 6RL.
<b>Smartplug™/ Telematics Device</b>	Electronic equipment self-installed, or professionally installed to <b>your car</b> which records and transmits vehicle data to <b>Smartdriverclub</b> and <b>us</b> .
<b>Territorial limits</b>	Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, including travel between any of these.



<b>Unsafe Driving</b>	Unsafe driving is when a vehicle is being driven in a way that increases the likelihood of being involved in an accident. This includes going too fast and driving aggressively.
<b>Web portal and App</b>	<b>Your</b> personal portal which displays information on <b>your vehicle, Smartdriverclub</b> services, your insurance policy documentation, communications from us and details of your driving style and score. <b>Web Portal:</b> dashboard.smartdriverclub.co.uk. <b>App:</b> available to download via the app store "SDCI App"

<b>We, us and Smartdriverclub Insurance</b>	<b>Smartdriverclub Insurance</b> as the intermediary of Pukka Insure Limited. Pukka Insure Ltd are the administrators of this policy for and on behalf of The New India Assurance Company Limited. Pukka Insure Ltd is a private limited company incorporated in Gibraltar (Company Number: 113487), Registered Office: Suite 2, The Cottage, 13-15 Giro's Passage, Gibraltar, GX11 1AA. We are authorised and regulated by the Gibraltar Financial Services Commission (FSC1280B) and subject to limited regulation by the Financial Conduct Authority.
<b>You, your, Policyholder</b>	The person named as the <b>Policyholder</b> on <b>your</b> current <b>Policy Schedule</b>
<b>Your car/Your vehicle</b>	Any private motor vehicle insured under <b>your</b> policy and as specified on <b>your</b> current <b>Certificate of Motor Insurance</b> and <b>Policy Schedule</b> . A privately-owned motor car manufactured to carry up to eight passengers, which is designed solely for private use and has not been constructed or adapted to carry goods or loads.

## Governing law

Unless **we** have agreed otherwise with **you**, this insurance is governed by English Law and all communication shall be conducted in English.

## Keeping your policy up to date

### IMPORTANT

**You** must tell **us** if any information detailed on **your Statement of Fact/Renewal Confirmation Form** changes, as **we** may not be able to arrange cover in every case. Any incorrect information could affect the amount **you** are able to claim or may even mean **you** are unable to make a claim. If the information differs significantly it could even result in **your** policy being declared void.

Please read in accordance with General Condition 14.

The **Statement of Fact/Renewal Confirmation Form** is **your** record of the information **you** have provided. Any changes could alter the terms of **our** agreement to insure **you** or the premium **you** pay, for example, if **you** have received motoring convictions since **your** policy started.

If **we** are able to arrange cover, **we** will calculate any difference in premium from the date **you** were obliged to notify **us** (even if this happened in a previous **period of insurance**). Please note the notification timescales described below.

### Please tell us before

- ✦ If **you** are going to modify **your car**, even if the alteration is only cosmetic
- ✦ If **you** are going to change to a different car
- ✦ If **you** are going to change what **you** use **your car** for (e.g. If **you** start using it for business travel when **you** were not covered for this before)
- ✦ If **you** would like to add another driver to **your** policy
- ✦ If **you** are going to change **your car's** registration number
- ✦ If **you** are going to take **your car** abroad (see Section 6 'going abroad')

## Please tell us immediately

- ✦ If **you** or any driver named on **your** policy are involved in an accident or suffers a loss, no matter how trivial and even if **you** do not wish to make a claim
- ✦ If **you** sell **your car**
- ✦ If **you** change **your** address
- ✦ If **you** change where **your car** is kept overnight
- ✦ If **you** need to change **your** annual mileage
- ✦ If **you** or any driver named on **your** policy change occupation
- ✦ If **you** or any driver named on **your** policy stop being resident in Great Britain
- ✦ If **you** or any driver named on **your** policy have been disqualified from driving, **your** entitlement to drive has been suspended or withdrawn (revoked) or **your** driving licence status has changed
- ✦ If the registered owner of **your car** has changed
- ✦ If **you** change **your** email address
- ✦ If the **Smartplug™** we supplied is removed from **your car**

## Please tell us when you renew your insurance

- ✦ Of any motoring offences including fixed penalties, convictions or disqualifications **you** or any driver on **your** policy had during the year, or any pending prosecutions. **You** will need to tell **us** of the DVLA offence code if applicable
- ✦ Of any accidents, incidents, thefts, losses or claims (Fault or Non-Fault) that **you** or any driver on **your** policy have made, excluding any claims made under this policy
- ✦ If any details shown on the **Motor Renewal Confirmation** Form are incorrect

## Making a claim

If **you** have an accident or need to make a claim call **us** immediately.

If the damage to **your car** is covered under this policy and **your car** cannot be driven, **we** will arrange for one of our nationwide **Approved Repairers** to:

- ✦ collect **your car** from the accident site and deliver it to the **Approved Repairer**, **your** home or **your** place of work within a 30-mile radius
- ✦ give **you** a **courtesy car** while **your car** is being repaired in **our** body shop, unless **we** decide **your car** is beyond economic repair
- ✦ clean **your car** inside and out following the repairs

If **you** do not wish to use our **approved repairers** we cannot provide **you** with a **courtesy car**, and **you** will need to get two estimates from repairers. If **we** think the repair estimate is unreasonable one of the following will happen:

- ✦ **We** may arrange for **your car** to be moved to another repairer; or
- ✦ **We** may move **your car** to a safe place, before repair or disposal.

All repairs carried out by **our Approved Repairers** are guaranteed for five years.

### **Glass Repair Helpline**

**Your** policy includes windscreen damage cover (See Section 5) and if either **your** windscreen or a window is broken, please call **our** glass repair helpline so that **we** can arrange for repair or replacement (subject to the relevant windscreen **excess**).

### **Courtesy Car**

Following a claim, **we** will only insure a **courtesy car** provided by one of **our Approved Repairers** or a garage instructed by **us**.

If **you** have an accident or make a claim (excluding glass, lock or hood damage), and **our Approved Repairers** are authorised to do the work, **you** will get free use of a **courtesy car**, whilst **your car** is being repaired.

**We** cannot guarantee like for like. The **courtesy car** will be insured by **us** under **your car** insurance, on the same terms and conditions as **your car**.

### **IMPORTANT**

A **courtesy car** will not be provided if **your car** has been stolen, is beyond economical repair, if **you** choose a repairer not on **our Approved Repairer** panel, **your own car** was originally produced for sale outside the EC.

**We** cannot guarantee to provide a vehicle adapted to any special needs or disability.

**ALL ACCIDENTS OR INCIDENTS MUST BE REPORTED WITHIN 48 HOURS, EVEN IF YOU ARE NOT CLAIMING.**

**You must tell us about any court documentation you receive and send us any writ, summons or bill within 48 hours**

# Section 1: Damage to Your car

## 1. Cover for your car and its accessories

If **your car** is damaged as a result of an accident **you** will be covered for the damage to:

- ✦ **your car**
- ✦ **your car's** standard accessories or spare parts whilst in or on **your car**
- ✦ **your** CD player, radio, satellite navigation equipment or any other audio/visual equipment, as long as they are permanently fitted to **your car**. For loss or damage to this equipment, the most **we** will pay is 15% of **your car's market value**, up to a maximum of £1,250

## 2. What we will pay

**We** will decide how to settle **your** claim and will either:

- ✦ pay to repair **your car**, or
- ✦ pay a cash sum to replace the damaged car or item. **We** may reduce the settlement, or ask **you** to contribute towards the repair costs, if the parts replaced were already worn or damaged or for audio/visual equipment that has been removed from **your car**

A decision will be made based on the garage/engineer's recommendation.

If **we** give **you** a cash sum, the most **we** will pay is the **market value** of the car or items claimed for. If **your car** cannot be repaired economically, **we** will get it moved to a place of storage as soon as possible.

If any lost or damaged parts are no longer available, **we** will only pay the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs. If **your car** is three years old or more, **we** may decide to repair it with recycled parts, or with parts which have not been made by the car's manufacturer but are of a similar standard depending on availability.

If **your car** is subject to a hire purchase agreement, **we** will pay any money owed to that company first and then pay any remaining money to **you**. If **you** have acquired **your car** through lease or contract hire, **we** will pay the lease or contract hire company either the **market value** of the car, or the amount required to settle the agreement, whichever is less.

### See also:

General Exceptions

General Conditions

Section 3: Exclusions which apply to sections 1 and 2

## Section 2: Fire and theft

### 1. Cover for your car and its accessories

If **your car** is lost or damaged as a result of fire, lightning, theft or attempted theft, **you** will be covered for the loss or damage to:

- ✦ **your car**
- ✦ **your car's** standard accessories and spare parts whilst in or on **your car**
- ✦ **your** CD player, radio, satellite navigation equipment or any other audio/visual equipment, as long as they are permanently fitted to **your car**. For loss or damage to this equipment, the most **we** will pay is 15% of **your car's market value**, up to a maximum of £1,250

In the event of **your car** keys being lost or stolen from somewhere other than **your car**, **we** will pay up to £100 towards the cost of replacing the locks.

### 2. What we will pay

**We** will decide how to settle **your** claim and will either:

- ✦ Pay to repair **your car**, or
- ✦ Pay a cash sum to replace the lost or damaged car or item. **We** may reduce the settlement or ask **you** to contribute towards the repair costs, if the parts replaced were already worn or damaged, or for audio/visual equipment that has been removed from **your car**

If **we** give **you** a cash sum, the most **we** will pay is the **market value** of the car or items claimed for. If **your car** cannot be repaired economically, **we** will get it moved to a place of storage as soon as possible.

If any lost or damaged parts are no longer available, **we** will only pay the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs. If **your car** is three years old or more, **we** may decide to repair it with recycled parts, or with parts which have not been made by the car's manufacturer but are of a similar standard.

If **your car** is subject to a hire purchase agreement, **we** will pay any money owed to that company first and then pay any remaining money to **you**. If **you** have acquired **your car** through lease or contract hire, **we** will pay the lease or contract hire company either the **market value** of the car, or the amount required to settle the agreement, whichever is less. If **your car** is not repairable, **your car** will become **our** property after the settlement of **your** claim. For further information see General Condition 10.

#### See also:

General Exceptions

General Conditions

Section 3: Exclusions which apply to sections 1 and 2

## Section 3: Exclusions which apply to sections 1 & 2

### What is not covered

We will not pay:

- ✦ the first amount of any claim as shown in **your** current **Policy Schedule** under **Excess** Details. **You** are responsible for the **excess** regardless of fault or the driver of **your car**
- ✦ for loss or damage to **your car** or loss of money from selling **your car** to someone who deceives **you**
- ✦ for any non-standard parts (modifications). Manufacturer's optional extras are only covered if they have been declared and **we** have agreed to arrange cover for them. If **you** make a claim for loss or damage to **your car**, **we** will only pay the cost of replacing parts needed for **your car** to meet the manufacturer's specification.
- ✦ for the replacement of **your** CD player, radios, satellite navigation equipment or any other audio/visual equipment, if **we** pay **you** a cash sum to replace **your car**
- ✦ for damage caused to **your car** caused by it being driven after an accident unless it is necessary in the interests of safety
- ✦ for loss of use (including the cost of hiring a vehicle)
- ✦ for wear and tear
- ✦ for any loss or damage caused by mechanical, electrical, electronic, computer failures, breakdowns or breakages
- ✦ for damage caused to **your** tyres by normal road use, including braking, cuts, punctures or bursts
- ✦ for any loss to the **market value** of **your car** as a result of it being repaired
- ✦ any modifications, unless they form part of the manufacturer's standard specification.
- ✦ Loss of or damage to your car arising from or because of water freezing in the cooling circulation system of your car.
- ✦ Loss or damage to your car by theft or attempted theft if you or anyone else has left it unlocked or with the keys or keyless entry system in your car, or on it.
- ✦ when **your car** is taken or driven without **your** consent by a family member, spouse or partner
- ✦ if any malicious damage, theft or fire is not reported to the police
- ✦ for any loss or damage to **your car** as a result of racing formally or informally against another motorist, "road rage" or a deliberate act caused by **you** or any driver insured to drive **your car** for replacing parts that have been contaminated or damaged as a result of putting the incorrect fuel in **your car** or failing to keep the correct amount of lubricant in **your car**, and loss or damage to the car caused by an inappropriate type or grade of fuel being used
- ✦ if the incident is not reported to the police **See also:**
  - General Exceptions
  - General Conditions

## Section 4: Liability to other people

### 1a. Driving your car

**You** will be covered for everything **you** are legally responsible to pay due to an accident in **your car** and:

- ✦ someone else is killed or injured
- ✦ someone else's property is damaged – motor third party property damage losses for private cars is limited to £20,000,000 per occurrence per policy

This cover also applies to an accident involving a trailer, caravan or broken-down car **you** may be towing (as long as **you** hold the correct driving licence entitlement to do so).

### 1b. Driving other cars

This policy does not provide cover for **you** or any driver named on this policy when driving other cars under any circumstances. **Your** cover is for **yourself** and any named drivers to drive **your car** covered by **us**.

## 2. Other people using your car

**You** are covered for:

- ✦ anyone named on **your** current **Certificate of Motor Insurance** to drive **your car**, as long as they are driving with **your** permission, hold a valid driving licence and are not disqualified from driving
- ✦ anyone **you** allow to use (not including driving **your car**), for social or domestic purposes
- ✦ anyone who is getting into or out of **your car**

## 3. Cover for legal costs

**You** must notify **us** and if **we** agree in writing, **we** will pay the following legal costs and expenses following a claim:

- ✦ solicitors' fees for representing anyone **we** insure at any coroner's inquest, fatal accident inquiry or court of summary jurisdiction
- ✦ reasonable legal costs for defending a criminal charge of manslaughter or causing death by dangerous or reckless driving
- ✦ any other legal costs and expenses if **we** agree beforehand, these could include counsel fees, medical records' fees and expert reports. Please contact the **Claims Team** for further information

The cover for these charges will be reliant on **us** providing **indemnity** on the claim generally.



## 4. Cover for emergency medical treatment

**We will pay for:**

- emergency treatment fees as set out in the **Road Traffic Act**

## 5. What is not covered

- ✦ anyone who has any other insurance covering the same liability
- ✦ death or injury to anyone while they are working with or for the driver of the car except as required by **Road Traffic Law**
- ✦ any damage to property belonging to, or held in trust by, or in the charge or control of a person claiming to be insured under this section
- ✦ any loss or damage to property in the care of the **Policyholder** or any person entitled to drive on the current **Certificate of Motor Insurance**
- ✦ any loss, damage, death or injury arising as a result of racing against another motorist, "road rage" or a deliberate act caused by **you** or any driver insured to drive **your car**

# Section 5: Windscreen damage

## 1. Cover for your windscreen

As long as there has not been any other loss or damage

**We will pay:**

- ✦ to repair or replace broken glass in **your car's** windscreen, windows or sunroof
- ✦ to repair any scratching to the bodywork caused by the broken glass

## 2. What is not covered

**We will not pay:**

- ✦ any **excess** shown on **your** current **Policy Schedule**. **You** are responsible for the **excess** regardless of fault or the driver of **your car**
- ✦ if the glass in **your car's** windscreen, windows or sunroof can be repaired the excess payable will reduce to £25
- ✦ for the replacement of the hood/roof structure of a convertible car when the glass is not repairable
- ✦ for a **courtesy car**
- ✦ any windscreens or windows not made of glass e.g. Perspex

- ✦ if the repair or replacement is not arranged via **our** glass repair helpline ▪ more than the **market value** of the car at the time of loss (less any **excess**)

Claims under this section will not affect **your** No Claims Bonus.

If any lost or damaged parts are no longer available, **we** will only pay the cost shown in the manufacturer's latest price guide, together with reasonable fitting costs. If **your car** is three years old or more, **we** may decide to repair it with recycled parts, or with parts which have not been made by the car's manufacturer but are of a similar standard.

**See also:**

General Exceptions

General Conditions

## Section 6: Going abroad

**Your** policy gives **you** the cover described in **your** current **Certificate of Motor Insurance** in:

- ✦ Great Britain, Northern Ireland, Isle of Man and the Channel Islands
- ✦ any other country which is a member of the European Union
- ✦ Norway, Switzerland, Iceland, Croatia, Andorra and Liechtenstein

**Your** policy automatically includes international motor insurance cover (on **your** current **Certificate of Motor Insurance**) for a maximum of 30 consecutive days in any one trip, and up to a maximum of 30 days in a year. Please call **us** if **you** think **you** may exceed these. **We** may be able to arrange additional cover (subject to **our** Underwriting criteria and a charge).

In compliance with EU directives this policy also provides, as a minimum, the necessary cover to comply with the laws on compulsory insurance of motor vehicles in any country which the commission of the European Communities is satisfied has made arrangements under Article (8) of EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle. Please see General Condition 2 Claims procedure. Payments made under compulsory insurance regulations and right of recovery.

The International motor insurance cover is only valid in the following countries: Andorra, Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of Cyprus, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland.

**You** don't need to call **us** if **you** are taking **your car** to any of these countries, but **you** do need to take **your Certificate of Motor Insurance**.

**Your car** is also covered whilst it is being transported by air, sea or rail between those countries.

Please note, in the event of a claim, **you** will be required to evidence **your** travel.

**See also:**

General Exceptions

General Conditions

## Section 7: Your No Claims Bonus

### 1. What happens to your Bonus if you claim

If **you** (or any driver named on **your** policy) make a claim or a claim is made against **you**, and **you** do not have protected No Claims Bonus, **your** No Claims Bonus will be reduced as follows:

No Claims Bonus at last renewal date (yrs)	No Claims Bonus at next renewal date (yrs)		
	1 Claim	2 Claims	3 Claims
1	NIL	NIL	NIL
2	NIL	NIL	NIL
3	1	NIL	NIL
4	2	NIL	NIL
5+	3	1	NIL

#### **IMPORTANT**

This is a No Claims Bonus. If a claim occurs which is not **your** fault and **we** have to make a payment, **your** No Claims Bonus will be reduced unless **we** can get back all that **we** paid from those responsible.

If **you** make a claim and **your** renewal premium has already been calculated, **your** No Claims Bonus will be amended, and **your** premium will change.

## 2. Claims that don't affect your Bonus

- ✦ payments made for windscreen damage
- ✦ payments for emergency treatment fees
- ✦ claims which aren't **your** fault where **we** have recovered all of **our** money

If **you** have any questions about **your** No Claims Bonus, please contact **our** Customer Services Team.

## 3. Protected No Claims Bonus

If eligible, **you** can choose to pay an additional premium at the start or at renewal of **your** policy, to protect or guarantee **your** No Claims Bonus. By doing this you can prevent **your** No Claims Bonus being reduced after a fault claim has been made on **your** policy.

If **you** have Protected No Claims Bonus and

- ✦ **you** make two claims within three consecutive insurance terms the protection will be removed at renewal
- ✦ **you** make three claims within three consecutive insurance terms the protection will be removed at renewal and **your** No Claims Bonus reduced by two years
- ✦ **you** make four claims within three consecutive insurance terms the protection will be removed at renewal and **your** No Claims Bonus reduced to one year
- ✦ **you** make more than four claims within three consecutive insurance terms the protection will be removed at renewal and **your** No Claims Bonus reduced to zero

If **you** have any questions about **your** No Claims Bonus, please contact our Customer Services Department.

### IMPORTANT

If **you** make a claim during **your** insurance term you will not earn any No Claims Bonus entitlement for that insurance term. Where **your** No Claims Bonus remains unaffected, in most instances a claim will lead to some increase in premium at renewal. However, our motor premium calculation will include the No Claims Bonus discount to which **you** are entitled. If **you** make a claim after **your** renewal premium has been calculated, **your** No Claims Bonus entitlement will be amended or removed, and **your** premium changed.

See also:

- General Exceptions
- General Conditions

## Section 8: Extra cover

### 1. Personal Injury Benefits

**You** and **your** spouse/civil partner will be covered if **you** are accidentally injured as a result of a road traffic accident in **your car**, and within three months of the accident if it directly causes:

- ✦ death
- ✦ permanent blindness in one or both eyes
- ✦ total loss of one or more limbs

**We** will pay the injured person, or their legal representative, £5,000. The most payable in one **period of insurance** is £5,000. If **you**, or **your** spouse/civil partner have more than one policy with **us**, **we** will only pay out under one policy.

However, **you** are not covered for:

- ✦ any person who has not reached their sixteenth birthday at the time of the injury
- ✦ any person aged 90 or over at the time of the injury
- ✦ any injury or death caused by suicide or attempted suicide

### 2. Medical Expenses

If **your car** is involved in an accident, **we** will pay medical expenses of up to £100 for each person injured in **your car**.

### 3. Child equipment and personal belongings

**We** will pay up to a maximum of £300 in any one incident for loss of, or damage to, any child seat or pushchair caused by accident, fire, theft or attempted theft, whilst it is in **your car**. Of this £300, **you** may also claim up to a maximum of £50 for loss or damage to any children's accessories caused by fire or theft whilst they are in **your car**.

**We** will pay up to £100 for personal belongings in **your car**, if they are damaged or stolen.

Personal belongings are clothes and items of a personal nature belonging to **you** or **your** passengers, including portable navigation equipment, car phones, radios, CD players, games consoles or any other audio or visual equipment.

If **you** ask **us** to pay someone else, **we** will have no further responsibility to **you**, once **we** have done so.

**You** are not covered for loss or damage to:

- ✦ money, credit or debit cards, stamps, tickets, vouchers, documents or securities

- ✦ goods or samples carried in connection with any trade or business
- ✦ any property insured under another policy
- ✦ property from an open and/or unlocked convertible car, unless the property was locked in the boot or glove compartment

See also:

General Exceptions

General Conditions

## General Exceptions to Your Cover

**You** will not be covered for any liabilities **you** may have for any of the following:

1. Any accident, injury, loss, theft or damage which happens while **your car** is:
  - ✦ used by a person or for any purpose not shown on **your** current **Certificate of Motor Insurance**
  - ✦ driven by **you** if **you** do not hold a valid Driving Licence or are breaking the conditions of **your** Driving Licence
  - ✦ driven with **your** consent by someone who does not hold a valid Driving Licence or are breaking the conditions of their Driving Licence
  - ✦ taken or driven without **your** consent by a family member, spouse or partner or a person who normally lives with **you**
  - ✦ used by **you** or any driver shown on **your** current **Certificate of Motor Insurance** for criminal purposes, or to deliberately cause damage or fear of damage to other vehicles or property, or to deliberately cause injury to any person and/or to put any person(s) in fear of injury
  - ✦ used for merchandise delivery, renting out, peer to peer hire schemes or used for hire and reward including but not limited to taxiing and chauffeuring
  - ✦ used on the Nürburgring Nordschleife, or for racing formally or informally against another motorist, pace-making, competitions, rallies, track days, trials or tests, speed trials or speed tests, either on a road track, or at an off-road 4x4 event
2. Any liability **you** have under any agreement unless **you** would have had the liability even if the agreement did not exist.
3. Loss of use of **your car** and for any indirect losses which result from the incident which caused **you** to claim.
4. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel, or any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof irrespective of whether other causes have contributed to such loss, destruction or damage
5. All loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause of event contributing concurrently or in any other sequence to the loss: any act of terrorism, war, civil war, invasion, act of foreign enemy, hostilities, or warlike operations (whether war be declared or not) mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, confiscation, nationalisation, requisition or any act of any person acting on behalf or in connection with any organisation with activity directed towards the overthrow by force or its Government de jure or de facto. Except so far as to meet the requirement of the **Road Traffic Act**.

The policy excludes any death, injury, or damage to property caused by or in the course of an act of terrorism. For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation or government, which it is reasonable to conclude was committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

6. Any accident, injury, loss or damage (except under Section 4 - Liability to other people) caused by:
  - ✦ earthquake
  - ✦ riot or civil commotion outside Great Britain, the Isle of Man or the Channel Islands
7. The ownership, operation, maintenance or use of any car principally used for:
  - ✦ transportation of high explosives or any other similar explosive
  - ✦ bulk transportation of liquefied petroleum, gasoline or any inflammable liquid
  - ✦ transportation of chemicals or gases in liquid, compressed or gaseous form
8. Motor traders' risks.
9. Any accident, injury, loss or damage when **your car** is in an area where aircraft are usually to be found taking off, landing, manoeuvring or parked or in an area where airport ground equipment is parked or on service roads leading to it.
10. Any accident, injury, loss or damage arising from the use of public emergency service vehicles, military and law enforcement vehicles, motor coaches and omnibuses, tramways (including trolley-buses) or any vehicles on rails, contractors plant and equipment.

## General Conditions of Your Cover

You must comply with the following conditions to have the full protection of your policy. If you do not comply with them we may at our option take one or more of the following actions:

- ✦ cancel the policy;
- ✦ declare your policy void (treating your policy as if it had never existed);
- ✦ change the terms of your policy;
- ✦ refuse to deal with all or part of any claim or reduce the amount of any claim payments.

### 1. Your duties

**You** will be provided with the cover set out in this policy if:

- ✦ **you** or anyone else claiming cover under the policy has kept to all the terms and conditions of the policy



- ✦ the information confirmed on **your Statement of Fact/Renewal Confirmation Form** or when registering a claim is true and complete

## 2. Claims procedure

- ✦ If **you** or **your car** are involved in any type of claim, accident or loss regardless of fault, **you** must tell **us** about it within 48 hours.

Also, **you** must:

- ✦ immediately report to the police any claim involving theft, or when **your car** is taken without **your** consent, and obtain a crime reference number within 24 hours
- ✦ give **us** all the information about the claim that **we** need
- ✦ send **us** any court documentation **you** receive in connection with any claim, accident or loss as soon as **you** receive them, including any writ, summons or bill
- ✦ tell **us** at once if **you** are charged with an offence, receive any notice of prosecution, inquest or fatal enquiry

Failure to comply with the above could result in the claim being refused and/or **your** policy being cancelled.

### Keeping your damaged car safe

If **you** want **us** to pay for damage to **your car**, its accessories and spare parts, **you** must take steps to make sure it is kept safe until it is repaired. **You** can arrange to have **your** damaged car moved to the premises of the nearest competent repairer. **We** will pay any reasonable charges for safeguarding **your car** and getting it to and from the repairers. It is important **you** tell **us** as soon as is reasonably possible where **your car** is, or **you** will be responsible for any charges that occur. **You** must not:

- ✦ admit that the accident was **your** fault
- ✦ attempt to negotiate the settlement of the claim unless **we** have given **you our** permission in writing

**We** are entitled to:

- ✦ conduct the defence or settlement of any claim on **your** behalf
- ✦ take legal action over any claim in **your** name or the name of any person insured on the policy for **our** own benefit
- ✦ admit negligence for any accident or claim on **your** behalf
- ✦ investigate **your** claim and exchange information with other parties involved with the accident or claim. However, **we** will treat **your** information carefully and only reveal it in cases where **we** believe it is necessary
- ✦ appoint an Approved Repairer to repair **your car**. In the unlikely event the repairs are considered unsatisfactory, the Approved Repairer will have the option to rectify their work.

Should the repairs still be considered unsatisfactory, **you** may then use another repairer providing **we** have confirmed it and agreed the work to be carried out.

### **Payments made under compulsory insurance regulations and right of recovery**

If **we** must make a payment because the laws of any country require **us** to do so, **we** may recover from **you**, or the person who is liable, any payment that is not covered by this policy.

### **3. Care of your car**

**You** or any person covered by the policy must:

- ✦ protect **your car** from loss or damage
- ✦ make sure **your car** is roadworthy and ensure you have a valid MOT certificate where appropriate
- ✦ always keep the tyres within the legal requirements always
- ✦ allow **us** to inspect **your car** at any reasonable time **we** ask
- ✦ always take the keys out of the ignition and remove them completely when **your car** is left unattended. **You** must lock all doors and close all windows and sun-roofs and any declared security devices are activated
- ✦ when leaving your car take personal belongings with you, lock them in your boot or glove compartment. Do not leave them in open view in your car

If an accident happens, and **you** or any person covered by this policy fails to protect **your car** from loss or damage through the inappropriate conduct of the driver, or the condition of the vehicle caused or contributed to the accident, no cover under the policy will be provided and instead **our** responsibility will be restricted to meeting the obligations as required by **Road Traffic Law**. In those circumstances, **we** will recover from **you** or the driver or any party responsible for the condition of the vehicle, all sums paid (including all legal costs), whether in settlement or under a judgement, or any claim arising from the accident.

### **4. Cancelling your policy**

**You** may cancel cover under this policy for **your car**, at any time, by contacting **us**.

On receiving your instruction, will cancel **your** policy from the date **you** contact **us**, or from any later date **you** ask. **You** cannot cancel **your** policy from an earlier date.

Instruction to cancel the car on cover can only be taken from the **Policyholder** covered under this policy.

If there is an outstanding premium, it must be paid within 10 days of **your** policy being cancelled. Where possible, **we** will apply for any outstanding amounts from the payment details held on file. Delayed payments will incur additional charges. Please refer to "Your Agreement with Smartdriverclub insurance".

If **we** are unable to collect a payment by instalments **we** will contact **you** and use reasonable endeavours to collect the outstanding payment(s) before exercising our right to cancel the policy.

Cancellation will incur administration charges that are payable to **Smartdriverclub Insurance** for the cost of arranging and handling **your** policy. Details of these charges are given in 'Your Agreement with Smartdriverclub Insurance', available on-line and included with **your** documents issued at inception and renewal.

If **you** have made a claim, or a claim has arisen during the **period of insurance** for **your car**, the total premium is due, and no refund will be given, regardless of the payment method.

### **Your cancellation rights**

If **you** cancel **your** policy within 14 days from the receipt of **your** welcome/renewal letter or email, **you** will be charged on a daily pro rata basis for the time **you** have had on cover, plus an administration charge. **We** will refund any remaining premium.

Should **you** cancel outside the 14 days, **you** will be charged on a daily pro rata basis for the time **you** have had on cover, plus an administration charge. **We** will refund any remaining premium.

Details of these charges are given in 'Your Agreement with Smartdriverclub Insurance', available online and included with **your** documents issued at inception and renewal.

### **Our cancellation rights**

**We** can cancel **your** policy at any time by sending seven days' notice in writing to **your** last known address if **you**:

- ✦ break any of the General Conditions of **your** cover
- ✦ ignore or fail to comply with General Conditions 16
- ✦ ignore or fail to comply with General Exceptions 1, 8 and 9
- ✦ fail to respond to written requests for further information or documentation
- ✦ harass or use abusive or threatening behaviour towards **our** staff
- ✦ behave in a manner that makes it inappropriate for **us** to continue **your** insurance
- ✦ due to non-payment

If **you** deliberately or recklessly commit fraud against **us**, **your** policy and all other policies to which **you** are connected through **Smart Driver Insurance Limited** will be cancelled or voided with immediate effect. For further information see General Condition 9.

If **we** cancel **your** policy, **you** will be charged on a daily pro rata basis for the time **you** have had on cover, plus an administration charge. **We** will refund any remaining premium.

Should **your car** be stolen and/or deemed a total loss, **we** will cancel **your** policy without prior notice by writing to **you** last known address. **We** may deduct any outstanding premium and charges owed from any claim settlement **we** make to **you**. If **your car** is a total loss please refer to General Condition 10.

If **you** have any questions on cancelling **your** policy, please contact **our** Customer Services Team.

## 5. Payment of your premium and/or other charges

The **Policyholder** is responsible for all payments relating to the policy.

Unless **you** ask **us** to change **your** payment details, **we** will debit the payment details **we** have on file to collect any premium due. If **we** are unable to collect any amount by the due date, **we** will cancel **your** policy in line with General Condition 4.

If a claim is made and **you** have not paid in full, **we** may deduct the outstanding premium from any claim settlement **we** make to **you**. **We** will not refund premium for changes made to **your** policy after a claim.

If the policy is paid by instalments and has gone into default during the current **period of insurance**, **we** will not be able to offer the Direct Debit option for the remaining term and at renewal. To renew **your** policy, **you** will have to pay the premium for the whole **period of insurance** in full.

If **you** are due a refund, **we** will credit the bank account or card used to pay for the majority of the policy premium.

### IMPORTANT

Card payers must contact **us** immediately if the card is lost or stolen. **We** also need to know if the card account is closed or the cardholder decides to cancel the authority.

## 6. Settling disagreements

If **we** have agreed to settle a claim, but there is a disagreement in the amount to be paid, the problem must be referred to the Quality Manager. If the matter remains in dispute, the problem can be referred to the Financial Ombudsman Service. Please see 'Comments and complaints'.

## 7. Dual insurance

If at the time of any claim arising under this policy there is any other insurance covering the same loss, damage or liability, **we** will only pay **our** share of the claim. This does not apply to personal injury benefit; please see Section 8: Extra Cover.

## 8. Car sharing

**We** will not cover any loss arising out of the use of **your car** for the carriage of passengers for hire or reward. However, **you** can accept money for fuel if **you** carry passengers for social or similar purposes as part of a car sharing arrangement as long as:

- ✦ **your car** is not made or adapted to carry more than eight passengers
- ✦ **you** are not carrying the passengers as customers of a passenger-carrying business
- ✦ **you** do not make a profit from carrying the passengers

## 9. Fraud

If **you** or anyone acting for **you** recklessly or deliberately misrepresents information **we** require at any time during the policy that would impact either the terms and conditions or **our** ability to offer cover itself, **your** policy and all other policies to which **you** are connected through **Smart Driver Insurance Limited** will be cancelled or voided.

**We** will not pay a claim which is in any part fraudulent, false, exaggerated or if **you** or anyone acting for **you** makes a claim in a fraudulent or false way, or where **we** have been given any documents which are false or stolen. **Your** policy and all other policies to which **you** are connected through **Smart Driver Insurance Limited** will be cancelled or voided. **You** may not be entitled to a fully refund and **we** may seek to recover any costs that have been incurred.

## 10. Total loss of your car

If **your car** is a total loss, all cover will be cancelled for **you** and any other drivers on the policy. Once **we** make a payment to **you**, **your car** will become **our** property. **We** will deduct any outstanding premium and charges owed from any claim settlement **we** make to **you**. In the event of a total loss, if **your car** is the subject of a hire purchase or leasing agreement **we** will make the payment for the total loss of **your car** directly to the owner described in the agreement. If our estimate of the market value is more than the amount **you** owe the finance or leasing company, **we** will pay **you** any remaining balance of the agreed settlement. If our estimate of the market value is less than the amount **you** owe the finance company, **you** may have to pay them the rest of the agreed balance. Any payment **we** make for the total loss will be after **we** have taken off any policy excess.

## 11. Drink and drugs clause

If an accident happens whilst **you** or any person entitled to drive under Section 6 of **your** current **Certificate of Motor Insurance**:

- ✦ is found to be over the prescribed limit for alcohol
- ✦ is driving whilst unfit through drink or drugs, whether prescribed or otherwise
- ✦ fails to provide a sample of breath, blood or urine when required to do so, without lawful reason

No cover under the policy will be provided and, instead, liability will be restricted to meeting the obligations as required by **Road Traffic Law**. In those circumstances, **we** will recover from **you**, or the driver, all sums paid (including all legal costs) whether in settlement or under a court Judgment, of any claim arising from the accident.

## 12. Vehicle Condition

It is a condition of **your** policy that **you** take and provide **us** with four legible and current pictures of **your car**. The pictures must be taken from four different angles of the vehicle and include the vehicle body, windows and number plate and must have been taken at the time of or after your policy was purchased. Further details of the exact requirements can be found within **your Web portal or App**. Failure to supply acceptable photographs to **us** will result in **your** compulsory **excess** being increased to £1,000 plus any voluntary **excess** as stated in **your Policy Schedule**. This **excess** applies to **your** policy Section 1 and Section 2.

## 13. Garaging Warranty

If **you** have declared that **your car** is kept overnight in a locked and secured garage, **we** have accepted this policy on this condition. Failure to comply with this condition may mean **we** will refuse to deal with any claim arising from **your car** being maliciously damaged, lost or stolen.

## 14. Instructions

For **your** benefit and to ensure an efficient administration process, it is **our** policy to deal with **your** spouse, partner or parent and any other person who is named on **your** policy. If **you** would like someone else to deal with **your** policy on **your** behalf, please let **us** know. If an accident happens, to ensure an efficient and speedy claim process, **we** will take instruction from **you** or any other person provided they are named on **your** policy. If **you** would like someone else to deal with **your** claim on **your** behalf, please let **us** know.

## 15. Residency

**You** will only be provided with the cover set out in this policy, if **you** and any additional drivers on **your** policy, are permanently resident in the Great Britain.

If **you** intend to leave the country for 30 days or more, and **you** are not taking **your car**, **you** must contact **our** Customer Services Team.

## 16. Changes in circumstances

**You** must tell **us** if any information detailed on **your** Statement of Fact/Renewal Confirmation Form changes, as **we** may not be able to arrange cover in every case. If **we** are able to arrange cover, **we** will calculate any difference in premium from the date **you** were obliged to notify **us** (even if this happened in a previous **period of insurance**). If **we** are not able to arrange cover, **your** policy will be cancelled or even declared void.

Any incorrect information could result in an additional premium, affect the amount **you** are able to claim or may even mean **you** are unable to make a claim. If the information differs significantly it could even result in **your** policy being declared void.

Changes to **your** policy or cancellation will incur administration charges that are payable to **Smartdriverclub insurance** for the cost of arranging and handling **your** policy. Details of these charges are given in 'Your Agreement with Smartdriverclub Insurance', available online and included with **your** documents issued at inception and renewal. Please read in accordance with 'Keeping **your** policy up to date'.

## 17. Automatic renewal

When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **we** or **you** have advised otherwise. **We** will write to **you** before **your** policy ends and before taking any payment to confirm **your** renewal premium and policy terms. If **you** do not want to renew **your** policy **you** must call **us** before **your** renewal date to let **us** know. It is not possible to offer automatic renewal in all circumstances, for example **we** may need to discuss **your** renewal invite with **you** or **your** payment method may change. **Your** renewal invite will advise if **your** policy will be automatically renewed or if **you** need to call **us**. If **we** are unable to offer renewal terms **we** will write to **you** at **your** last known address to let **you** know.

## 18. Smartplug™

It is a condition of this policy that **you** have a fully operational **Smartplug™** installed in **your car** and it is **your** responsibility to ensure that any party who has an interest in the ownership of **your vehicle** (such as **your** partner or a hire purchase company) has agreed that a **Smartplug™** can be installed or enabled.

**You** consent to self-installing a **Smartplug™** in **your car**, or where necessary having a **Smartplug™** professionally installed in the insured car by **our** approved engineers, who are fully trained to appropriate industry standards.

It is important that **you** notify any authorised person that drives **your car** that a **Smartplug™** has been installed and that their journey will be monitored, and data collected.

If for any reason the **Smartplug™** is incompatible with **your car**, **we** will cancel **your** policy in line with General Condition 4. There will be no cancellation administration charge.

A **Smartplug™** must be fitted within seven days of the policy purchase date and within seven days of any subsequent change of vehicle under the policy. If a **Smartplug™** is not fitted during this period **we** may cancel the policy in line with General Condition 4.

## IMPORTANT

The **Smartplug™** must be installed in **your car** within the first seven days of purchasing the **policy** or notifying **us** of any subsequent change of vehicle. Failure to do so will result in **your** insurance being cancelled.

### Smartplug™ Data

It is very important that **you** read this section to understand how **Smartdriverclub Insurance** and **Smartdriverclub** use the information collected by the **Smartplug™**.

The **Smartplug™** is owned by **Smartdriverclub** and is licensed to **you** for the purpose of **your Smartdriverclub Insurance** policy, including services related to the policy. **Smartdriverclub Insurance** will have the right to use the **Smartplug™** data licensed to **us** by **Smartdriverclub Insurance** for the purpose of providing **you** with **your** policy and services related to this policy.

The **Telematics Device** must remain switched on and in use at all times to allow **us to** collect vehicle data and monitor driving performance.

The **Smartplug™** gathers data about the use of the vehicle and vehicle diagnostics and is used to assess the way in which **your car** is driven. The data allows **us** to understand how fast **your car** is driven, how smoothly braking and acceleration is applied, how far the vehicle travels and to where and what time. The data also allows us to provide the **Smartdriverclub** services as described below. It is **your** responsibility to ensure that anyone else who uses **your car** is aware that a **Smartplug™** is installed.

**We** constantly monitor and use this data to interpret how safe **your car** is being driven.

Some factors **we** use to assess how safe **your car** is being driven are:

- Speeding – If you frequently drive above the speed limit this will increase the likelihood of having an accident. Driving at a speed appropriate for the road and conditions is the safest approach.
- Harsh driving – accelerating and braking harshly or suddenly gives other road users less time to react to **your** movements and also tends to burn more fuel. Anticipating your next move and driving smoothly improves your road safety and your fuel bill too!
- Late night driving – driving in the late evening through to the early hours is the riskiest time to be on the road. Statistically this is when the most serious accidents occur.

These factors are used to categorise **your** overall driving behaviour from Very High Risk to Excellent.

**Your** driving behaviour is available for you to view in **your web portal** or app.



Where **your car** is consistently being driven in an unsafe way and/or **you** are classified with driving behaviour of Very High Risk or High Risk, **we** will contact you to advise **you** that either;

- driver improvement is needed and **we** will provide you tips on how to improve **your** driving and will give you 7 days to improve your driving. If **your car** continues to be driven in an unsafe way and **you** have not met the conditions outlined in **your** 7-day cancellation letter, **we** will cancel **your** policy on the 7<sup>th</sup> day in line with General Condition 4.

or

- **your car** is being driven in an unsafe way and we will issue you a 7-day cancellation letter and will cancel **your** policy on the 7<sup>th</sup> day in line with General Condition 4.

In addition, if **your car** is driven in a dangerous manner by excessively exceeding the statutory speed limits **we** will cancel your policy and will issue a 7-day cancellation letter in line with General Condition 4.

Examples of exceeding the statutory speed limit excessively is **your car** being driven as follows –

- 50mph on a 30mph road;
- 90mph on a 60mph road;
- Over 100mph.

We will also constantly monitor and use the data to check the accuracy of the policy information **you** provide **us** against the data collected by the **Smartplug™**. If **we** believe that the information you provided may be inaccurate, **we** will contact you to adjust **your** policy accordingly and where applicable an additional premium may be due or **we** may need to issue you a 7-day cancellation letter.

**Some examples, but not an exhaustive list, of the details we will check are–**

- Annual mileage - **We** will monitor the mileage **you** declared when you purchased your policy against the mileage you drive as collected by the **Smartplug™**. If **we** predict that **you** are likely to exceed **your** declared annual mileage, **we** will adjust **your** policy accordingly and where applicable an additional premium may be due. You will be notified of any adjustment and additional or refund premium due.
- Overnight parking address - **We** will monitor the overnight parking address **you** declared when you purchased your policy against where **your car** is parked at night as collected by the **Smartplug™**. If **we** believe that the information **you** provided may be inaccurate, **we** will contact you to adjust **your** policy accordingly, and where applicable an additional premium may be due or **we** will issue you a 7-day cancellation letter.

Where vehicle data is known to **us**, following the expiry of a policy where it was a condition to have a **Smartplug™** installed, it will be applied to any future policies where **we** are the Insurer.

**We** will use the data for the provision of insurance services under this policy, including management of claims, underwriting and policy servicing. Data will be used for any underwriting or claims development or investigations that may be required and for fraud prevention, detection and investigation purposes.

As part of services provided under this policy, use of the vehicle and vehicle diagnostic information is available via **your web portal or app**. This can be viewed using a smartphone app and website to which **you** are given access. **The web portal and app** is hosted by **Smartdriverclub** and through **Device** software made available by **Smartdriverclub** to install on **your** devices.

## IMPORTANT

**We** will use the data from the **Smartplug™** for the provision of insurance services under this **policy**, including management of claims, underwriting and policy servicing. Data will be used for any underwriting or claims development or investigations that may be required and for fraud prevention, detection and investigation purposes.

We will also constantly monitor and use the data to check the accuracy of the policy information **you** provide **us** against the data collected by the **Smartplug™**. If **we** believe that the information you provided may be inaccurate, **we** will contact you to adjust your policy accordingly and where applicable an additional premium may be due.

Where **your car** is consistently being driven in an unsafe way and/or **you** are classified with driving behaviour of Very High Risk or High Risk **we** will contact you to advise **you** that driver improvement is needed and will give you 7 days to improve your driving or we may cancel you with 7 days notice. **we** will cancel **your** policy on the 7<sup>th</sup> day in line with General Condition 4.

**We** will disclose information collected by the **Smartplug™** outside of **Smartdriverclub Insurance** in the following circumstances:

- ✦ where **you** have provided **your** agreement
- ✦ to **our** agents and subcontractors for operational reasons, including providing the agreed services under the policy
- ✦ if **we** are required to by law to disclose the information, such as to **our** regulators or if **we** are issued with a court order
- ✦ to **Smartdriverclub** as detailed below

For full information on how we use your data please review our Privacy Policy at <https://www.smartdriverclubinsurance.co.uk/privacy/>

**Smartdriverclub** will remain the **Device** owner and data owner of the data generated by the **Device**. The information collected by the **Smartplug™** and the information provided by **you** at application will be used by **Smartdriverclub** to:

- ✦ provide the data services required by **us** for this policy and the services related to this policy
- ✦ for general research and analysis, mapping purposes, researching, and refining techniques for analysis of Telematics data and the supply of traffic information. In all

such circumstances the information will be used anonymously and will not identify any individual, vehicle user or the **Policyholder**

- ✦ to provide **Smartdriverclub** services as outlined in the Smartdriverclub Membership Terms and Conditions and privacy policy.
- ✦ **Club Insurance - your** personal details, **your** vehicle details, **your** driving performance. **Smartdriverclub Insurance** will use the data for the provision of insurance services under this policy, including but not limited to management of claims, underwriting and policy servicing. Data will be used for any underwriting or claims development or investigations that may be required and for fraud prevention, detection and investigation purposes.

**Your** information may also be shared with the relevant insurance and claims databases, in accordance with the Privacy Policy.

### **Stolen Car**

The **Smartplug™** has GPS/GSM tracking functionality. If **your car** is stolen **you** must activate the tracking facility by calling **our Claims Team**. **You** will need to have reported the theft to the police and have a Police Incident number.

If the police recover **your car** they may take it to a secure compound for further investigation and **you** may be required to pay police recovery and storage charges. Please obtain a receipt for any such payments and submit as part of **your** claim.

### **Assistance Calls**

If the **Smartplug™** data detects an impact which is severe enough to indicate a crash, it will attempt to notify **our** assistance team, who may try to contact **you** via the telephone numbers **you** have provided and check **you** are safe and to offer **you** crash assistance in line with the cover **you** hold under **your** policy. If **our** assistance team are unable to talk to **you**, they may try to contact the 'in case of emergency' numbers **you** provided via **your web portal or App**.

Please note this service is not guaranteed and it is important that **you** take all available measures to safeguard **yourself** and any other party involved in an accident, informing the emergency services where appropriate. Please also remember that **you** are required to inform **our Claims Team** of any accident, incident, loss or claim.

### **Dealing with faults and limitations of service**

The **Smartplug™** has obtained all the relevant technical approvals and indicators of complete safety and reliability, so will not harm or interfere with **your vehicle**.

If, during the term of the insurance policy, the **Smartplug™** is suspected by **us** to be defective, **we** will contact **you** and make all reasonable endeavours to repair or replace the **Smartplug™**.

If, during the term of the insurance policy, **you** suspect the **Device** to be defective for any reason, **you** must notify **us** as soon as possible by calling **our Device** Helpline to enable **us** to make all reasonable endeavours to repair or replace the **Smartplug™**.

**We** will not repair or replace any item which is part of **your car** and which is used to enable the operation of the **Smartplug™** and/or in conjunction with it (e.g. the vehicle battery). These items are **your** responsibility to maintain in good working order. The **Device** uses the battery power supply and so there may be a small drain even when **your car** is not being used.

The transmission and receipt of the data is dependent upon mobile telecommunications services and **you** acknowledge that this service may be interrupted, circumvented or compromised. If transmission of data is affected in the manner described in this paragraph, this does not necessarily mean the **Device** is defective. **We** will rectify the problem with such transmissions where it is possible for **us** to do so.

Atmospheric conditions, power failures, or other causes, conditions or events beyond **our** reasonable control or the capabilities of the **Device** can affect the collection and transmission of data by the **Smartplug™**. **We** will rectify any interruptions to the transmission of the data where it is possible for **us** to do so.

## Tampering

The **Smartplug™** is the property of **Smartdriverclub**. **You**, or any person acting on **your** behalf, must not tamper with, dismantle, or attempt to remove any part of the **Smartplug™** or tamper with the GPS/GSM signal that is emitted from the **Smartplug™**. The **Telematics Device** must remain switched on and in use at all times to allow **us to** collect vehicle data and monitor driving performance.

The box has tamper-proof controls and attack safeguards. If the intelligent alert system is triggered it will notify **us** of any unauthorised tampering. An investigation will be initiated and a physical inspection by an engineer may be required. If following an inspection, **you** or anyone else is proven to have tampered with the **Smartplug™**, you will be required to pay for any actual costs **we**, or **Smartdriverclub** have incurred including repairing or replacing the defective **Smartplug™**. **Your** insurance will be cancelled, and you will be liable for the cancellation charges as outlined in 'Your Agreement with Smartdriverclub Insurance'. If evidence suggests that the tampering was performed deliberately in order to disrupt our ability to collect data, we will treat the matter as fraud.

### Important

Any unauthorised tampering will invalidate the insurance cover provided and **your** policy will be cancelled in line with General Condition 4.

## Device Charges

There is no cost to you for the Smartplug™. A charge may be payable in certain circumstances for installation and removal of a **Device**. Details of these charges are given in 'Your Agreement with Smartdriverclub Insurance', available on-line and included with **your** documents issued at inception and renewal.

Where a **Smartplug™** has been self-installed and the policy is cancelled, **we** may request **you** remove the **Device** and return to **us**. If the **Device** was installed by one of **our** engineers and the policy is cancelled, **you** may request the **Device** is deactivated.

If **you** change **your car** a **Smartplug™** must be installed or enabled in the new vehicle being insured within seven days. All reasonable endeavour should be made by **you** to re-use the self-installed **Device** in the new vehicle.

If **you** sell **your vehicle** **you** are obliged to notify the new owner if the **Device** has been installed.

# Comments and Complaints

At **Smartdriverclub Insurance** we are committed to providing the best possible service. However, **we** understand there may be times when **we** do not meet **your** expectations. **We** want **you** to let **us** know straight away if **you** are unhappy. **We** will always do **our** best to resolve any complaint fairly.

## How to make a complaint

**We** understand that making a complaint can be stressful in itself. That's why **we** want **you** to be able to complain in any way **you** choose.

### Complaint about your policy

Quality Manager, **Smartdriverclub Insurance**, Complaints Department, Arena Business Centre, 25 Barnes Wallis Road, Segensworth East, Fareham  
PO15 5TT

Tel: 0330 058 6000

Email: [complaints@smartdriverclubinsurance.co.uk](mailto:complaints@smartdriverclubinsurance.co.uk)

### Complaint about your claim

Claims Quality Manager, **Smartdriverclub Insurance**, Complaints Department, Arena Business Centre, 25 Barnes Wallis Road, Segensworth East, Fareham  
PO15 5TT

Tel: 0330 058 6000

Email: [complaints@smartdriverclubinsurance.co.uk](mailto:complaints@smartdriverclubinsurance.co.uk)

### Complaint about your Device

**Device** Quality Manager, **Smartdriverclub**, 25 Barnes Wallis Road, Segensworth East, Southampton, PO15 5TT

Tel: 0333 058 6000

Email: [devicequality@Smartdriverclub.co.uk](mailto:devicequality@Smartdriverclub.co.uk)

Whichever method **you** choose, a member of staff fully trained in complaint handling will deal with **your** complaint.

## How to escalate your complaint

If **we** have given **you our** final response and **you** are still unhappy, or more than eight weeks have passed since **we** received **your** original complaint, **you** may refer **your** complaint to the Finance Ombudsman Service (FOS). Their details are as follows:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Tel: 0800 0 234 567

Free for people phoning from a 'fixed line' (e.g. landline at home)

Or: 0300 123 9 123

Free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

For more information about how **we** handle complaints, please call **us** and ask for a copy of **our** guide to handling **your** complaint.

## Online Dispute Resolution

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to: <http://ec.europa.eu/odr>

## Financial Services Compensation Scheme (FSCS)

Smartdriverclub Insurance is covered by the FSCS. **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet **our** obligations to **you**. This depends on the type of Insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

# Privacy and Security Statement

## Your Privacy and Security

Please view **our** full Privacy and Security Statement at [www.smartdriverclubinsurance.co.uk/privacy](http://www.smartdriverclubinsurance.co.uk/privacy) which will help **you** understand how **we** collect, use and protect **your** personal data.

## 1. Driving Licence Number (DLN)

Please note that **we** may collect **your** Driving Licence Number (DLN or "MyLicence") as part of **your** application for motor insurance; in some cases, **we** may not be able to insure **you** without this information. For details relating to information held about **you** by the Driver and Vehicle Licensing Agency ("DVLA") please visit [www.dvla.gov.uk](http://www.dvla.gov.uk) and [www.mylicence.org.uk](http://www.mylicence.org.uk). To view **your** driving licence, visit: [www.gov.uk/view-driving-licence](http://www.gov.uk/view-driving-licence)

### What data is collected from my DLN?

The number is used to do an automatic check with the DVLA driver database to retrieve the required information. The provided information is:

- ✦ Type of licence held
- ✦ Length of time the licence has been held for
- ✦ Entitlements to drive
- ✦ Penalty points
- ✦ Convictions
- ✦ Conviction dates
- ✦ Disqualifications

### How will we use your DLN data?

The data provided by the DVLA may be used alongside other information **you** have provided:

- ✦ To calculate a motor insurance quote
- ✦ To administer the policy
- ✦ **We** may also use **your** DLN to search **your** (or any person included on the proposal) NCB details against a No Claims Bonus database ("NCB") to obtain information in relation to **your** 'No Claims Bonus' entitlement. Such searches may be carried out against **your** (or the relevant person included on the proposal) DLN, name, date of birth, Vehicle Registration Mark ("VRM") and/or postcode. A search of the DLN against the NCB should not show a footprint against **your** (or another relevant person included on the proposal) driving licence
- ✦ **We** may conduct a search against **your** DLN if an insurance policy is incepted at the renewal stage
- ✦ For anti-fraud purposes



They will not be used for any other purpose or be made available for anyone else. Only the motor insurance industry may use this information. If **you** apply for a quote with **us** and decide not to take out insurance with **us**, the data returned from the DVLA database will be anonymised or deleted no later than 30 days after receipt of that data. Please note that under **our** User Agreement with the Motor Insurance Bureau, individual agents do not have access to the data returned by a DLN search and as such will not be able to discuss issues relating to **your** DLN with **you**. In these instances, **we** suggest checking the information associated with **your** DLN is correct at <https://www.gov.uk/view-driving-licence>

## 2. Confidentiality and disclosure of your data

**We** will endeavour to treat **your** personal data as private and confidential. From time to time **we** will employ agents and subcontractors to process **your** personal data on **our** behalf. The same duty of confidentiality and security will apply to them and all processing will be carried out under **our** instruction.

**We** would like to bring to **your** attention **our** obligations to disclose data in the following four exceptional cases permitted by law, and the other situations set out below. These are:

- ✦ Where **we** are legally compelled to do so
- ✦ Where there is a duty to the public to disclose
- ✦ Where disclosure is required to protect **our** interests
- ✦ Where disclosure is made at **your** request or with **your** consent

In the unfortunate event that **you** have to make a claim then **we** will need to disclose data with any other party involved in that claim. This may include:

- ✦ Third parties involved with the claim, their insurer, solicitor or representative
- ✦ Medical teams, the police or other investigators

If **you** make a complaint about the service **we** have provided, **we** may be obliged to forward details about **your** complaint, including **your** personal data, to the relevant ombudsman. **You** can be assured that they are similarly obliged to adhere to the Data Protection Act 1998 and keep **your** personal data strictly confidential.

Please note that **we** make a number of checks to assess **your** application for credit and verifying identities to prevent and detect crime and money laundering, as well as data sharing at any time for the purposes of fraud prevention. These checks may also include **your** DLN/MyLicence.

Using data obtained from **your** DLN, **we** may pass details of **your** 'No Claims Discount' to certain organisations to be recorded on an NCD database. This may occur if information requires updating or correcting at any stage, and also at the renewal stage of **your** policy and upon or after the cancellation of **your** policy prior to the expiry date.

## Credit references and applications

When **you** apply to **us** to open an account, **we** make a number of checks to assess **your** application for credit and verifying identities to prevent and detect crime and money laundering. To obtain this information, **we** will check the following records about **you** and anyone else who may also be insured and whose personal details have been provided as part of the insurance application.

- ✦ **Our** own records
- ✦ Credit Reference Agency (CRA) records. When **we** search these records CRAs will place a search footprint on **your** credit file that may be seen by other lenders. They supply **us** with both public (including the electoral register) and shared credit and fraud prevention information
- ✦ Fraud Prevention Agency (FPA) Records

**We** make searches about **you** at credit reference agencies who will supply **us** with information, including the Electoral Register and credit information. The agencies will record details of the search whether or not **your** application proceeds. The searches will not be seen or used by lenders to assess **your** ability to obtain credit. **We** may use scoring methods to assess this application and to verify **your** identity.

Credit searches and other information which is provided to **us** and/or the credit reference agencies, about **you** and those with whom **you** are linked financially, may be used by **Smartdriverclub Insurance** and other companies if **you**, or other members of **your** household, apply for other facilities including insurance applications and claims. This information may also be used for debt tracing and the prevention of money laundering as well as the management of **your** account. Alternatively, **we** may ask **you** to provide physical forms of identification.

**We** may also make periodic searches at CRAs and FPAs to manage **your** account with **us**. Information on applications will be sent to and recorded by CRAs.

If **you** choose to pay by instalments, **your** finance will be provided by Close Brothers Limited trading as Close Brothers Premium Finance (CBPF). To assess **your** application, CBPF may use credit scoring, credit reference agencies and automated decision-making systems. The assessment will take place after **you** have signed the credit agreement. If **your** application is unsuccessful CBPF will notify you in writing and **you** will then need to find an alternative way to pay for **your** insurance premium.

CBPF will send **you** a Welcome Pack which provides full information about the agreement and will include the Standard European Consumer Credit Information Sheet (SECCI). It's important that **you** read this as it will help **you** decide whether this is the right product for **you**.

The credit reference agency will add details of the search to their records whether or not the application for credit proceeds. This and other information may be used to make credit decisions about **you** and to undertake checks for the prevention and detection of money laundering.

If CBPF is unable to collect under your Direct Debit, they may cancel your agreement and that may result in cancellation of **your** insurance. When **you** borrow from **CBPF**, **they** will give details of **your** account(s)

and how **you** manage it/them to CRAs. If **you** borrow and do not repay in full and on time, CRAs will record the outstanding debt. Missing payments may affect **your** credit rating and **your** insurance policy may be cancelled

This information may be supplied to other organisations by CRAs and FPAs to perform similar checks, and to trace **your** whereabouts and recover debts that **you** owe. Records remain on file for six years after they are closed, whether settled by **you** or defaulted.

If **you** give **us** false or inaccurate information and **we** suspect or identify fraud, **we** will record it and may also pass this information to FPAs and other organisations involved in the prevention of crime and fraud.

**Your** data may also be used for other purposes for which **you** give **your** specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the General Data Protection Regulation (Regulation (EU) 2016/679) and all related and successor data protection legislation having effect in the United Kingdom.

### **When you make a claim**

If necessary **we** may also have to investigate **your** claims and conviction history in the course of administering the claim. **You** can be assured that **we** will keep such investigations strictly confidential.

In the case of motor insurance, insurers pass information to the Claims Underwriting and Exchange Register, run by Insurance Database Services (IDS) and the Motor Insurance Anti- Fraud and Theft Register, run by the Association of British Insurers (ABI). This helps insurers check information and prevent fraudulent claims. When **we** deal with **your** request for insurance **we** may search these registers. Under the conditions of **your** policy, **you** must tell **us** about any incident (such as an accident or theft) which may give rise to a claim. When **you** tell **us** about an incident **we** will pass information to the Registers.

Information relating to **your** motor insurance policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the police, the DVLA, the DVANI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- ✦ Electronic Licensing
- ✦ Continuous Insurance Enforcement; Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- ✦ The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving

If **you** are involved in a road traffic accident (either in the UK, the EEA or certain other territories) insurers and or the MIB may search the MID to obtain relevant information. Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds **your** correct registration number. If it is incorrectly shown on the MID **you** are at risk of having **your vehicle** seized by the police. **You** can check that **your** correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com).

## **Fraud prevention and detection**

In order to prevent and detect fraud, insurers may at any time share information about **you** with **our** other group companies. 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 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

## **My Licence**

As part of **our** fraud prevention and detection measures, **we** may undertake searches against **your** (or any person included on the proposal) DLN against details held by the DVLA to confirm **your** licence status, entitlement and restriction information and endorsement/conviction data. This helps insurers check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure. A search of the DLN with the DVLA should not show a footprint against **your** (or another relevant person included on the proposal) driving licence.

Please contact **us** if **you** want to receive details of the relevant fraud prevention agencies.

**We** may exchange **your** details such as NCB, DLN and Claims records with insurance industry databases for the purpose of validation and financial crime prevention.

**We** and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.

## **How to find out more**

**You** can contact the CRAs currently operating in the UK; the information they hold may not be the same, so it is worth contacting them all. They will charge **you** a small statutory fee.

- ✦ Call Credit - [www.callcredit.co.uk](http://www.callcredit.co.uk)
- ✦ Equifax - [www.equifax.co.uk](http://www.equifax.co.uk)
- ✦ Experian - [www.experian.co.uk](http://www.experian.co.uk)