

Dash Hound Insurance - Terms & Conditions

These Terms and Conditions apply to your telematics policy and by purchasing this insurance you agree to these.

These terms and conditions should be read together with your Policy document which contains full details of your policy cover and the cancellation rights.

You must ensure that anyone who uses your car has also read and accepted these Terms and Conditions as their data will also be collected and transmitted to us while this insurance remains in force.

Definitions

Wherever the following words or expressions appear in the Terms & Conditions, they have the meaning given here.

Data – information **we** collect about **you** including personal details and **your** driving behaviour and the driving behaviour of anyone who drives **your car**. This will include information such as date, time, location, duration, speed and distance for each journey where the telematics **device** used in **your car** is enabled. **We** will collect, process and retain **your data** in accordance with the **Data Protection Act 2018** and **our** policies on **data** retention. Driving **data** relating specifically to **you** or any other user of **your car** will not be retained by **us** for longer than three years.

Device - the instrument that must be installed in **your car** which will monitor, record and transmit **data** to the **device** provider and **us**, about where, when and how **your car** is driven.

We, Us, Our – the person or company **you** purchased this insurance from.

You, Your – the person who is shown as the Insured in the policy documents.

Your car – the car in which the **device** is fitted and which is insured under the policy arranged through **us**.

Use of Data

In this section where the word “**we**” “**us**” or “**our**” is used, it means **us**, appointed providers and / or service partners who will all keep and use the **data** securely.

It is important that **you** read this part of **your** terms and conditions so that **you** fully understand who can access and use the information **you** have provided, together with the **data** collected by the **device** and the purposes for which it will be used. This should be read in conjunction with the information contained in **your** Document of Insurance.

The **data** collected by the **device** is transmitted via a Mobile Phone Network in a secure format. By taking out this policy **you** are consenting to **your data** being collected by the **device** and to this **data** being used by **us** in the ways outlined below. **You** must inform anyone that is going to drive **your car** that it is fitted with a **device** that will collect and transmit **data** about how **your car** is driven and used. **You** must advise every driver that each journey is monitored and will be visible to **you**, via the dashboard, and to **us**.



From the date the **device** is installed it will collect information including (but not limited to):

- The time of day and date of travel,
- **Your car's** location,
- The distance travelled,
- Speed throughout **your car's** journey,
- Braking frequency and force,
- How smoothly **your car** accelerates and
- Time spent stationary.

This information will be used to build up a profile of where, how and when **your car** is driven.

The **data** collected by the **device** may be used by **us** or the insurer for the following purposes:

- To review the information disclosed by **you** in relation to **your** policy or any claim, and to identify inconsistencies. Please note that knowingly providing inaccurate information could result in **your** claim being rejected and / or **your** policy being cancelled;
- Make operational requirements, including the activation, disconnection, updating and testing of **your device** and any associated software (e.g. During installation or to perform maintenance checks);
- To provide **data** to **your** personal dashboard;
- Processing **your** personal **data** for the purpose of providing **you** with **your** insurance policy and associated services;
- To contribute towards the calculation and charging of insurance premiums based upon driving behaviours and **your car** usage by compiling and generating scores;
- To assess **your** driving behaviours and **your car** usage together with **your** previous scores to help determine **your** future insurance premiums;
- To enable **us** to contact **you** regarding the administration of **your** insurance policy, provide **you** with reminders, other score related feedback and / or hints and tips. To do this **we** may contact **you** via email, telephone, text message, or post, however these communications will not take the form of marketing or promotional material;
- To help **us** or **your** insurer handle any claim, and reduce fraud, by assisting with the identification, assessment or the investigation of claims made and to provide clarification as to the circumstances of the claim;
- To provide **you** with any additional optional telematics services that are or may become available, where **you** agree to these at purchase or during the lifetime of **your** policy;
- To carry out research and analysis to help **us** to understand driving behaviours which **we** will use to develop the underwriting of this product and to inform the development of similar products; or General research and analysis including mapping and refining techniques for analysing the **data**. In such circumstances the **data** will be anonymised and will not identify **you** or any car.



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

You have the right to withdraw **your** consent to **our** use of the **data** collected by the **device** at any time. Where **you** wish to do so, **you** are required to notify **us** at **your** earliest opportunity. In these circumstances however, the policy will be cancelled subject to a 7 day Road Traffic Act cancellation notice from the date **we** receive notification of **your** withdrawal of consent.

If a named driver withdraws his or her consent, the policy will be allowed to continue, however as soon as **you** are made aware of the named drivers withdrawal of consent **you** are required to notify **us** that this named driver must be removed from the policy.

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

You have the right to request a copy of the **data** that is being held about **you**. If **you** wish to be provided with this **data**, please contact **us** on 028 90 664999 or dashhound@caulfieldinsurance.com

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Installation of the Device

It is a requirement that a **device** is installed in **your car** within 14 days of the inception date of the policy or any subsequent change of vehicle. If **you** do not co-operate in having the **device** installed in **your car**, or if **you** have not booked the **device** installation to take place within this time frame the policy will be cancelled subject to a 7 day Road Traffic Act cancellation notice.

If the **device** has not been installed within 8 days of policy the inception, the policy will be cancelled subject to a 7 day Road Traffic Act cancellation notice.

If **you** do not attend the appointment at the agreed location and time with **your car**, **you** will be charged a non-attendance fee of £45 + VAT. If **you** fail to attend the second booked appointment the policy will be cancelled subject to a 7 day Road Traffic Act cancellation notice.

If the approved installer notes that there are modifications or damage to **your** vehicle the approved installer will take photographs to provide to ourselves to establish whether to proceed with the installation or not.

The photographs do not constitute notice to the insurer or **us** of any modifications to **your car** and it remains **your** responsibility to advise **us** of modifications and to ensure **your** policy information is accurate at all times.

The approved installer will also record **your** vehicle odometer mileage at installation.



The Device

You must not, nor permit any person or organisation to, tamper with, alter or dismantle the **device** in any way, or to interfere with the Global Positioning System (GPS) signal received or the Mobile Phone Network signal sent or received by the **device**. In the event of this occurring, the policy will be cancelled subject to a 7 day Road Traffic Act cancellation notice.

In the event that the **device** becomes defective **we** will inform **you**, and **you** must allow the approved installer prompt access to **your car** to repair or replace the **device**.

If **you** remove **your car** from the policy or **your** policy is cancelled, the **device** will no longer collect or transmit any further **data** within 2 working days.

Unless the **device** has been removed from **your car**, it is **your** responsibility to inform any person or organisation buying or taking ownership of the car that the **device** is fitted to it.

Driving Score

Your driving score is calculated as a percentage. You should aim to score **50** or more. **Your** overall driving score is calculated based on the smoothness of **your** driving from **your** acceleration and braking, **your** typical speed in relation to other road users, and how much driving **you** do late at night or early in the morning.

Driving Scoring

0-16% - Dangerous – **Red**

17-32% - Poor – **Amber**

33-49% - Needs Improvement

50-69% - Satisfactory

67-83% - Good

84-100% - Excellent

We will review **your** driving score over a 28-day period, if **your** driving score is 32 or below **you** will be issued with an Amber or Red event.

We may also contact **you** after 14 days to discuss any improvement that may be required before the day 28 review.

Speeding Events

Speeding events are split into three categories: Amber, Red and Black (Extreme)

- Amber speeding events are where the vehicle is driven at a speed that is 25% over the road speed limit.
- Red speeding events are where the vehicle is driven at a speed that is 50% (or 25mph) over the road speed limit. For example, 45mph for a 30mph limit and 95mph for a 70mph limit
- Black/Extreme events, for example if **your** vehicle has been driven in excess of 100mph

You will be notified if there has been a red speeding event and the event will also appear on **your** dashboard.



How many of each event/score will result in cancellation?

You are required to regularly access **your** dashboard to review **your** journey details, driving score and any messages or alerts.

The low score and speed warnings are combined and a mixture of both can result in cancellation.

On **your** 2nd Amber **we** will send **you** a warning that you need to improve **your** driving.

On **your** 4th Amber **we** will send **you** a warning that you need to improve **your** driving, if you incur 6 amber warnings within the policy term we will cancel your policy.

On **your** 6th amber within the policy term **we** will cancel **your** policy subject to a 7-day Road Traffic Act cancellation notice.

On **your** 1st red score or event **we** will send **you** a warning that you need to improve **your** driving. If **you** incur a 2nd red score or event within 60 days, **we** will cancel **your** policy subject to a 7-day Road Traffic Act cancellation notice.

If **you** incur a 3rd red score or event within the policy term, **we** will cancel **your** policy subject to a 7-day Road Traffic Act cancellation notice.

If **you** incur a black event within the policy term, **we** will cancel **your** policy subject to a 7-day Road Traffic Act cancellation notice.

The low score and speed warnings are combined and a mixture of both can result in cancellation.

Black/Extreme Driving Event

If **we** register that there has been an extreme speeding driving event (Black), for example if **your** car is driven at more than 100mph, **we** will cancel **your** policy subject to a 7 day Road Traffic Act cancellation notice.

Mileage

You must ensure that **your** policy includes sufficient mileage for the use of the vehicle throughout the policy term. If the vehicle is likely to exceed the agreed annual mileage **we** will contact the Policyholder.

Once the included mileage has been exceeded, additional miles must be purchased if the vehicle will continue to be used, otherwise the policy will be cancelled subject to a 7 day cancellation notice.

You can purchase additional miles by calling **us** on 028 90 664999. **Your** mileage usage will be reviewed after the first 45 days and used to calculate a projection of **your** total annual mileage.

If the projected mileage exceeds the number of miles purchased at inception **we** will contact **you** to discuss purchasing additional miles. If **we** are unable to speak with **you** **we** will write informing **you** of the cost of the additional miles. These will be added to **your** premium and become payable under **your** agreed payment method.



Claims

In the event that the **device** registers a likely impact, **you** will be contacted by **us** or the insurer to collect details of the incident unless **you** have already reported the incident.

You remain responsible for promptly reporting any incident which may result in an insurance claim.

Cancellation/Expiry

If **you** wish to cancel **your** insurance linked to the use of the **device**, **you** must inform **us** in accordance with the instructions supplied previously and/or set out in **your** insurance policy. **We** will then either remove **your** discount, or arrange other insurance, or all insurance will cease, as appropriate.

The **device** will no longer collect or transmit any further **data** within 2 working days of cancellation. If **you** do not inform **us** as above, the **device** will continue to collect **data** and send it to **us**.

If **you** wish to have the **device** removed from **your** vehicle there will be a charge of £60.00 + VAT for this to be removed. This cost will be in addition to any charges that **we** or **your** insurer might impose.

If **you** sell or otherwise dispose of **your car** but wish to remain insured through **us** under the same insurance policy, **you** must contact **us** to arrange for a new **device** to be fitted to **your** new vehicle.

There will be an additional charge of £140.00 + VAT for fitting a new **device** to **your** new vehicle in addition to any other insurance company premium & administration fees.

It is a requirement that a **device** is installed in **your car** within 14 days of any change of vehicle, see Installation of the **Device** section.

If **you** do not renew this telematics-based insurance policy, the **device** will no longer collect or transmit any further **data** within 2 working days of expiry.

Access to your data via the Dashboard

You will be able to access **your data** via the dashboard, using a username and password which will be supplied to **you** alone. If **you** allow anyone else to use the username and password, **you** accept that they will be able to view the **data** collected by the **device**.

You are required to regularly access **your** dashboard to review **your** journey details, driving score and any messages or alerts.



Fees relating to telematics device

An initial charge of £140 + VAT is made in addition to the insurance premium to cover the costs of supplying the **device** and processing the **data** it records for up to one year. No refund of this charge will be made unless the insurance is cancelled before it starts or within the 14-day “cooling off” period, which is from the date the insurance starts or the date **you** receive the policy whichever is latest, and the **device** has not been fitted.

You will receive a discount from the normal insurance premium for using the **device**. At renewal of the insurance **your** premium will be assessed and may go up or down depending on various factors, including **your data**. If **you** renew this telematics- based insurance policy a charge of £25.00 + VAT will also be payable for processing the **data** it records for a further year.

If **you** change **your car** there will be an additional charge of £140+VAT for fitting a new **device** to **your** new vehicle in addition to any other charges.

A non-attendance fee of £45 + VAT will apply if **you** fail to attend any booked installation appointment.

Service call outs are chargeable at a cost of £85 + VAT if the issue **you** have raised is deemed not to be an installation or **device** issue.

If **you** wish to have the **device** removed from **your car** following a change of vehicle, cancellation or expiry of the policy there will be a charge of £60 + VAT for this to be removed.

