



## Terms and Conditions

### **Important**

The information you provided has been used to decide the premium to charge you and the terms on which to provide cover to you. If you fail to tell us any facts that are relevant to your insurance this could invalidate your policy, or part of it, and we may not pay your claim. If you are not sure whether something is relevant, please refer to your Private Car Policy Document, or contact us by accessing your personalised customer portal (Your Portal) at [www.insurethebox.com/content/portal](http://www.insurethebox.com/content/portal) or email us at [service@insurethebox.com](mailto:service@insurethebox.com) or call us on 0333 123 1308.

Please Note: your Private Car Policy Document, your Private Car Policy Summary, your Statement of Fact, your Schedule of Insurance, including any Endorsements on it, and your Certificate of Motor Insurance form the basis of the contract between you and us. Please refer to and read these documents, they will be available on Your Portal.

### **Electronic Documentation**

By buying this policy, you will be indicating your consent to receiving all policy documentation, including your Certificate of Motor Insurance, electronically, via Your Portal or to the email address that you specify as a means of communication with insurethebox.

### **Type of Insurance and Cover**

The Certificate of Motor Insurance is a legal document showing who is entitled to drive the insured car. It does not identify the level of cover you purchased nor contain information on additional extras you may have selected nor does it detail some significant exclusions to your cover.

Please refer to your Schedule of Insurance for your selected cover, and your Private Car Policy Document and your Private Car Policy Summary for full details of the cover provided.

### **Conditions**

The information you provide forms the basis of this insurance and must be correct and complete. As a result:

- You must inform us as soon as possible of any changes to the information you provided.
- You must do all you can to protect your car and have a valid Department of Transport Test Certificate (M.O.T.) for your car, if one is required by law.

Failure to comply with these conditions may mean we do not pay your claim or provide cover.

### **How we are different**

insurethebox is providing a new and different type of car insurance. We offer a limited mileage policy of 6,000 miles. When you take out your Private Car Policy, we will contact you to arrange for a telematics Clear Box to be fitted to your car, at no additional cost to you. The Clear Box is licensed to Insure The Box Limited for the purposes of motor insurance

and Theft Tracking on Demand. The device is owned and provided by Octo Telematics UK Limited.

Please Note: In the event that you are not able to make your car available to have a Clear Box fitted within 14 days of arranging your policy, we reserve the right to cancel the insurance cover, subject to us giving you 7 days notice in writing and following the steps described in your Private Car Policy Document.

### **Installation**

The installers appointed by us are fully trained to install the Clear Box in your car to the appropriate industry standards and will do so with care and diligence. We or our installers will contact you to confirm the time and location for the installation of the Clear Box in your car. The device has tamper controls and attack safe guards. If the intelligent alert system is triggered it will notify Octo who will notify us of any unauthorised tampering with the device

Please refer to [www.insurethebox.com/telematics/Clear-Box-Installation](http://www.insurethebox.com/telematics/Clear-Box-Installation) for further details.

### **Base Miles and Top Up Miles**

The Clear Box we fit to your car enables us to see how you drive and how far you drive, i.e. your mileage. If you drive safely you can earn Bonus Miles and a premium tailored to your driving when you renew. Drivers can be judged on their own merits and safer drivers rewarded. Should you need additional miles you can buy Top Ups which are available in bundles of 250, 500, or 1,000 miles.

### **Bonus Miles**

The Clear Box collects data about your driving habits and this information is relayed to Your Portal where you can see all your driving details at the click of a button. Certain aspects of your driving will be assessed and rated and safe driving will be rewarded with Bonus Miles. The Clear Box will record the following information about your driving:

- The time of day you drive
- The speed you drive at on different sorts of road
- How smoothly you drive
- If you take breaks on long journeys
- Your motorway mileage
- Your total mileage

You can earn up to 100 Bonus Miles each month\* and the great thing is that any Bonus Miles you don't use can be rolled over to next year's renewal.

### **Please note:\***

Bonus Miles are calculated using a variety of factors and the interaction between those factors defines the final score you receive. Factors which have been proven to be a higher risk – such as driving at night – will result in a greater impact on the overall score you receive. For example, anyone who drives regularly at night will reduce their potential to earn Bonus Miles.

### **Reward Miles**

When you buy your car insurance from insurethebox you will be given a personalised customer portal on our website. A unique feature of Your Portal is a ShoppingBox where you will find a whole host of top name

retailers who have joined with us to help make your car insurance cheaper.

For every £100 you spend through ShoppingBox, we will credit your account with Reward Miles. If you earn more Reward Miles than you can use, simply roll them over to next year. We award a minimum of £2.50 for every £100 you spend at ShoppingBox.

Please refer to the Private Car Policy Document, the Private Car Policy Summary and [www.insurethebox.com](http://www.insurethebox.com) for further details of our proposition.

### **Underwriters**

This insurance is underwritten by Catlin Insurance Company (UK) Ltd. who are authorised and regulated by the Financial Services Authority (423308).

### **Duration of Cover**

This is a limited mileage policy; your cover is connected to the miles you drive. You pay for 6,000 miles for 12 months cover and if you need more miles you are able to buy Top Ups. You can also increase your miles by earning Bonus Miles through safe driving and Reward Miles by buying through the ShoppingBox. Policy cover is dependent upon you not exceeding your annual mileage limitation. Your Miles Available for the current period of insurance can be viewed at any time via Your Portal. Please refer to your Private Car Policy Document for full details.

Please Note: if you exceed your annual mileage limitation and do not Top Up your miles or receive Bonus Miles or Reward Miles your policy may be cancelled. Please refer to the Private Car Policy Document for further details.

### **We do not insure certain types of vehicle**

Vehicles cannot be insured if:

- They have been previously written-off or scrapped (including where the vehicle log book identifies that the car has been previously damaged or repaired or an HPI database check identifies the vehicle as Category A, B, C or D write off)
- They are not registered with the DVLA
- They are not normally kept in England, Scotland or Wales (we do not offer insurance to cars normally kept in the Channel Islands, The Isle of Man or Northern Ireland)
- They are not normally kept at the address at which the policy is based
- The policyholder or their spouse, partner, parent or guardian is not the registered keeper and legal owner
- It is a caravan, commercial vehicle, motor home, motor bike, import, kit car, classic car, custom car, limousine or wedding car
- It is imported
- It has more than 7 seats
- It is left hand drive
- It is used for diplomatic, emergency services or military purposes
- It has a "Q" plate
- It is used to carry passengers or goods for profit or used for trade, delivery, hire or as a pace car

- It has been modified in any way from the manufacturers' standard specification (excluding manufacturers' options fitted at the time of original purchase)

### **We do not insure certain drivers**

Drivers cannot be insured if they:

- Have any non-motoring offences which are not spent under the Rehabilitation of Offenders Act 1974
- Have previously had an insurance policy cancelled at the request of insurethebox

Please Note: Your policy only covers the named drivers to drive the car insured. Your policy does not cover the named drivers to drive other cars.

### **No Claim Discount**

You agree to provide proof of the number of years No Claim Discount you have claimed within 14 days of purchase of your original policy. The No Claim Discount proof must:

- Have been earned in your name as the policyholder
- Be issued by an FSA approved motor insurer who is licensed to trade in the UK
- Be earned in the UK (not abroad) on a private motor car insurance (we do not accept proof from a company car, company insured car, motor trade, motorcycle, van or classic car policies).
- Be less than 24 months old
- Not being currently used to insure another vehicle

Please note: Failure to provide adequate proof of the No Claim Discount you have declared may result in your premium being increased or your policy being cancelled

### **Claim Notification**

If you need to make a claim, please follow these steps:

1. If we have not contacted you, please call us as soon after the incident as possible on 033 0045 0045
2. Please give us as much information about the incident as you can. We will explain what your Private Car Policy covers and if you have to pay any excess
3. Wherever possible, speak to us before you make any arrangements for replacement or repair
4. If your car is stolen please tell the Police and obtain from them a crime reference number. Please call us on 033 0045 0045 as soon as possible so we can track the location of your car and liaise with the Police.

### **Cancellation Period**

If you choose to cancel, and providing no claim has been made during the Period of Policy Cover, you will be entitled to receive a refund of Premium less an administration fee of £30 and a charge reflecting the cover we have provided up to the cancellation of your Policy. This charge will be calculated on a proportionate basis on either the period of cover you have received or the miles you have used, whichever amount is higher. If the Box has already been fitted to your car, or had been fitted to a car you previously insured with us, you will be charged an additional fee of £50 to cover the cost of fitting the Box. These fees will be subject to Insurance Premium Tax where applicable.

If you cancel within the 14 day cooling off period and the Box has not been fitted, you will not be charged the £50 additional fee.

To exercise your right to cancel, you must advise us that you wish to cancel your Policy and you must return your Certificate of Motor Insurance immediately or advise us by email that the Policy to which the certificate relates has ceased to have effect. The cancellation will only be effective from the date the Certificate of Motor Insurance is returned by you or we receive the email from you stating that the Policy has ceased to have effect.

Please refer to the Private Car Policy Document and the Private Car Policy Summary for full details.

### **Making Yourself Heard**

We have set out the following procedure to try and deal with your complaint or compliment as quickly and efficiently as possible. You should contact the Complaints Officer by email at [service@insurethebox.com](mailto:service@insurethebox.com) or at:

Complaints Officer  
insurethebox  
PO Box 1308  
Newcastle upon Tyne  
NE12 2BF

Please quote the Policy Number shown on your Schedule of Insurance and explain the nature of your complaint. We will then write to you with our final decision. If you still remain dissatisfied with our response, you

can refer the matter to the Financial Ombudsman Service (FOS). Please note that the FOS will only consider your complaint if you have given us the opportunity to resolve your complaint and we have issued a final decision. Referral to the Financial Ombudsman will not affect your right to take legal action. The FOS can be contacted at the address shown below:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Whilst we are bound by the decision of the FOS, you are not. Following the complaints procedure does not affect your right to seek and take legal action. Full details of addresses and contact numbers can be found within the Private Car Policy Document.

### **Financial Services Compensation Scheme (FSCS)**

We are members of the Financial Services Compensation Scheme ("FSCS"). You might be entitled to compensation from FSCS if we are unable to meet our obligations. Further information on the scheme can be obtained at: <http://www.fscs.org.uk>

### **Information, and how we will use it**

We will use your information only to manage as far as it is reasonably necessary your Private Car Policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers. Your information comprises all the details

we hold about you and your transactions and includes information obtained from third parties.

### **Your Information Protection**

Where we capture your personal information, we will do this over a secure link using recognised industry standard technology which encrypts data that is transmitted over the internet. Most browsers will indicate this by displaying a padlock symbol on the screen. Unauthorised electronic access to servers is prevented by use of suitable firewalls and the servers are located in secure locations, accessible only by authorised persons.

Please refer to the Private Car Policy Document, and [www.insurethebox.com/insure-the-box-legal-stuff](http://www.insurethebox.com/insure-the-box-legal-stuff) for further details.

### **Our Status**

Reward Miles are earned through purchasing goods and services from the Third Party Sellers accessed via your ShoppingBox. We may provide links on our site to the websites of other companies, whether affiliated with us or not. We cannot give any undertaking that products you purchase from Third Party Sellers through our site, or from companies whose sites we have provided a link to on our site, will be of satisfactory quality, and any such warranties are disclaimed by us absolutely. This disclaimer does not affect your statutory rights against the Third Party seller.

### **The Law**

Unless we agree with you to apply the laws of another country, English Law will apply to this Policy.