



Private Car Policy Document



Your Policy

Helpful information

For more information on how the insurethebox product works and the potential benefits to be gained from this insurance product, please see the Helpful Information which can be viewed at www.insurethebox.com

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This Policy explained

Your Policy has been issued by insurethebox on behalf of the Insurer named on **your Statement of Fact, Certificate of Motor Insurance** and **Schedule**. This **Policy Document**, the **Statement of Fact**, the **Schedule**, including any **Endorsements** on it, and the **Certificate of Motor Insurance** form the basis of the contract between **you** and **us**

You must read the **Policy Document**, **your Schedule** and any **Endorsements** on it, the **Statement of Fact** and the **Certificate of Motor Insurance** together as one document

We have agreed to arrange insurance on **your** behalf, based upon the information **you** have provided. This information has been relied upon by **us** and if **you** are aware that any of it is missing or incorrect **you** should inform **us** immediately. If **you** do not give **us** accurate and complete information **your Policy** may not be valid and **we** may reduce or refuse to pay a claim

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

In order that this document may be signed and issued as evidence of the contract of insurance, the insurer named in **your Certificate of Motor Insurance** has entered into an agreement which empowers the named party below to sign and issue this **Policy**



Signed by:
Andrew Haynes - Joint Chief Executive Officer

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InsureTheBox Ltd is a wholly owned subsidiary of Box Innovation Ltd which is incorporated in Gibraltar (Company Number: 102344) and whose registered office is: Montagu Pavilion, 8-10 Queensway, Gibraltar. InsureTheBox Ltd is incorporated in Gibraltar (Company Number: 102568) and whose registered office is: Montagu Pavilion, 8-10 Queensway, Gibraltar.

This document explains:

- what cover is provided by **your Policy**
- the exclusions to the cover provided
- the terms and conditions of **your Policy**
- how to inform **us** of a change to **your** cover or circumstances and how to make the changes by accessing **your** personal account ('My Portal') at www.insurethebox.com
- how to top-up **your Miles**
- how to make a claim

The **Policy** consists of:

- **Your Statement of Fact**
- This insurance document, referred to as **your Policy Document**
- The **Schedule**, which makes the insurance personal to **you**
- **Endorsements** that vary the insurance cover as shown on **your Schedule**
- The **Certificate of Motor Insurance**

Please read all of these documents in conjunction with each other and keep them safe. In the event that **you** need to make a claim or contact **us** to tell **us** about any changes, then **you** will need to refer to these documents

The documents will also be available on your personal account ('My Portal') at www.insurethebox.com

The laws that apply to this Policy

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

Definitions

Throughout this document, certain words and phrases are shown in **bold**. These words and phrases have the meanings defined below

Accessories

The parts of **your car** which are not directly related to how it works as a vehicle - these include in-car entertainment, such as radios, and communication equipment which form part of **your car**, as well as portable phones while they are connected to a power source in **your car**

Box

A telematics device (the **Box**) fitted to **your car** which provides data to **us** based on the use of **your car**

Certificate of Motor Insurance

The proof of motor insurance **you** need by law. The certificate shows the effective time and date of the cover and:

- The registration mark of **your car**, which is proof that **you** can use **your car** on a road or in any other public place, as required by the **Road Traffic Acts**
- Who can drive **your car**
- What purpose **your car** can be used for

- If **you** are allowed to drive:
 - a) other cars
 - b) a loaned vehicle from a garage during a service, repair or MOT
 - c) a loaned vehicle from an approved supplier following a claim under this **Policy**

The certificate does not show the level of cover provided

Driving

Driving a motor vehicle and/or being in charge of a motor vehicle for the purpose of driving it

Endorsement(s)

A clause which amends the terms of **your Policy**. These are shown in **your Schedule**

Excess(es)

The amount **you** will have to pay towards any claim. **Your Schedule** shows the amount of **excess** applicable for each driver and any other **excesses** due

Green card

The International Motor Insurance Card - This is the document that some countries need as proof of compulsory insurance

Main driver

The person who drives **your car** most of the time, whether for social purposes or for travel to and from a place of business, duty or study

Market value

The cost of replacement with one of the same make, model and specification, taking into account the age, mileage and condition where applicable

Miles

The distance travelled by **your car** and recorded by the **Box** fitted to **your car**, which can be viewed at www.insurethebox.com through the 'My Portal' facility

Period of Policy Cover

The length of time covered by this **Policy**, as shown in the **Schedule**, and any further period the cover is renewed

Policyholder

Is the individual:

- who takes out a **Policy**; and
- who pays (or is responsible for paying) the **premium**; and
- whose name is shown on the **Schedule** and the **Certificate of Motor Insurance**

Premium

The amount of money that **you** pay for **your Policy**, and any extras, which is shown on **your Schedule**

Policy

Your Statement of Fact, this document, **your Schedule** and any **Endorsements** on it, and **your Certificate of Motor Insurance** form the contract between **you** and **us**

Road Traffic Acts

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

Schedule

The latest document which confirms the:

- **Period of Policy Cover**
- Name of the **Policyholder**
- Sections of this **Policy** which apply, and
- **Endorsements**, if any, which vary the terms and conditions of this **Policy**

Statement of Fact

The latest document which confirms all of the details supplied by **you**, or someone on **your** behalf, to **us** and forms the basis of this contract

Terrorism

Terrorism includes but is not limited to:

- the use or threat of force and/or violence and/or
- harm or damage to life or to property (or the threat of such harm or damage) including but not limited to harm or damage by nuclear, chemical, biological and / or radiological means, when any such act is committed by any person(s) or group(s) of people in whole or in part for political, religious, ideological or similar purposes, or is claimed to be committed in whole or in part for such purposes
- any action taken in controlling, preventing, suppressing or in any other way relating to the points above

We, Our, Us

InsureTheBox Limited (unless otherwise stated in any Section) acting on the authority granted by the Insurer

You, Your

The person named as the **Policyholder** in the **Schedule**

Your car

Any vehicle described in the **Schedule** (including **accessories** and spare parts specifically designed to be fitted to your vehicle, which are kept in **your car** or locked in **your** private garage)

In Section 3 of **your Policy** it also includes a trailer, caravan or broken-down motor vehicle while attached to **your car** for towing

Territorial limits and European Union (EU) compulsory insurance

Territorial limits

Your Policy applies in Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man and the Channel Islands. This includes while **your car** is being transported

European Union (EU) compulsory insurance

Your Policy provides the minimum compulsory insurance in:

- EU countries, and
- any other country which has agreed to follow Article 7(2) of the EU Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (number 72/166/EEC)

You do not need a **Green Card** for these countries

Your Certificate of Motor Insurance is proof of compulsory motor insurance in EU countries and the other countries mentioned above which follow the EU directives and have been approved by the Commission of the EU. These countries are shown on **your Schedule**

Important terms of your Policy

When **you** purchase your insurance from **us**, **we** issue **you** with a **Certificate of Motor Insurance** and provide cover to **you** subject to the terms of your **Policy** for an initial period of 12 months

Your cover is connected to the **miles** you drive. When **you** purchase **your Policy** from **us**, **you** pay initially for 6,000 **miles** driving during the **Period of Policy Cover** which will be measured by a Telematics Box fitted to **your car** (see **Box** installation)

If **you** have used up the **miles you** have purchased, **you** can purchase more as 'top-ups' just like **you** might do with **your** mobile phone

You can also increase **your miles** by earning bonus miles and reward miles. Bonus miles are earned when **we** determine that **you** have demonstrated good driving behaviour and reward miles are accumulated when **you** purchase products from our retail partners through the Shoppingbox. For full details please refer to www.insurethebox.com

If **you** have not used all of your **miles** when the **Policy** is due to be renewed, then the unused top-up, bonus and reward **miles** will be credited to **your** overall **miles** for the next **Period of Policy Cover**. Any of the original 6,000 miles that are unused are not credited to the next **Period of Policy Cover**, and there is no financial

exchange for any unused **miles**

Upon renewing your **Policy**, **you** will receive a further 6,000 miles. Any top-up, bonus and reward **miles** that have been credited to the next **Period of Policy Cover** are used first before the 6,000 miles

Please note that for the first three months after this Policy commences, you will not have access to information about any bonus or reward miles you have accrued (including through My Portal). During this period we will be collecting information from the Telematics Boxes of all our customers to ensure that we deliver to you a system which accurately and fairly rewards your driving behaviour

Automatic Top-Up of Mileage

If **you** forget to top-up **your** mileage, **we** will ensure the top-up is still made automatically using the payment details **you** supplied when **you** took out **your Policy** or when **you** renewed, provided **your** card details allow this and **you** gave **us** permission to do this. There will be a minimum automatic top-up of 250 **miles**, providing **your** payment details are still valid. If the payment details are not valid, then **we** will endeavour to contact **you** so **you** can top-up through an alternative payment arrangement

If **you** use up the **miles you** have purchased and **we** cannot contact **you**, or **you** choose not to purchase more

miles then we have the right to cancel this **Policy**. Please refer to the 'Cancellation' section of this document (Section 11)

Box Installation

When **you** take out **your Policy** or change **your car**, **we** will contact **you** to arrange for a Box to be fitted to **your car**. **We** will pay the cost of:

- the **Box**
- fitting the **Box**
- retrieving data from the **Box**

Our aim is to arrange for the **Box** to be fitted within 14 days of **you** arranging your **Policy** with **us**. If **you** want the **Box** fitted at **your** home or place of work, then this will be agreed with **you**, providing it is safe to do the fitting at the proposed place. **We** will agree a mutually convenient time to undertake the fitting. **We** reserve the right to nominate an alternative site near **your** home or place of work to fit the **Box**

We reserve the right to cancel **your Policy** providing **we** follow the procedure defined in Section 11 if **you** do not co-operate:

- in having the **Box** fitted within 14 days of **you** arranging **your Policy** with **us**
- when **we** try unsuccessfully to top-up **your miles** using the payment details **you** supplied to **us** and

we are unable after reasonable attempts to make contact with **you** to obtain payment details

In the event of the **Box** developing a fault, **we** will notify **you** and arrange with **you** a mutually convenient time for a replacement **Box** to be fitted. **You** must give **us** access to **your car** within 7 days of being notified of the fault or where there are exceptional circumstances that prevent **you** from doing so, within a reasonable time

If **we** so request, **you** must also allow **us** or **our** approved supplier to retrieve the **Box** from **your car** in the event that **you** cancel or do not renew **your Policy**. If **you** cancel **your Policy**, **we** will refund the appropriate proportion of premium (see Section 11) providing the **Certificate of Motor Insurance** is returned (or you email us to tell us that the **Policy** has ceased to have effect), any outstanding sums have been settled and where the **Box** is no longer required, it has been retrieved if requested by **us**

It is **your** responsibility to ensure that **you** have the agreement of any co-owner, hire-purchase company or other person that has a legal interest in **your car** before the **Box** is installed and the installation will not affect any new car warranty

Automatic Renewal

To make renewal easier for **you**, **your Policy** will be renewed automatically using the payment details **you** have previously given, providing **your** card details allow this and **you** have given **us** permission to do this. **We** will only automatically renew **your Policy** after issuing you a renewal notice. If **you** do not want us to automatically renew **your** cover, **you** must contact **us** before **your** renewal date and advise **us** accordingly

Please check **your** renewal notice for further details when it is available to **you**

How to contact insurethebox

To make changes to **your** car insurance, or to Top-Up **your miles**, please go to www.insurethebox.com and log into 'My Portal'

One benefit of the **Box** is **we** will be alerted when an incident occurs and **we** will aim to contact **you** on the telephone number **you** supplied to **us** when the cover was arranged or renewed. **We** will aim to take the actions necessary to get **you** on **your** way or if it is not safe to drive **your car**, **we** will arrange for **your car** to be taken for repair. If **you** need to check how to make a claim, then please go to www.insurethebox.com

If **we** cannot contact **you**, **we** will attempt to make contact using the alternative number supplied by **you**

It is important that you do not assume that we will contact you, the Police or any emergency services after an incident has occurred. While we will endeavour to make contact with you, you should take all necessary steps to protect your safety and report any incident to the appropriate emergency services

It is also important not to assume that **we** are aware of any incident. **You** must still contact us to report any circumstances that could lead to a claim being made on **your Policy** (see Section 11 for more details)

If **you** experience any problems making a change to **your** cover, topping-up **your** miles or making a claim and cannot access 'My Portal' to complete the transaction, then please telephone **us**

To make a change or Top-Up your mileage	0333 123 1308*
To report a motor accident To report a theft To make a claim	033 00 45 00 45*

* Any calls to numbers starting 03 cost the same as calls to numbers starting 01 or 02 and may be included in any inclusive calls package you may have. The party you call on an 03 number will not earn any revenue from the use of the number.

14-day cooling off period

You have a right to cancel **your Policy** within 14 days of the **Period of Policy Cover** commencing. 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

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 otherwise 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 that email

Section 1 Accidental damage

What is covered

If **your car** is damaged by accident, **we** will decide whether to:

- pay the cost of repairs to **your car**, or
- make a cash payment for not more than the **market value** of **your car** at the time of the damage

Section 2 Fire and theft

What is covered

If **your car** is lost or damaged by fire, lightning, explosion, theft or attempted theft, **we** will decide whether to:

- pay the cost of repairs to **your car**, or
- make a cash payment for not more than the **market value** of **your car** at the time of the loss or damage

What is not covered under Sections 1 and 2

We will not pay for:

- Wear and tear, **your car** losing value after or because of repairs, or for any repairs which improve **your car** beyond its condition before the loss or damage happened
- Loss or theft of any car keys or lock transmitters, or the cost of repairing or replacing any alarms or security devices
- Mechanical, electrical, electronic or computer failures, breakdowns or breakages including as a result of the use of incorrect fuel
- Damage to **your** tyres caused by braking, punctures, cuts or bursts
- More than the manufacturer's latest list price of any part or accessory as at the date of repair
- Loss or damage to **your car** caused directly by pressure waves from aircraft and other aerial devices travelling at sonic or supersonic speeds
- Loss of use of **your car** or any other indirect loss
- Loss of or damage to **your car** by theft or attempted theft if **your car** has been left unlocked, left with the keys in **your car** or left with a window or the roof open
- Loss of or damage to **your** car caused by or resulting from deception, fraud or trickery, including when **you** are offering your car for sale

What is not covered under Sections 1 and 2 (continued)

- Loss of or damage to **your car** where **your car** is driven or used without **your** permission by a member of **your** family or household unless **you** report the person to the Police for taking **your car** without **your** consent and no subsequent statement is made indicating that such a person did in fact have **your** permission
- loss or damage to **your car** as a result of a deliberate act caused by **you** or any driver covered to drive **your car** including, but not limited to, **driving** under the influence of alcohol or non-prescription drugs

How we will deal with your claim – Sections 1 and 2

Payment of premium

If **you** make a claim and **you** have not paid all **your premium**, **we** may deduct any unpaid **premium** from any claim settlement **we** make to **you**

Repairs

If **your car** is lost, stolen or damaged, **we** will decide whether to:

- pay for **your car** to be repaired

- replace **your car**, or
- pay **you** a cash amount equal to the loss or damage not exceeding the market value of **your car**

Repairs to **your car** undertaken by one of **our** approved repairers are guaranteed for the period that **your car** remains owned by **you**

Repairs may be undertaken by a repairer of **your** choice, but this may lead to a delay in arranging the repair of **your car** and **we** will not be able to provide **you** with a courtesy car or guarantee repairs

The most **we** will pay will be the **market value** of **your car** at the time of the loss, less any **excess**

If **you** cannot drive **your car** as a result of damage covered under this **Policy**, **we** will pay the reasonable costs of:

- protecting **your car** and removing it to **our** nearest approved repairers; and
- delivering **your car** back to **your** address in the British Isles after the repairs have been completed

If **your car** belongs to someone else, or is the subject of a hire purchase or leasing agreement, **we** may make any payments to the legal owner. **Our** liability under this **Policy** will then be complete

Recovery of Your Car following an accident

If **your car** is not safe to drive after an accident and **we** have not already made contact with **you**, please telephone **us** and **we** will arrange for someone to assist **you**. If **your car** cannot be made roadworthy within a reasonable time, **we** will arrange to take it to **our** approved repairer at **our** expense

We can arrange to take **your car** to a repairer of **your** choice at **your** expense, but this may lead to a delay in arranging the repair of **your car** and **we** will not be able to provide **you** with a courtesy car or guarantee repairs

Our employees and contractors will use reasonable care and skill when providing the accident recovery service. However, they can refuse to provide services (or cancel them) if, in their reasonable opinion, **your** demands are excessive, unreasonable or impractical

New car replacement

If, within one year of registration as new in **your** name, **your car** is:

- damaged such that repairs will cost more than 60% of the manufacturers list price plus taxes when the damage happened, or
- stolen and not recovered

and such loss or damage is covered under this **Policy** then **we** will replace **your car** with a new car of the same make, model and specification if it is available in the

United Kingdom. The lost or damaged car will then become **our** property

If a suitable replacement car is not available, the claim will be settled by one of the other options referred to in the 'How we will deal with your claim' Section of this document

In-car entertainment, phone and satellite navigation equipment

We will pay for the loss or damage to in-car entertainment, phone and satellite navigation equipment:

- up to the **market value** of the equipment if it is permanently fitted to **your car** and part of the manufacturer's standard specification
- up to £250 for any other equipment

Child car seats

If **you** have a child car seat (or seats) in **your car** and **your car** is involved in an accident that results in impact damage to it, **we** will replace each child car seat with a new one of the same quality up to a maximum value of £300 per accident

Excesses that apply

If **your Schedule** shows that **you** have to pay an **excess** or **excesses**, **you** must pay the first part of any claim up to the sum of all the **excesses** that apply

Temporary Replacement Car

If the loss or damage to **your car** is covered by this **Policy**, and **you** use the approved repairer of **our** choice, **we** will provide a temporary replacement car while repairs to **your car** are being carried out, provided that one is available

Temporary replacement cars are usually small cars with a manual gearbox (typically a one litre hatchback or similar). A temporary replacement car is not intended to be an exact replacement for **your car**

All temporary replacement cars will have comprehensive cover under **your** existing **Policy** for the period of the loan, regardless of what level of cover **you** have for **your car**. (Please note that a temporary replacement car cannot be provided until **your** claim has been accepted and cover has been confirmed)

The miles you drive in the temporary replacement car will not be debited from your overall miles

While **you** have the temporary replacement car **you** will be liable for any fines for any parking or driving offences, congestion, tolls or road pricing charges and any additional costs for non-payment of these charges. **You** will need to produce an appropriate credit or debit card to the approved repairer to cover these costs

You must return the temporary replacement car when the owner or **we** ask **you** to do so or if this **Policy** expires and **you** do not renew it

Section 3 Liability to other people

What is covered

We will pay all sums **you** are legally responsible for:

- following death of or bodily injury to other people, and
- up to £20,000,000 (in total) for damage to their property

as a result of any accident involving **your car** or any other vehicle **your Certificate of Motor Insurance** allows **you** to drive

The limit of £20,000,000 comprises:

- Up to £15,000,000 for damage to property belonging to other people; and
- Up to £5,000,000 for legal costs relating to dealing with a claim in relation to property belonging to other people

Other people

In the same way as **you** are insured, **we** will insure:

- any person **driving** or using **your car** with **your** permission, as long as this is allowed by **your Certificate of Motor Insurance**
- any passenger travelling in or getting into or out of **your car**

- the employer or business partner of any person who is **driving** or using **your car** for their business, as long as this is allowed by **your Certificate of Motor Insurance**, and
- the legal representative of any person who has died who would have been entitled to protection under this Section

What is not covered

We will not pay for:

- the death of or bodily injury to any employee arising out of or in the course of their employment even if the death or injury is caused by anyone insured by this **Policy**. However, **we** will provide, where required to do so by legislation, the minimum cover to comply with such legislation
- any amount where the legal responsibility is covered by any other insurance
- the loss of or damage to any property which belongs to or is in the care of any person who is claiming under this Section
- any amount for legal responsibility, loss or damage when **your car** is being used in the operational boundaries of any airport, aerodrome or airfield, foreign military base, embassy or consulate except when **we** have to meet the requirements of the **Road Traffic Acts**

Legal costs

We will pay any legal costs and expenses, for which **we** have given **our** written consent, including:

- solicitors' fees for representation at a coroner's inquest, fatal accident inquiry or court of summary jurisdiction, and
- defence of any legal proceedings that are taken for manslaughter or causing death by dangerous or reckless driving

Emergency treatment charges

We will pay for emergency treatment charges in line with the **Road Traffic Acts**. If this is the only payment **we** make, it will not affect **your** no claim discount entitlement

Section 4 Use by the motor trade, hotels and car parks

We will give **you** the cover under Section 1, Accidental Damage, and Section 2, Fire and Theft, but will not apply any driving and use restrictions or any **excess** while **your car** is in the custody and control of:

- a member of the motor trade for service, repair or MOT testing, or
- a hotel, restaurant, car park or similar commercial organisation for parking purposes

Any **miles** driven in **your car** in these circumstances will be deducted from **your** overall miles

Section 5 Glass in windscreens, sunroofs or windows (or for any scratching of the bodywork as a result of broken glass from your car)

What is covered

You must notify **us** on 0844 8268376 before any work is carried out under this Section.

If **you** use **our** approved glass repairer and **your** claim is for loss of, or damage to, the glass in **your car's** windscreen, sunroof or windows, **we** will pay the cost of repairing or replacing it. **We** will also pay for any repair to the bodywork of **your car** that has been damaged by broken glass from **your car**

If **you** make a claim under this Section, **your** no claim discount will not be affected

What is not covered

- Replacement - **you** will have to pay the glass replacement **excess** shown in **your Schedule**
- Repair - If the glass is repaired rather than replaced then **you** will have to pay the glass repair **excess** shown in **your Schedule**
- If **you** choose not to use **our** approved glass repairer the most **we** will pay under this Section will be £200 less any **excess** which applies
- Loss of use of **your** car
- More than the manufacturer's latest list price of any part or accessory as at the date of repair
- The costs of importing parts or accessories or storage costs caused by delays where parts or accessories are not available from current stock in the United Kingdom
- Damage to **your** car as a result of a deliberate act caused by **you** or any driver covered to drive **your** car

Section 6 Using your car abroad

The cover under this Section applies if it is shown on **your Schedule**

The full benefits of this **Policy** apply in EU countries and any other country that follows the EU directives including when **your car** is being transported provided that **your car** is:

- registered and normally kept in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, and
- not kept abroad for more than 90 days consecutively

Your Schedule confirms the countries where this cover applies, and **you** do not need a **Green Card** to visit them

Use in other foreign countries

If **you** want to use **your car** in countries not listed on **your Schedule** then as long as **we** give **you our** permission in advance, and **you** pay any extra **premium**, **we** will extend the full benefits of this **Policy** to apply:

- in the countries **we** have agreed, including when **your car** is being transported, and
- for the period agreed

We will send **you** a **green card** as proof of **your** cover

If **your car** is lost or damaged in any foreign country that **we** have agreed to provide cover, **you** may be charged customs duty. If **we** cover the loss of or damage to **your car**, **we** will also refund **you** the customs duty

Section 7 Personal accident benefits

What is covered

We will pay up to £7,500 if **you, your** husband, wife or civil partner are accidentally injured in any car or getting into or out of any car, and within 90 days, independently of any other cause, if the injury results in:

- death
- permanent loss of any limb above the wrist or ankle or
- the complete and irrecoverable loss of sight in one or both eyes

We will pay the injured person or their legal representative

What is not covered

We will not pay:

- more than £7,500 per person during any one **Period of Policy Cover**
- under more than one **Policy you or your** husband or wife or civil partner have with **us**
- for any injury or death to any person not wearing a seat belt when they must do so by law
- for any injury or death resulting from suicide or attempted suicide
- if the driver of the car is convicted of reckless or dangerous driving; or an alcohol or drugs related offence

Section 8 Medical expenses

What is covered

We will pay up to £200 for each person for any medical expenses resulting from an accident while travelling in **your car**

Your excess will not apply to this Section

Section 9 Personal belongings

What is covered

We will pay up to £150 for personal belongings in **your car** if lost or damaged due to accident, fire, theft or attempted theft

Your excess will not apply to this Section

What is not covered

We will not pay:

- under more than one **Policy you** or **your** husband or wife or civil partner have with **us**
- if, as a result of an accident, the driver of the car is convicted of reckless or dangerous driving; or an alcohol or drugs related offence

What is not covered

We will not pay for:

- the theft or attempted theft of personal belongings, if **your car** has been left unlocked, left with the keys in it or left with a window or roof open
- the theft of personal belongings unless kept out of sight in the locked boot or glove compartment of **your car**
- money, stamps, tickets, documents, vouchers or securities
- goods, tools, samples or equipment carried in connection with any trade or business
- property covered under any other insurance

Section 10 No claim discount

If **you** have made no claims in the **Period of Policy Cover**, **you** will be eligible for a no claim discount (or an increase in **your** no claim discount) when **you** renew **your Policy**

The level of **your** no claim discount is based upon the number of consecutive years that **you** have had cover and the number of claims that have been made during that time

If you make one or more claims during the **Period of Policy Cover**, at **your** next renewal **your** no claim discount will be reduced by the number of years specified in the following scale:

	<u>No claim discount</u>	
<u>Your no claim discount</u>	<u>Upon 1 claim it will be reduced</u>	<u>Upon 2 claims it will be reduced</u>
1 year	To nil years	To nil years
2 years	To 1 year	To nil years
3 years	To 2 years	To 1 year
4 years	To 3 years	To 2 years
5 years	To 4 years	To 3 years
6 or more years	To 4 years	To 4 years

If **you** make 3 or more claims in the **Period of Policy Cover**, at renewal **your** no claim discount will be reduced to nil years regardless of the level of **your** no claim discount at the start of the **Period of Policy Cover**

The following claims will not reduce **your** no claim discount:

- any payment for emergency treatment charges under Section 3 (Liability to Other People)
- any payment made under Section 5 (Glass in windscreens, sunroofs or windows)
- any claims where **you** are not at fault, provided **we** have recovered all that **we** have paid

If **you** have chosen to purchase protection for **your** no claim discount then, in the event of one claim under your **Policy** in the **Period of Policy Cover** (and up to a maximum of two claims in any consecutive five years of cover with **us**), **your** no claim discount will not be affected, after which **your** no claim discount will be reduced for each further claim in accordance with **our** scale on this page

You cannot transfer **your** no claim discount to anyone else. If **you** insure more than one car with **us**, the no claim discount is earned separately for each car

The application of **your** no claim discount may not necessarily result in a decrease in **your** premium

Section 11 General conditions

1. Complying with the terms of this Policy

We will only provide cover under this **Policy** if:

- **you** or any other person claiming under this **Policy** has met all the terms and conditions that apply, and
- the information **you** gave to **us** when applying for or renewing this **Policy**; or in the course of making a claim is complete and correct as far as **you** know or could be expected to know

You must:

- have asked all the other drivers covered by this **Policy** any relevant questions to get the information about them requested by **us**
- tell **us** as soon as possible about any changes which affect this **Policy** and which have occurred since the **Policy** started or since the last renewal date. If **you** are not sure whether certain facts are relevant, please contact **us**. If **you** don't tell **us** about relevant changes, **your Policy** may not cover **you**

The following are some examples of the changes **you** must tell **us** about:

- a change of **your car** (including additional cars) or a change of its registration mark

- all changes **you** or anyone else make to **your car** if these mean the vehicle is different from the manufacturer's standard specification (whether the changes are mechanical or cosmetic)
- a change of address
- a change of garaging arrangements
- a change of job, including any part-time work by **you** or other drivers, or a change in the type of business or having no work
- a change in the use of **your car**
- a new **main driver of your car**
- details of any driver **you** have not told **us** about before or who is excluded by the **Certificate of Motor Insurance** but who **you** now want to drive
- details of any motoring convictions, disqualification or fixed penalty motoring offences or of any pending prosecutions for any motoring offence of any person allowed to drive
- details of any accident or loss (whether or not **you** make a claim) involving **your car** or that occurs while **you** are driving another of **your** own or anyone else's vehicle
- details if **you** or any other person allowed to drive **your car** suffers from a notifiable condition and **you** have not told the DVLA about it, or any condition for which the DVLA have restricted the driving licence

If you sell **your car**, **you** should notify the new owner that a **Box** has been installed. **You** should also advise **us** of the new owner's details so that **we** can confirm that they have been informed

We will be entitled to examine **your** driving licence and the driving licence of any other person **we** insure. **You** must immediately send to **us** any driving licence **we** ask to examine

2. Care of your car

You or any person in charge of **your car** must take reasonable precautions to:

- maintain **your car** in an efficient and roadworthy condition, and
- protect **your car** from damage or loss

You must have a valid:

- Department of Transport Test Certificate (MOT) for **your car** if one is needed by law, and
- road fund licence unless **your car** has been declared off the road in accordance with the statutory notice (SORN)

You must give **us** reasonable access to examine **your car** and its documents in relation to any matter relevant to this insurance

3. Accident and claims procedure

You, any person **driving** or using **your car** with **your** permission, as long as this is allowed by **your Certificate of Motor Insurance**, or any passengers travelling in or getting out of **your car**, claiming under this **Policy** must:

- give **us** full details of any incident that may give rise to a claim under your **Policy** (for example, accident or theft) as soon as possible and at least within 24 hours of discovery of the incident occurring
- inform the Police as soon as possible and at least within 24 hours of discovery of the incident if **your car** or its contents are stolen and provide **us** with any crime reference number
- send to **us** immediately all communications from other people involved in the incident. **You** must not reply to any such communication
- immediately tell **us** of and send to **us** any notice of intended prosecution, inquest, fatal inquiry or any writ, summons or process without reply to any other party, and
- give **us** all the information and help **we** need

You must not assume that **we** are aware of any incident that has occurred, or that **we** will contact **you**, the Police or emergency services. **You** must take the above action to notify **us** of any incident that might give rise to a claim under this **Policy**.

You must not, without **our** consent:

- negotiate or admit responsibility, or
- make any offer, promise or payment

We will be entitled to:

- have total control to conduct, defend and settle any claim, and
- take proceedings, in **your** name or in the name of any other person claiming under this **Policy**, at **our** own expense, and for **our** own benefit to recover any payment **we** have made

4. Other Private Car insurances

If any loss, damage or liability covered by this **Policy** is also covered by any other insurance, **we** will only pay **our** share. This condition does not apply to Section 7 – Personal accident benefits

5. Compulsory insurance laws

If under the law of any country **we** must make a payment which **we** would not have made but for these legal obligations, **you** must repay that amount to **us**

6. Cancellation

We can cancel **your Policy**:

- from the commencement date if **you** do not pay **your premium**. **You** must upon cancellation

return the **Certificate of Motor Insurance** or email **us** a statement confirming that the **Policy** to which the certificate relates has ceased to have effect

- if **we** write to **you** at **your** last address known to **us** giving **you** 7 days notice of cancellation. The **Policy** will end immediately the 7 days notice period expires and **you** must then return the **Certificate of Motor Insurance** or email **us** a statement confirming that the **Policy** to which the certificate relates has ceased to have effect. **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** use more than **your 6000 miles** plus any top up **miles** that **you** have bought, bonus **miles** and reward **miles** during the **Period of Policy Cover** and do not buy further top up **miles**, **we** will write to **you** giving **you** 7 days notice, at **your** last address known to **us**. The **Policy** will end immediately the 7 days notice expires unless

during that notice period **you** have bought further top up **miles** and **you** must then return the **Certificate of Motor Insurance** or email **us** a statement confirming that the **Policy** to which the certificate relates has ceased to have effect. **You** will not be entitled to a refund of the **premium** paid in this event

- after a claim where **we** have decided to make a cash payment for not more than the **market value** of **your car** at the time of the damage rather than repair or replace **your car**. **You** must then return the **Certificate of Motor Insurance** or email **us** a statement confirming that the **Policy** to which the certificate relates has ceased to have effect. **You** will not be entitled to a refund of the **premium** paid in this event. If **you** have not paid all **your premium your** full annual **premium** remains payable unless **we** have deducted this from **your** claim settlement

You may cancel your Policy:

- at any time if **you** return **your Certificate of Motor Insurance** or provide or email **us** a statement confirming that the **Policy** to which the **Certificate of Motor Insurance** 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 that email

- when **we** receive **your Certificate of Motor Insurance** or the email, if **you** have not made a claim, **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

In the event that the amount **you** owe upon cancellation exceeds the amount of any refund calculated on cancellation, **we** will be entitled to charge **you** for that amount

7. Premium payment by Instalments and your Credit Agreement

If **you** choose to pay **your Premium** by monthly instalments via Direct Debit or a similar arrangement under a credit agreement, **you** must pay any deposit **we** ask **you** to pay and make sure **your** instalment payments are kept up to date. The Direct Debit facility and the credit agreement are provided by **our** third party finance

provider, Premium Credit Limited. They will send **you** a welcome pack detailing their full terms and conditions and commence collection of **your** instalments. A credit agreement will be included for **you** to sign and return

- If **you** do not pay **your** deposit **we** may cancel this **Policy** from the commencement date and **you** must return the **Certificate of Motor Insurance** or provide or email **us** a statement confirming that the **Policy** to which the **Certificate of Motor Insurance** relates has ceased to have effect
- If **you** pay **your** deposit but **we** receive notification from Premium Credit Limited that **you** have not made an instalment payment on or before the date it was due, **we** may give you 7 days notice of cancellation in writing at **your** last address known to **us**. The **Policy** will end immediately the 7 days notice runs out and **you** must then return the **Certificate of Motor Insurance** or provide or email **us** a statement confirming that the **Policy** to which the **Certificate of Motor Insurance** relates has ceased to have effect. Upon cancellation **we** will be entitled to charge **you** as follows:
 - (a) If **you** have not made a claim or no claim has been made against **you** during the period up to the effective date of cancellation of this **Policy**, **we** will charge **you** an administration fee of £30 and **we**

will retain a charge from the amount of **Premium** already paid to **us** reflecting a proportionate amount of 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

- (b) If **you** have made a claim or one has been made against **you** during the period up to the effective date of cancellation of this **Policy** then the full amount of **Premium** may become due and payable and all unpaid **Premium** may be deducted from the claims settlement otherwise payable to **you** and **we** will seek to recover any outstanding **Premium** directly from **you**

In the event that the amount **you** owe upon cancellation of the **Policy** exceeds the amount of any refund calculated on cancellation, **we** will be entitled to charge **you** for that amount

You agree that **we** may pay to Premium Credit Limited any return of **Premium** that **we** would otherwise have to return to **you** under this **Policy**

(after all deductions which **we** are entitled to make under this **Policy**) if Premium Credit Limited notify **us** in writing that **you** are in default under the credit agreement or that the credit agreement has been cancelled. If **we** make any payment to Premium Credit Limited under this clause:

- it will only be for an amount necessary to clear or reduce the amount of monies that **you** owe under your consumer credit agreement with Premium Credit Limited in respect of the **Premium** payable under this **Policy**;
- **we** will no longer have to return to **you** any portion of the **Premium** that **we** have paid to Premium Credit Limited under this clause;
- nothing in this clause confers any rights on Premium Credit Limited under this **Policy**.

If **you** choose to cancel **your** credit agreement:

- **You** may cancel the credit agreement within 14 days of Premium Credit Limited receiving the signed credit agreement back. If **you** would like to cancel the credit agreement, please write to Premium Credit Limited at the address shown on **your** documents
- Cancelling **your** Direct Debit or credit agreement does not mean that **you** have cancelled **your** policy

- If **you** cancel the credit agreement but **you** choose to continue cover under **your** **Policy**, **you** will need to pay the full premium to **us**, otherwise we will cancel **your** **Policy** in accordance with the cancellation terms of this **Policy** under Section 11.6
- If you cancel **your** credit agreement and **you** also wish to cancel **your** **Policy**, **you** must notify **us** and comply with the cancellation terms of Section 11.6 under the heading “**You** may cancel **your** **Policy**”

Other important information about **your** credit agreement

- If **you** have a complaint about **your** credit agreement, please contact Premium Credit Limited on 0844 736 9836 or write to them at the address shown on **your** credit agreement documentation. For full details on Premium Credit **Limited's** Terms and Conditions, please refer to **your** credit agreement
- It is possible that other costs, not paid through **us**, may apply to **your** credit agreement

Section 12 General exceptions

1. Change of car – notification and acceptance

We will not make a payment unless:

- **you** have given **us** details of **your** replacement car, and
- **we** have issued a new **Certificate of Motor Insurance**

2. Driving and use

We will not make a payment if any vehicle **your Schedule** allows **you** to drive was being:

- driven or used other than in accordance with **your Certificate of Motor Insurance**
- driven by any person not described on **your Certificate of Motor Insurance** as a person who is entitled to drive
- driven by any person who is disqualified from driving or does not have a driving licence which is valid in the territory where the claim occurred
- driven by any person who is breaking the conditions of their driving licence

3. Contractual liability

We will not make a payment for any liability resulting solely from a contract or agreement **you** have with

another party unless **we** would have been otherwise responsible

4. Radioactivity

We will not pay for direct or indirect loss, damage or liability caused by, contributed to, or arising from:

- ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or any component of this type of assembly

5. War, terrorism, riot, civil unrest

We will not make a payment in the event of:

- war, civil war, **terrorism**, rebellion or revolution except when we have to meet the requirements of the **Road Traffic Acts**, or
- riot or civil unrest that happens outside England, Scotland, Wales, the Isle of Man, or the Channel Islands

6. Misrepresentation

We will not make a payment and may be entitled to cancel **your Policy** without returning premium if:

- **you** mislead **us** in any way, including the identity of the **main driver** of **your car**, in order to get cover from **us** or to reduce **your premium**
- any claim or part of any claim is fraudulent, false or exaggerated
- the **Box** is removed without **our** agreement or is tampered with, including any attempt to tamper with it.

In the event that **you** remove, attempt to remove, damage or otherwise tamper with the **Box**, **we** have the right to immediately cancel **your Policy**, and to claim any amounts owed by **you** under the terms of your **Policy**

All cover under this **Policy** will be cancelled from the date of **your** fraud or misrepresentation and any **premium** paid will be forfeit. If **we** have made a payment **we** would not otherwise have made, **you** will be required to repay that amount to **us**

We share information with other insurers, Law Enforcement and Fraud Prevention agencies for the purposes of preventing and/or prosecuting fraud and money laundering

7. Public Authorities

We do not cover any loss or damage caused by any government, public or local authority legally removing, keeping or destroying **your car**

8. Car Sharing

Accepting payments from passengers as part of a car sharing arrangement will not affect **your** cover if:

- the passengers are being given a lift for social, commuting or similar purposes
- **your car** is not built or adapted to carry more than eight passengers
- this is not part of a business of carrying passengers, and
- money received does not produce a profit

9. Matters out of our control

The **Box** requires technology for the collection and transmission of data which may be adversely impacted by events beyond our control. **We** will not cover any loss or damage caused by or related to any error or fault in the collection and transmission of data resulting from matters which are beyond our control, such as power failures or natural events that cause an interruption in transmission

Notifying claims and our claims service

If **you** want to make a claim under **your Policy**:

1. You must call **us** as soon as possible after the incident giving rise to the claim occurs, and no later than 24 hours of discovery of the incident occurring
2. Give **us** as much information about the incident as **you** can. **We** will explain what this **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. Do as much as **you** can to reduce or minimise the loss or damage (provided it is safe to do so)

Our customer service team offers help and advice 24 hours a day, 365 days a year and is available on telephone number 033 00 45 00 45*

Once **you** have contacted **our** customer service team, **we** will, wherever possible, take care of all the necessary arrangements e.g. to repair the damage to **your car** and, provided the incident is covered, settle the bill (apart from the **excess**) directly with the supplier

If **your car** has been stolen:

1. Please tell the Police if **your car** is stolen and obtain from them a crime reference number
2. Please call **us** on 033 00 45 00 45* as soon as possible or at least within 24 hours of discovering the

theft so **we** can monitor the location of **your car** and liaise with the Police

If **you** wish to make a claim for repairs or replacement to glass in windscreens, sunroofs or windows please call **us** on 0844 8268 376 before any work is carried out

On occasions **we** may be unable to give immediate confirmation that the incident is covered under **your Policy**. In this event **we** will still assist **you** in organising the repairs, but **you** will be responsible for any charges which are not covered under this **Policy**

* Any calls to numbers starting 03 cost the same as calls to numbers starting 01 or 02 and may be included in any inclusive calls package you may have. The party you call on an 03 number will not earn any revenue from the use of the number.

Changes to your Policy

If **you** have any questions, or want to make any changes to **your Policy**, including topping-up **your** mileage, please access My Portal at www.insurethebox.com or call **us** on 0333 123 1308*. **Our** customer service team will be pleased to assist **you**

Contacting us by telephone

For **our** joint protection and for training purposes telephone calls may be recorded and/or monitored

* Any calls to numbers starting 03 cost the same as calls to numbers starting 01 or 02 and may be included in any inclusive calls package you may have. The party you call on an 03 number will not earn any revenue from the use of the number.

If we do not provide the expected service

We aim to provide the level of service **you** would expect and **we** want **you** to tell **us** when **we** don't. **We** take all complaints **we** receive seriously and aim to resolve these promptly. **We** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** improve continuously the service **we** offer

If **we** don't meet the level of service **you** expect please contact **our** customer service team on the telephone number shown in **your Policy** and **your Schedule**. **We** will do everything **we** can to resolve **your** complaint

immediately but if **we** can't or **we** need to investigate **we** will explain how **we** will do this and when **we** will respond

If **we** cannot resolve **your** complaint over the telephone, or **you** are dissatisfied with **our** proposals to resolve **your** complaint **you** can write to our Complaints Officer at the following address

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

or email; service@insurethebox.com

You should quote the Policy Number shown on **your Schedule** 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

The FOS can be contacted at the address shown on the next page

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

Financial Services Compensation Scheme

The Insurer is a member of the Financial Services Compensation Scheme (FSCS). **You** might be entitled to compensation from the FSCS if the Insurer is unable to meet their obligations. Further information on the scheme can be obtained at: www.fscs.org.uk

Customer comments

If **you** have any comments or suggestions about ways in which **we** can improve the cover provided under this Policy or any of **our** other products / services, please contact **us** at

insurethebox
PO Box 1308
Newcastle Upon Tyne
NE12 2BF
or email: service@insurethebox.com

How we use your information and who we share it with

We will use **your** information to manage **your 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

You should notify all drivers of **your car** that a **Box** has been installed to **your car** and that their journey will be monitored and data collected

Collecting Information

We will tell **you** how **we** will use **your** information collected through **our** website or by other communication methods

In order that **we** can offer **you** the product **you** have requested **you** may be asked to provide **us** with the necessary personal information which may include, but not limited to, information such as criminal convictions and medical conditions. This will enable **us** to undertake effectively any servicing / maintenance of **your Policy** in accordance with **your** wishes

Sensitive Information

Some of the personal information **we** ask **you** for may be sensitive personal data, as defined by the UK Data Protection Act 1998 and the Gibraltar Data Protection Act 2004 (such as information about health or criminal convictions). **We** will not use such sensitive personal data about **you** or others except for the specific purpose for which **you** provide it and to provide the services described in **your Policy**

You will have been asked to agree to this when **you** first contacted **us** but please ensure that **you** only provide **us** with the relevant information

Marketing

We may share **your** information with other companies within the Box Innovation group, the Insurer and **our** partners and suppliers in order to ensure that **we** fulfil **our** commitment to **you** for the products and services **you** have purchased from **us**

Some of these companies may be based outside the European Economic Area in countries that may not have laws to protect **your** personal information. In all instances InsureTheBox Limited will ensure that **your** personal information is maintained securely and only used for the purposes that **you** have provided it. **We** will provide **you** with a list of the countries and companies involved on request

It is important for **us** to be able to contact **you** in connection with the products and services **you** have purchased by Post, Phone, Email and SMS in order to meet **your** needs as quickly as possible

We would like to send **you** information about **our** additional products and services, as well as those of selected third parties, by post, telephone, email and SMS depending on the method you have chosen

Disclosure

We do not disclose **your** information to anyone outside the Box Innovation group or to the insurer(s) stated on **your Certificate of Motor Insurance**, except:

- where **we** have **your** permission; or
- where **we** are required or permitted to do so by law; or
- to credit reference and fraud prevention agencies and other companies who provide a service to **us** or **you**; or in the event that **we** undergo re-organisation or are sold to a third party, in which case **you** agree that any personal information **we** hold about **you** may be transferred to that re-organised entity or third party; or where **we** may transfer rights and obligations under this agreement

We may transfer **your** information to other countries on the basis that anyone to whom **we** pass it provides an adequate level of protection. However, such information

may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations

We may also monitor or record calls, emails, text messages or other communications in accordance with UK law (for example, but not limited to, for business purposes such as quality control and training)

Motor Insurance Database (MID)

Information relating to **your** 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:

- I. Electronic Licensing
- II. Continuous Insurance Enforcement
- III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- IV. 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

The Police may also request information collected via the **Box** in connection with any road accident investigations and the prevention or detection of crime. Such information may currently only be obtained by the Police via an application to the Courts and **we** will not provide any information to the Police except when subject to a Court Order or with **your** consent

Credit Reference Agencies

To assess **your** insurance application and the terms on which cover may be offered, **we** may obtain information about **you** from credit reference agencies to check **your** credit status and identity. The agencies will record **our** enquiries. This will not affect **your** credit standing

Fraud and Fraud Prevention Agencies

If fraud is identified from false or inaccurate information provided by **you**, details will be passed to fraud prevention agencies. Such fraud prevention and law enforcement agencies have the right to access and use this information

insurethebox and other organisations and agencies may also access and use this information to prevent fraud and money laundering, including, for example:

- Credit and credit related details on applications and other arrangements
- Management of credit and credit related facilities or arrangements
- Debt recovery
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

We will supply details of the relevant fraud prevention and law enforcement agencies on request insurethebox and other organisations and agencies may access and use from other countries the information recorded by fraud prevention agencies

Claims History

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim of these is to help **us** to verify information provided and to prevent fraudulent claims. When **we** deal with a quotation for insurance, **we** may search these registers

The conditions of **your Policy** specify that **you** must tell **us** about any incident (for example, accident or theft) which may or may not give rise to a claim. When **you** inform **us** about such an incident, **we** will pass this information to the registers. **We** may search these registers when **you** apply for insurance, in the event of any claim or incident, or at renewal of **your Policy** to verify either **your** claims history or that of any other person or property likely to be involved in **your Policy** or claim

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

Cookies

Cookies are small files stored on a computer's hard drive and are generally harmless. They are used to recognise **you** so that **you** receive a more consistent website experience. Cookies can contain information about **your** preferences that allows a site to provide a more personal service

insurethebox will not track or collect any personally identifiable information of site visitors. **We** will not match any data gathered from our site with any personally identifying information from any other source. **We** will not associate **your** IP address with any other data held by any third party. **We** will not link any IP addresses with the identity of a computer user

If **you** prefer that insurethebox do not collect data by using Cookies, **you** can disable this function within **your** browser settings. However, if **you** do this **you** may not be able to use the full functionality of the insurethebox site, including customisation of the web content to reflect **your** personal usage

If **you** want to remove Cookies that are installed on **your** computer, **you** should refer to the instructions for **your**

browser and/or operating system to locate the file or directory that stores cookies

Access to your Personal information

If **you** would like a copy of the personal information **we** hold about **you**, please write to:

The Data Protection Officer
InsureTheBox Limited
Montagu Pavillion
8-10 Queensway
Gibraltar

Please provide **your** name, address and policy number and tell **us** what information **you** would like. In accordance with the UK Data Protection Act 1998 and the Gibraltar Data Protection Act 2004, **we** are entitled to charge £10 to cover the administration costs. Please make cheques payable to "InsureTheBox Limited"