



Frequently asked questions

We have split our frequently asked questions into 14 areas to enable you to find the answer to your questions quickly, please click on the most relevant category.

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Miles

What are Base Miles?

Your policy includes 6,000 miles, called Base Miles. If you need to do a few more miles than this, you can simply buy Top Up Miles to keep your motor cover up to date.

What are Top Up Miles?

If you do need more miles (over and above your Base Miles), you can buy Top Up Miles in bundles of 250, 500 or 1,000 miles. They may be purchased at any time during the term of your policy, and the cost will be based on your cost per mile rate.

You don't need to worry if you don't use your Top Up Miles, because you can roll them over to your next renewal. Unused Top Up Miles cannot be refunded if you do not renew.

You can use most major credit and debit cards, and payment can be made on-line via your Customer Portal, on the Top Up page. Payment must be made for Top Up Miles at the point at which they are purchased.

How are miles measured and used?

The miles that you drive are recorded by the Clear Box which links to a Global Positioning Satellite (GPS) and the information is fed back to insurethebox. We take the miles you have used from your 6,000 Base Mile annual allowance first, and then any Top Up Miles you have bought, followed by any Bonus Miles and then Reward Miles you have been awarded.

How many miles do I get?

Your premium is based on 6,000 Base Miles per year. There are a number of ways to earn more miles each month; for instance through the ShoppingBox and by driving well. You can also buy Top Up Miles based on your stated cost per mile rate which was set when you took out the insurance (or when you changed any details that are relevant to your insurance such as your address, or when you renew your insurance). Your cost per mile rate can be viewed in Your Portal.

In what sequence are my miles used?

There are four different types of miles, Base Miles, Top Up Miles, Bonus Miles and Reward Miles. In your first year with insurethebox you use your Base Miles first, followed by Top Up Miles, Bonus Miles and Reward Miles. Base Miles are the only ones that may not be rolled over to next year's renewal. After renewal, any rollover miles from the previous year are used first, before your new Base Miles.

What if I need to drive more miles than the policy covers?

You can purchase Top Up Miles through Your Portal at the stated cost per mile rate, which was set when you took out the policy, (or when you changed any details that are relevant to your insurance such as your address, or when you renew your insurance). Your cost per mile rate can be viewed in Your Portal.

What if I don't use up all my Base Miles?

Your policy includes 6,000 Base Miles when you insure with us. There is no refund of Base Miles, and they do not "roll over" to next year's policy

when you renew, so if you drive fewer than 6000 miles in a policy year you will lose these miles.

Will I get charged if I go over my Base Miles and haven't topped up?

If you forget to Top Up your mileage, we will aim for the Top Up to be 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 ('Automatic Top Up').

If we Top Up your miles automatically as described above and you have not used all of the Top Up Miles when the cover is due for renewal, you can roll over any unused Top Up Miles into the next year. They are not refundable if you cancel your policy or don't renew.

If for any reason we are not able to Top Up your policy automatically and you exceed your Base Miles, we will of course attempt to contact you to seek an alternative method of payment for your Top Up. In the event we are unable to do this, we will seek to cancel your policy in accordance with our stated cancellation terms (please see your Private Car Policy Document for details).

Why is the Automatic Top Up set at 250 miles?

250 miles is the minimum Top Up amount that we provide and we believe this should be enough to cover you for a significant unforeseen journey close to renewal or until you are able to Top Up your miles yourself through Your Portal's Top Up page.

What is my cost per mile rate?

Your cost per mile rate is used for the purchase of Top Up Miles and calculation of Reward Miles. It is based on the information you provide to us when you take out (or change) your policy. Relevant factors are those which affect your insurance risk, including things like your age, car type and where you live. You can see your current cost per mile rate in Your Portal at any time.

How are Bonus Miles and Reward Miles earned?

You can earn extra miles in a variety of ways:

- We award Bonus Miles for good driving, up to 100 miles a month
- Reward Miles can be earned by shopping through the ShoppingBox with one of our retail partners

How many Bonus Miles can be earned per month?

You can earn up to 100 miles a month for good driving, that's up to 1,200 miles a year – we call these Bonus Miles. insurethebox will score your driving based on several pre-determined factors. We will show you how you are driving and how we translate that into Bonus Miles on Your Portal home page.

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.

What is 'Good Driving'?

Many factors influence the way in which we rate your driving, but they are based on data we retrieve from the Clear Box, and include things like the time of day that you drive, the type of roads you use, frequent rapid acceleration and / or heavy braking. You can see an analysis of your driving and tips for improvement in Your Portal. Please see the FAQs on the Clear Box, below, for more information.

How will I be able to make sure I don't go over my mileage forecast?

Your Portal will be updated regularly with your recent mileage use, so you will get plenty of warning if you are running out of miles. We will also send email alerts to you when your miles are getting low. If you are getting low, you can simply Top Up your mileage via your Customer Portal. Your current Top Up rate per mile will be posted and available for you in Your Portal. If you do run out, we will simply aim to complete an Automatic Top Up of 250 miles, as described above.

Portal

What is my 'Customer Portal'?

Your Portal is your personal webpage, which allows you to access feedback on your driving including tips on how you can improve your driving. It allows you to:

- view how many miles you have used and how many remain
- view your Bonus Miles
- Top Up your mileage
- make changes to your insurance, such as informing us of your change of address
- visit ShoppingBox to purchase items on line and earn Reward Miles

We start calculating your Bonus Miles as soon as your Clear Box has been fitted to your car and your cover commences. Your Bonus Miles will not be displayed until we have gathered enough data, which can take up to two months.

What if I do not agree with the data produced?

Please contact us (by sending an email to service@insurethebox.com, or by telephoning 0333 123 1308) and we will be happy to discuss this with you.

ShoppingBox

How does the ShoppingBox work?

We have joined forces with some of the UK's leading High Street and internet retailers to give you the opportunity to buy their goods and services through the insurethebox ShoppingBox. For each purchase you make you will earn Reward Miles, which will be added on to your policy.

What are ShoppingBox Rewards worth?

We convert a minimum of 2.5% of everything you spend on ShoppingBox purchases into Reward Miles. The Reward Miles are calculated at your cost per mile rate as detailed on Your Portal Home Page (so, for every £100 you spend you will earn £2.50 in Reward Miles. If your cost per mile rate is 10p you will have earned 25 additional miles of cover).

How often are ShoppingBox Reward Miles updated to my Customer Portal?

We will publish your Reward Miles each month on Your Portal. Monthly updates will start once you have had your Policy for a month. Reward Miles are awarded each month providing you have spent a minimum of £100 on ShoppingBox since your last accreditation. Any purchases made, but not yet accredited to us by the retailer will show as Pending Miles. It may take up to 30 days for this accreditation to occur. We calculate Rewards Miles on a rolling basis so if you don't quite spend £100 in any one month the money is rolled to the next month so that you don't lose out.

Disclaimer:

Box Innovation Ltd and its associated companies (We) have provided links to retail outlets for the benefit of our customers. However, we cannot be held liable for:

- The content of the retailers websites
- The prices and costs charged by the retailers
- The goods or services provided by the retailers
- The delivery of those goods and services by the retailers
- Any damages or loss that may occur during the delivery of said goods and services

Please note that any contract you have will be between the retailer and you. We are also not responsible for any returns and refunds that may arise in a dispute situation. Any disputes a customer may have with a retail outlet must be pursued independently by you.

We make no warranty that the retailers' websites, their goods and services will meet your requirements; that the content will be accurate or reliable; that the functionality of their website(s) will be uninterrupted or error free; that defects will be corrected or that their website(s), or the server that makes them available are free of viruses or anything else that may be harmful or destructive.

Nothing in these Terms and Conditions shall affect your statutory rights as a consumer.

Will you be adding more Retailers?

We are planning to add many more retailers over the coming months, including offers on cars, utilities (e.g. broadband, telephone, gas, electricity, etc) and other high value items. If there's anything you really want us to add, just let us know, and we'll see what we can do!

If I drive less than 6,000 miles a year what can I do with my Reward Miles?

We will allow customers to carry over Reward Miles into the next insurance year. Remember, any remaining Base Miles cannot be carried.

Clear Box

What does the Clear Box measure?

The Clear Box monitors lots of driving related factors, such as mileage, speed and the time of day you are travelling. It records the types of road you are using, as well as any sudden impacts on the vehicle, monitoring any heavy braking. We will post a summary of your driving data on your personal Portal, where you will be able to see Bonus Miles awarded to you for positive driving behaviour. Please note that we are aware that occasionally you will have no alternative but to use your brakes severely to avoid an accident; occasional use of "hard" braking will not be scored against you. We are looking at a number of factors to give an overall assessment of driving. These factors will be considered and re-assessed over the term of the policy and compared to the factors collected from other customers of a similar age group.

What does the Clear Box look like?

It's about the size of an adults palm, made of black plastic and is shaped like a mobile phone; it even has a SIM card. The Clear Box is completely sealed and cannot be opened without triggering a tamper alert.

Do I have to pay for the Clear Box that goes into my car?

insurethebox pays for the fitting and the rental of the Clear Box, which is supplied by our partner, Octo Telematics. Provided you remain insured with insurethebox there is no charge for the Clear Box. If you or insurethebox do cancel your policy there is a £50 cancellation charge to cover the cost of the Clear Box. Please see your policy for further details. A £30 Administration charge may also apply in the case of cancellation.

Will I have to pay anything if I do not renew my policy at the end of the first year?

No. You will not have to pay any extra sums towards the cost of the Clear Box if you do not renew your policy at the end of your first year of cover. The cancellation charges only apply if your policy is cancelled early.

What is the process for fitting my Clear Box, who will contact me, how and when?

When you take out your policy with us or change your car, we will contact you within five working days to arrange a convenient appointment for a Clear Box to be fitted within 14 days. Usually, we will arrange the fitting to take place at either your home or place of work, during Monday to Friday.

Where is the installation of the Clear Box carried out?

The Clear Box is fitted professionally, at a place of your choosing throughout the UK (except Northern Ireland). It needs to be a safe place for the fitter to work, but a domestic driveway, or a relatively quiet office car park will normally be suitable. The Clear Box is usually fitted under the dashboard; however with some models of car it may be necessary to fit the box in another part of the car. In all cases, the Clear Box will be out of sight, and takes about an hour to install.

Will I be covered before the Clear Box is fitted?

Yes. You will be insured to drive your car from the date your policy starts. Once the Clear Box is fitted we will begin collecting driving data. However, we have a right to cancel the policy if we have been unable to

fit the Clear Box within 14 days from the date that you applied for your insurance, please see your policy document for more details.

If I am selling my car what do I do about the Clear Box?

If you insure your replacement car with insurethebox, we will simply fit a new Clear Box for you free of charge. The Clear Box in the car that you have sold will be switched off so no data is transmitted. The Clear Box will only be removed if either you or the new owner specifically requests it. We do not make a charge for this service.

Is there a fee to fit a new Clear Box if I change my car?

No. The Clear Box is an inclusive part of our insurance product, just like the rewards, theft tracking and incident alert service.

Are there any other benefits to having a Clear Box in addition to just having to pay for the miles I need and getting additional miles for good driving and going shopping?

The way you drive will influence your renewal premium, so if you drive well, your insurethebox renewal premium could be reduced.

The Clear Box also has a built in theft tracking device that allows us to try to locate your car quickly in the event that you notify us that it has been stolen.

The Clear Box can alert us if it records data that indicates a possible accident – see below for more information.

Driving Data

What will the Clear Box tell me about my driving?

On Your Portal Home Page you can see your journey details measured by the Clear Box including:

- the time and date of travel
- length of journeys
- your average speed
- heavy braking
- your routes and the types of roads used (e.g. A, B roads or motorways)

We also score your overall driving performance into specific categories and reward you for good driving behaviour. You can earn up to 100 Bonus Miles each month for good driving.

Will insurethebox penalise me for bad driving?

No. The Clear Box gives us a picture of your driving habits so we can let you know how you're driving and how you could improve. This does not mean we will put your premium up if you drive badly, in fact we do not change the premium during the year unless something about you or the car changes, for example you move house or buy a different vehicle. If you drive well, we will award you up to 100 Bonus Miles each month, so we do reward good driving.

If I drive well in my first year does it mean my premium gets cheaper?

If you have driven well in the first year of your policy and nothing about you or your car has changed, for example, you have not moved house or changed your vehicle, this will be considered when we calculate your renewal premium.

When will my driving statistics appear on my Customer Portal?

We receive data from the Clear Box approximately for every 60 miles (96kms) that you drive and we update Your Portal with your journey information as soon as possible. Your first Bonus Miles will be posted on Your Portal up to two months after the start date of your insurance and every month thereafter. Your Rewards Miles will be posted on Your Portal monthly.

How do you know who was driving?

We cover the vehicle along with all those named as drivers on your policy. We do not ask you to tell us who was driving at any particular time. This means that miles are deducted regardless of who is driving the car, and that your driving behaviour (as measured by the Clear Box) and Bonus Miles will be influenced by the driving of all named drivers on the policy.

Does the Clear Box still record data if there is no GPS signal?

Yes. The Clear Box will record some data even if your car enters an area where there is no GPS signal available. The data is then transmitted when the signal returns.

The Policy

Who is the Authorised Insurer?

Catlin Insurance Company (UK) Ltd is the Authorised Insurer and is part of Catlin Group Limited, one of the world's leading specialty property / casualty insurance groups.

Catlin is known for its disciplined underwriting, superior client service, highly diversified product offerings and excellent financial strength. Catlin UK has been assigned a financial strength rating of 'A' by both A.M. Best and Standard & Poor's.

Catlin owns and operates the largest underwriting syndicate at Lloyd's of London. Besides its London / UK operations, Catlin operates underwriting units in Bermuda, the United States, the Asia-Pacific region, Europe and Canada. Altogether, Catlin has more than 50 offices in 20 countries around the world.

In 2010 Catlin underwrote more than £2.5 billion in gross premiums. The group's total assets at 30 June 2010 exceeded £7.5 billion.

Catlin shares are traded on the London Stock Exchange. Catlin is a member of the FTSE250 index.

What are the policy documents?

The information and statements you provide are relied on by us when issuing your policy. This information, together with the policy documents listed below must be read as a whole as they constitute the legally

binding Policy of insurance between you and us. Please take a few minutes to check your documents.

- Statement of fact
- Schedule (including any endorsements)
- Certificate of Motor Insurance
- Private Car Policy Document

How do I get my insurance documents?

As an on-line insurance provider insurethebox asks that you print all your documentation yourself. Your documents can be found in the *You and Your Insurance* area of Your Portal. If you need to correct or update any information, this can be done through Your Portal. If you need any assistance, just e-mail us at service@insurethebox.com

Don't worry if you are unable to print your documents – we can post them all to you, just send an email to service@insurethebox.com or telephone 0333 123 1308, requesting a hard copy of your insurance documents.

Can I pay by monthly instalments?

Yes. Provided you are 18 years of age at the start of the policy and the bank account used for the direct debits is in the name of the policyholder. A 20% deposit is required, followed by 10 monthly instalments. Your credit facility will be provided by Premium Credit Limited (PCL).

If you have make a claim and you are paying the premium by monthly instalments, we may require you to pay the outstanding balance before we settle the claim or we may deduct that balance from the settlement of the claim itself.

What documents will be sent to me to confirm my instalments?

You will receive a letter from PCL which will confirm your payment schedule. This will be sent under separate cover and directly to you by PCL.

Can I pay the monthly instalments from a credit card account?

You can pay the deposit by credit card. However, the monthly instalments must be funded from the policyholders' bank account.

Can I spread the cost of Top Up Miles by paying for them by Direct Debit?

No. All Top Up Miles must be paid for in full at the point of purchase. A valid debit or credit card can be used for this purchase.

Can I drive someone else's car?

Like an increasing number of other insurance providers our insurethebox private car policy **does not** cover you to drive other cars, unless the car in question has been loaned to you by the motor trade or our approved car hire supplier while your own car is being serviced or repaired. If you wish to drive another car then please ensure the owner of the car extends their insurance to include driving by you.

What is no claim discount (NCD)?

NCD is an insurance industry term used to calculate the amount of percentage discount an insurer will give for good claims history; it is based upon how many consecutive complete years you have driven

without making a claim against your car insurance policy. For further details of our NCD policy, please see your Policy.

Do I need to send proof of my no claim discount (NCD)?

Yes. We have calculated your premium based upon the no claim discount you stated you have acquired through previous insurances and we need to see proof that you are entitled to this discount. Sending us a copy of your renewal notice is fine. You can also usually request your previous insurer to supply a proof of no claim discount. If you can't prove your entitlement to this discount in this manner, we reserve the right to adjust your premium, or cancel your policy accordingly.

When can I protect my no claim discount with insurethebox?

You can select our no claim discount (NCD) protection irrespective of how many years NCD you have acquired. This means you will not lose your discount in the event of one claim in any period of insurance, up to a maximum of two claims in any consecutive five year period

Am I covered when I drive my car in Europe?

Yes. We provide automatic cover for your car when it is being driven within the European Economic Area for up to 90 days for any one trip. We would always recommend that you ensure you have enough miles remaining to cover your trip before leaving and, if not, Top Up your mileage to ensure you have adequate cover throughout the duration of the trip.

Are my personal possessions insured against theft whilst in my car?

We provide cover of up to £150 for your personal belongings provided they have been kept out of sight in the locked boot or glove compartment of your car.

My car

I am thinking about buying a car which has been imported from outside the UK. Would you be able to provide cover?

insurethebox does not provide cover for vehicles imported into the UK by persons other than the manufacturer of the vehicle.

My car has been modified; will you be able to provide cover?

insurethebox does not provide cover for vehicles that have been modified (other than by the manufacturer).

Accident Alert

How do you know if I've been involved in an accident?

The Clear Box should notify us straight away if your car suffers a G Force of 2.5G or above, suggesting a possible impact. In these circumstances we will assume that your vehicle has been involved in an accident. We will then monitor the position of your car and if it is stationary, we will attempt to contact you by phone to offer you assistance and record the accident or claims details, as appropriate. If your vehicle is not stationary we will assume that you do not need any immediate assistance and we will attempt to contact you at the earliest opportunity to record the details of any accident or claim that you wish to make. Please note that you still have an obligation to report any accidents or claims to insurethebox, and that if the Clear Box is damaged or out of service range it may not be able to contact us immediately.

If, when we monitor the position of your car, we notice that it is stationary and the ignition is still switched on, we will assess the severity of the impact, the location of the incident and the time of day. If we believe that you might be injured and/or incapacitated in an isolated or remote location we will attempt to contact the emergency services and request that they attend the scene of the incident. Please note that we are not able to guarantee that the emergency services will attend, and you should therefore still make all possible efforts to contact them yourself.

Claims

What do I do if I have an accident?

If you have an accident and you need to make a claim, please contact us as soon as possible after the incident on 0330 045 0045 and we will guide you through the process.

What claims information does the Clear Box record?

The Clear Box records: time, date and location of the car, together with the speed of the vehicle before and after the impact and the data relating to the magnitude and direction of the forces which your car experienced in the incident.

Who will recover my vehicle, and me, if it's not driveable?

We will arrange for the vehicle to be recovered and for the passengers to be taken to a place of safety.

Where will the recovery agent take my vehicle?

If recovered within the working day and if you agree to use our approved repairer network, then the vehicle will be taken to the nearest approved repairer. If out of hours, it will be delivered to your home address or a secure compound from where the approved repairer will collect the vehicle within 24 hours of being notified by insurethebox.

What are the benefits of using the approved repair service?

If you choose to use our approved repairer, they will collect your vehicle and deliver it back to you upon completion of repairs. Our repairers and

engineers liaise continually to ensure your vehicle is inspected quickly and repairs are started as soon as possible (no estimates are required).

All work carried out by our repairers will be guaranteed.

Will I have to pay an excess?

Details of applicable excesses will be shown on your Policy Schedule. All excesses have to be paid in the event of a claim, although your excess will not be charged if we consider you were not to blame for the accident and the third party insurers agree. We will not apply the policy excess to a claim for medical expenses, personal belongings, nor when your car is being used by the motor trade or in the custody or control of valet parking.

What happens to my policy if my car is un-repairable following a claim?

If we agree with you that your car is deemed to be a total loss after a claim with us, we may cancel the policy and no return in premium would then be available.

Windscreen Claims

My windscreen has been damaged, who is your approved repairer?

Our approved windscreen repairer is Auto Windscreens. They will arrange to either repair or replace the windscreen at your convenience. Their number is 0844 826 8376. Also, our Box Fitting service engineer should have supplied you with a key ring detailing Auto Windscreens telephone number along with several other useful numbers as well.

What if I choose to use my own windscreen company?

If you choose not to use our approved glass repairer the most we will pay will be £200 less any applicable excess.

Box Road Rescue

Who provides the service to customers under my Box Road Rescue Policy?

insurethebox has contracted with Europ Assistance, one of Europe's largest breakdown recovery providers; they will attend at the roadside and attempt to get you on your way. If the vehicle can't be repaired or it isn't safe to do so, they will transport your vehicle to your home or a suitable garage for repairs. If you took out Doorstep cover, Europ Assistance will attend at your home, for example if your car will not start.

You can also purchase European cover which extends the cover to Europe (most countries are covered; please see the policy document for the details).

If I break down, what number do I call and what exactly am I covered for?

Your Box Road Rescue Policy Documents detail the emergency number and exactly what is covered by your chosen cover level. Your documents can be printed off from Your Portal in the You and Your Insurance area, along with your other Policy Documentation. The Box Road Rescue number is 0844 388 5622.

What happens if I break down or have an accident?

If you break down or have an accident more than one mile from your home, we will arrange for an approved mechanic to attend to your car without delay. If your car cannot be repaired at the roadside, the contractor will take your car to the nearest suitable repairer. Europ Assistance will pay for the cost of the call-out, and up to an hour's

roadside labour, plus towing charges. The customer is responsible for any charges not covered by the Box Road Rescue Policy.

Is my vehicle eligible for Box Road Rescue cover?

All cars must be 15 years old or less when cover starts and must not exceed a gross vehicle weight of 2,500kg, a length of 7m, a height of 3m and a width of 2.25m (including any load carried).

My car is 14 years old - will you cancel my Box Road Rescue cover when it reaches 15 years?

If we have covered a vehicle under the age limit we will continue cover once it passes 15 years, provided that it has not given rise to excessive claims (six in the last 12 months) in recent years.

What happens if my car cannot be repaired on the same day?

If repairs to your car cannot be carried out the same day, we will pay for your car and passengers to be transported to your local repairer, your home or intended destination.

What happens if I need help at home or within one mile from home?

If you have taken our Doorstep Cover upgrade then we will arrange for an approved mechanic to attend to your car without delay. If your car cannot be repaired at the roadside, the contractor will take your car to the nearest and most suitable repairer.

Are there any circumstances which are not covered?

Yes. There are some situations which are not covered. These include:

- Vehicles temporarily immobilised by floods or snow where our repairer cannot reach you or vehicles embedded in mud or sand.
- Incidents resulting from motor racing, rallies, speed or duration trials.
- Incidents resulting from a previous inadequate repair or poor maintenance.
- Vehicles being used for hire or reward.
- Vehicles not normally kept at the insured's principal address.

Please see the policy wording for a complete list of policy exclusions.

Is there a maximum number of call outs that can be made in one year?

If your vehicle suffers repeated breakdowns this would suggest to us that you may not be maintaining it as required by the policy. If you take our Doorstep Cover upgrade then there is a limit of 6 claims per year under this cover.

If I do breakdown, how long should I expect to wait before I am attended by a mechanic?

The average response time is 40 minutes.

Box Key Protect

Does Box Key Protect just cover my car keys?

No. Box Key Protect will also cover your household keys; provided they are attached to the fob we supply to you.

How do I get my Box Key Protect Key Fob?

The key fob is posted out by our supplier, Boomerang Tag. Your pack will arrive about ten days after you purchase your Box Key Protect policy. The actual policy document and schedules can, however, be printed off straightaway and they can be found with your Private Car Policy documents in the You and Your Insurance area of Your Portal.

What does the Box Key Protect policy cover me for?

The Policy pays up to £1,500 in respect of locksmiths charges, new locks (if a security risk has arisen) and replacement keys (including any immobiliser, infra-red handset and/or alarm which is integral to any Insured Key if such cannot be repaired or re-programmed), car hire and onward transport costs and the re-programming of immobilisers, infra-red handsets and alarms which are attached to the Fob but are not integral to an Insured Key.

Box Key Protect pays a £10 reward to the finder of a lost Insured Key. We provide an Emergency Helpline 24 hours a day, 365 days a year.

Who arranges the lock replacement?

Our service provider Boomerang Tag will arrange for an approved locksmith to visit you. In the first instance you should contact them on the number shown in your Box Key Protect Policy Documents, quoting your Fob reference number, this is found on the actual key fob or in the fulfilment pack you received through the post.

Box Motor Legal Protection

Does Box Motor Legal Protect provide me with a hire car if mine is immobile?

Yes. Even if the incident is your fault, or the costs can't be reclaimed against a third party we still provide you with a class A hire car for a period of up to seven days if our approved repairer is unable to supply you with a car for the duration of the repair.

What does Box Motor Legal Protect cover?

The insurance covers the legal costs of pursuing a claim for any damages or losses that are not covered by your car insurance, resulting from any road accident which causes death or bodily injury to you and or damage to the insured vehicle and/or personal belongings.

You will be provided with a hire car for a reasonable period if the accident is not your fault. This is for up to 7 days if the accident is your fault or if costs are not recoverable from a 3rd party (e.g. in the event of theft).

General

I see you are using 03 numbers. Do you make money from these?

No. "03" numbers are charged at standard national rates and are often included in call packages in the same ways as "01" and "02" numbers are. We don't get a payment from the telecommunications companies for calls to "03" numbers.

Can I insure both my cars with insurethebox?

Yes. You can insure each car you own by arranging separate insurethebox policies for each car. You must be able to meet certain eligibility criteria in respect of each vehicle; this is outlined at the time of each quotation. We will fit our Clear Box to each vehicle for you and you will continue to receive a no claim discount against each car.