



Your guide to

New Driver

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Introduction

This guide sums up the key features and requirements of **your** New Driver Subscription policy, how **we** receive **your data** and what **you** need to do.

The following terms and conditions are in addition to those in the ‘**Your** Temporary **vehicle** insurance Guide’ and must be read in conjunction with the policy documentation enclosed in **your** welcome pack.

By purchasing this policy, which requires a **telematics app** to be installed and activated, **you** are agreeing to the terms and conditions outlined in this booklet.

Additional definitions

As well as those stated in ‘**Your** Temporary **vehicle** insurance Guide’, please see below the additional definitions.

**“Veygo New Driver”
Telematics app**

The application that is downloaded and activated on **your** phone that records and transmits **vehicle** usage **data** to our **app** provider and **us**.

**Telematics app provider,
Cambridge Mobile
Telematics, Inc (CMT)**

Cambridge Mobile Telematics, Inc who provide the services associated with the **telematics app**, and are involved in the handling, analysing and storage of **your** driving **data**.

Telematics app data

The **data we** receive from **your telematics app**.

We use this information to determine **your** driving style/behaviour, verify the information on **your** policy and help **us** investigate claims.

Installing and activating your app

Following the purchase of **your** policy, **you** agree to activate the **Telematics app** within 14 days of the policy start date. If **your Telematics app** does not get installed within the 14 days, **your telematics** policy is at risk of being cancelled.

You are insured to drive **your vehicle** from the start date of **your** insurance policy. **Your** New Driver **Telematics app** account is created once **you** receive a text message from **us**.

Within 14 days of the start of **your** policy **you** must:

1. Download the **Veygo New Driver Telematics app**, this can be found on the Google Play Store or **App** Store.
2. Once **you** have downloaded the **app**, **you** will need to agree to the **app** terms and conditions.
3. Follow our handy installation guide.
4. Start driving!

Please follow this and let **us** know if **you** have any issues. If **you** are unable to complete these steps within the 14 days, **your telematics** policy is at risk of being cancelled, and **you** may be unable to purchase future Veygo policies.

App inactivity

Following the activation of **your app** and throughout **your** policy, **you** agree to keep the **Telematics app** activated and installed on **your** mobile phone. If **your Telematics app** is inactive for 30 days, **your telematics** policy is at risk of being cancelled, and **you** may be unable to purchase future Veygo policies.

Troubleshooting

If **you** believe a fault/issue exists that will affect the sending of **data**, then please review the FAQs in the **app** or contact **us**.

If **we** suspect a fault with **your Telematics app data** during the term of the insurance policy, **we** will contact **you**.

If **we** do not receive or **we** stop receiving any **Telematics app data**, **we** will let **you** know there may be a fault with **your Telematics app** or permissions. If **you** do not resolve the issue, **your** policy will be cancelled, in line with **our** cancellation rights.

If **you** change mobile phone device, **you** will need to install and activate the Veygo New Driver **Telematics app** on **your** new mobile phone and allow **us** to receive **your Telematics app data**.

If **you** change mobile phone number, **you** will need to update Veygo's My Account section with **your** new mobile phone number. **You** are able to change this once every 30 days. If **you** need any support, please contact **us**.

In a small number of cases the **Telematics app** may not be compatible with a smart device due to the operating system.

If **we** agree that as a result of these issues, **we** won't be able to receive **your Telematics app data**, **we** will cancel **your** policy, in line with **our** cancellation rights.

Effects on your mobile phone

You accept that the **Telematics app** uses the battery power of the mobile phone, as with any electrical device, there may be a small drain on **your** battery even when the **vehicle** is not being used. It is **your** responsibility to ensure **your** mobile phones battery is appropriately charged and in good working order.

Sending us your driving data

You must agree to **us** receiving **Telematics app data** within 14 days of the start date of **your** policy.

We use The **Telematics app data** to determine **your** score, driving style/behaviour. **We** will also use this **data** to help **us** investigate and review claims and validate **your** policy information.

If **we** have not received this **data**, **we** will contact **you** and if **you** are still unable to send **us** any **data**, **your telematics** policy is at risk of being cancelled.

The data we collect

We use the **Telematics app data** to determine **your** score, driving style/behaviour. **We** also collect **data** which will show **us** how often **you** drive, where **you** drive and where **you** park **your** car. **We** use the **data we** take to verify **your** information and help **us** investigate claims. **We** may also **use** the driving **data** at the time of an accident to ensure **your vehicle** was being driven in accordance with **your** policy terms and conditions.

Withdrawing permission to share driving data

We will require access to **your Telematics app data** for the duration of **your** insurance policy.

If **you** withdraw **your** permission to share **data** via **your** mobile phone during the policy term **we** will contact **you**. If **you** do not respond, **your** policy will be cancelled.

Your driving score

Once **your Telematics app** has been installed and activated, just continue to drive as **you** normally would. **We** use the **Telematics app data** to assess a range of driving behaviours and turn this into a score based on how safe **we** interpret **your** driving to be. **We** understand that in order to remain safe on the roads **you** may need to perform certain manoeuvres that may affect **your** score, for example an emergency stop or speeding up to move aside for the emergency services. As this should be rare, it shouldn't have a negative effect on **your** driving score.

You will receive **your** driving feedback via **your Telematics app**. **You** will receive trip scores and cumulative driving score that is visible in **your telematics app**. The cumulative driving score is based on the average score across a rolling 2-week period and is graded from 1 – 100. **Your** trip scores are graded from 1-star to 5-star.

Your Telematics app data will be recorded regardless of whether **you** are driving in **your vehicle** or whether **you** are a passenger in another **vehicle** while someone else is driving.

Your Telematics app will give **you** the option to confirm whether **you** were driving. By purchasing this policy, **you** confirm that this product is appropriate for **your** driving habits and that **you** will drive at least 100 miles each month. If **you** do not record **Telematics app data** for 100 miles each month, **your telematics** policy is at risk of being cancelled, and **you** may be unable to purchase future Veygo policies.

Your cumulative driving score, for which pricing and underwriting decisions will be made, is made up of – how **you** drive, including braking and speeding and distractions use including phone motion and screen interaction.

How you drive

This looks at:

Acceleration/Braking/Smoothness

We measure how sharply **you** accelerate or brake. Harsher accelerating or braking will have a negative impact on **your** score.

Speed

As speed limits are set according to the different types of roads **you** can drive on, the speeds at which **you** drive are reviewed. Speeding can result in a negative impact on **your** score.

Distractions

This looks at:

Mobile phone motion and screen interaction

A phone motion event and screen interaction consider when the screen is on and unlocked, the phone is being moved around and the car is in motion.

If someone else uses **your** phone while **you're** driving, this may impact **your** score.

How will this affect my rolling monthly subscription?

After completing 3, 6 and 9 full uninterrupted months of cover **we** will use **your Telematics app data** to determine if **your** rolling monthly subscription price should be discounted or increased. **You** will be informed 7-days in advance of the next payment of any discount or increase in monthly premium. Unless **you** have told **us** otherwise, **your** policy will automatically roll over each month with the updated premium. Based on **your** driving score, **we** reserve the right to not provide **you** with an offer of insurance for the following month.

Before each rolling monthly instalment, **we** will contact the policy administrator by email to confirm the premium.

We will use the payment details **you** have provided.

It is not always possible to automatically roll over **your** monthly subscription policy. In this case, **we** will contact **you** before the **period of insurance** ends.

If **you** do not want **your** monthly subscription to roll over to the next month, **you** must contact **us** before **your** renewal date to let **us** know. In this case, **your period of insurance** will come to an end and **your** policy will not roll over.

Driving Score Cancellation – Poor Score

We use the **Telematics app** driving score and other **data we** receive to assess a range of driving behaviours to determine how safe **we** interpret **your** driving to be. At any point during **your** monitoring period, if **your** driving behaviours and driving score indicate **your** driving is poor, **you** will fall into our Driving Score Cancellation process, and **we** will cancel **your** policy (giving **you** 7 days' notice of cancellation), and **you** may be unable to purchase future Veygo policies.

Understanding your score

We will use **your Telematics app data** to assess **your** driving behaviour. **You** will receive **your** driving feedback via **your Telematics app**. **Your** driving score that is visible in **your telematics app** is based on the average score across a rolling 2-week period.

Your overall score will be indicated by a 1-100 rating.

You will receive a driving score after every drive via **your telematics app**. **Your Telematics app data** will be recorded regardless of whether **you** are driving in **your vehicle** or whether **you** are a passenger in another **vehicle** while someone else is driving. **Your Telematics app** will give **you** the option to confirm whether **you** were driving.

Accuracy of data / tampering

It is a condition of **your** policy that following the installation and activation of the **Telematics app** it must remain activated at all times. If **your Telematics app** is inactive for 30 days, **your telematics** policy is at risk of being cancelled. **We** will provide **you** with 7days' notice before cancelling **your** policy.

The **Telematics app** has controls and attack safeguards and will notify **us** of any unauthorised interference.

You cannot, nor will **you** permit any other person to interfere with the **Telematics app Data** that is sent from **your** mobile phone.

If following an investigation, **you** or anyone else is proven to have interfered with the:

- sending of **data**, or the
- accuracy of **data**,

you will be required to pay for any costs **we** or an investigator have incurred. **Your** insurance policy will also be cancelled, and **you** will be liable for any repairs required to **your vehicle**. If evidence suggests this was performed deliberately in order to disrupt Veygo's ability to collect **data**, **we** will treat the matter as fraud.

Accuracy and validation of your policy details

Your insurance premium is based on the information **you** declared to **us** during the quote and purchase process, so it is important to make accurate declarations to ensure **you** are covered in the event of an accident or loss. **We** use **your Telematics app data** to check the accuracy of policy information and will contact **you** in the event of any queries, or if **we** feel that changes may be required to **your** policy; this can include, but is not limited to, mileage accuracy and

address accuracy. If a change is necessary or **we** need to cancel or void **your** policy. Any change may also affect **your** premium.

In cases of misrepresentation, **we** will either correct, cancel or void **your** policy. It may also affect the amount **you** are able to claim.

Claims

In the event of a claim, **we** may use **your** driving **data** at the time of the accident to ensure **your vehicle** was being driven in accordance with **your** policy terms and conditions. Furthermore, following a claim, all **data** collected by the **Telematics app** may be shared with a third party to aid any claims processes. More details about **data** sharing can be found in 'Privacy & Security'.

How will this affect my rolling monthly subscription?

If the **Telematics app Data** collected from **your** mobile phone indicates that **you** are not driving in accordance with the terms and conditions of **your** policy found in 'Your Temporary vehicle insurance Guide', **we** will seek to recover any costs **we** have incurred and **you** are at risk of having all other policies to which **you** are connected through Able insurance services limited being cancelled or voided.

Cancellation of your insurance policy

If **you** cancel **your** policy mid-term, **you** should uninstall the Veygo New Driver **telematics app** so it cannot collect or transmit any **data**.

If **you** forget to do this, our cancellation safeguard system will automatically cut off the **data** collection within 10 days of cancellation, however **data** may still be recorded during this 10-day period.

Our cancellation rights

We can cancel **your** policy at any time by sending 7 days' notice.

In addition to the cancellation rights laid out in General condition 4 of 'Your Temporary vehicle insurance Guide' **we** can cancel **your** policy if:

- **your** driving **data** shows a poor score **your** policy may be cancelled.
- **your** driving manner or speeding continues following our additional feedback support.

- **you** drive less than 100 miles each month.
- **you** do not activate the **Telematics app** within 14 days of the policy start date.
- **your Telematics app** is inactive for 30 days.
- **you** interfere or tamper with **your Telematics app data**.
- **you** do not respond when **we** contact **you** as **we** are not receiving **your Telematics app data**.

Your data and privacy

We take **your** privacy seriously in accordance with the General **Data** Protection Regulation (GDPR) and any applicable UK legislation.

We will not sell **your** driving **data** to any third parties. **We** will not release information about **your** driving **data** to the police or other authorities unless **you** consent to this, **we** are required to by law or by an appropriate request from an authorised authority, or fraud is suspected.

Please see our full Privacy Statement online at <https://www.veygo.com/privacy-policy/> for complete details of how **we** protect **your** privacy and process **your data**.

We will gather **your Telematics app data** to enable **us** to:

- provide **you** with an insurance premium based upon **your** driving performance and how **you** use **your vehicle**.
- provide **you** with any additional optional services that are or may become available, where **you** agree to these at purchase or during the lifetime of **your** policy.
- Investigate and review claims and validate the information **you** have told **us**.

We will only discuss information with the **policyholder**, or the relevant individuals with **policyholder** authorisation, as outlined in General Condition 12 of 'Your Temporary vehicle insurance Guide'.

We will likely share **your data** with the other companies within the Admiral Group. For the purposes of this Privacy Notice, "Admiral Group" means Admiral Group plc and any company or entity in which Admiral Group plc owns more than 15% of the issued share capital.

Companies in the Admiral Group shall include, without limitation, EUI Limited, Admiral Insurance Services limited, Admiral Insurance Company Ltd, Admiral Insurance (Gibraltar) Ltd, Able Insurance Services Ltd, AFSL, and any other company that is incorporated within the Admiral Group at any time in the future.

Who we are and how we will use your information?

Able Insurance Services Limited will be the **data** controller (as defined in the GDPR), and **Cambridge Mobile Telematics, Inc** as **data** processor of any personal **data** that **you** supply or that is recorded by the **Telematics app**.

Veygo, Toolbox and Gladiator are all trading names of the **data** controller Able Insurance Services Limited (Registered Number 02890075). Able Insurance Services Limited is part of Admiral Group plc.

We, Able Insurance Services Limited, **Cambridge Mobile Telematics, Inc** and any **appointed** agents and/or service partners, will process **your** information in accordance with our respective responsibilities under the GDPR and any **applicable** UK Regulations and Legislation. To protect **your** information captured by **your Telematics app**; it will be transmitted in a secure format. **We** will **use your Telematics app** to capture **data** relating to the date, time, speed, location and other associated **vehicle** information.

Third parties

Your Telematics app data will only be disclosed to other parties in the following circumstances:

- to **our** agents and subcontractors for operational reasons, including providing the agreed services under the policy
- if **we** are required by law to disclose the information, such as to **our** regulators or if **we** are issued with a court order
- to **Cambridge Mobile Telematics, Inc** as detailed below
- Able Insurance Services Limited, **Cambridge Mobile Telematics, Inc**, and those acting for both companies, will use the **data** captured by the **Telematics app** for the purposes of:
 - calculating and charging insurance premiums based upon actual **vehicle** usage, and compiling and generating Driving Scores
 - controlling **your** personal **data** for the purpose of providing **you** with services relating to the insurance policy. **We** will process **your** information in accordance with our responsibilities under the GDPR and any applicable UK **data** protection legislation
 - general research and analysis, mapping purposes, researching and refining techniques for analysing motor **telematics data** and the supply of traffic information. In all such circumstances the information will be used anonymously and will not identify any individual, **vehicle** user, or the **policyholder**
 - provision of the insurance services under the policy, including management of claims, underwriting and policy servicing. **Data** will be used for any underwriting or claims development or investigations that may be required, and for fraud prevention, detection and investigation purposes.
- **your** information may also be shared with the relevant insurance and claims databases, in accordance with the Privacy Policy on <https://www.veygo.com/privacy-policy/>