

# Our terms and conditions

Everything you need to know about us and how we will manage  
your policy

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## About us...

WiseDriving is a trading name of iGO4 Limited, an independent intermediary offering a range of personal insurance products from a panel of leading insurers in the marketplace. If you want to know the insurers we work with, a full list is available upon request. The insurer or insurers for your policy will be defined on your policy schedule.

Our aim is to give you choice so we will not give you advice or make recommendations; what we will do is provide you with our lowest premium and give you all of the information you need to make an informed decision based on your needs. By arranging your insurance policy through WiseDriving you are assumed to have agreed to be bound by these terms and conditions.

This product meets the demands and needs of someone who wishes to insure their car using a telematics device to measure driving behaviours.. If you need to change any details or discuss the cover, don't worry just call or email us and we will take you through it.

As an environmentally friendly business we will communicate with you in most instances via email using the email address you provide, so it is really important that you have reliable access to this email address and check it regularly. We will also provide all of your documentation in digital and downloadable format within the secure "Existing Customers" section of our website at [www.WiseDriving.com/managemypolicy](http://www.WiseDriving.com/managemypolicy). This ensures your insurance documents are safe and accessible at all times. If you would prefer us to use an alternative contact method, please let us know.

In arranging your insurance, and making any requested adjustments to your cover, we are acting on your behalf as your agent.

iGO4 is a credit broker. We will only offer credit from a single credit provider

Optional extras: We are only able to offer a single provider for each optional add-on product.

## Who regulates us?

iGO4 is authorised and regulated by the Financial Conduct Authority (FCA), our FCA registration number is 536726 and our registered address is Olympus House, Staniland Way, Peterborough, PE4 6NA.

You can check our details on the FCA's register by visiting their website [www.fca.org.uk](http://www.fca.org.uk). Please note that the Financial Conduct Authority, the Financial Ombudsman Service and the Financial Services Compensation Scheme do not operate in respect of risks in the Channel Islands or the Isle of Man.

## Your installation

Your WiseDriving policy is based on how you drive your vehicle. You must therefore have a WiseDriving box installed in your car so that we can assess your driving behaviour. We reserve the right to cancel the cover if you do not co-operate in having the WiseDriving box fitted within 14 days of you arranging cover with us.

## Keep us updated...

You have a legal obligation to provide accurate information in response to our questions and to take reasonable care not to make a misrepresentation in connection with your policy.

You must notify us immediately of any changes to the information you have provided, as failure to do so could mean that your policy may not protect you. You must take reasonable care to ensure any changes to the information provided are declared as this may affect your current policy, but may also influence the acceptance and assessment of the insurer's renewal terms. The reason why this is so important is that if you fail to tell us or the insurer, the insurer may not pay a part or all of your claim and may cancel your policy. You may find it difficult to re-arrange cover because you did not tell an insurer everything when asked, and you will have to disclose this fact when you reapply for insurance.

## What you will have to pay for our services...

In addition to your premium, the following charges may be applied by us during the life of your policy:

<b>Documents or duplicate documents by post</b>	If you would like to receive your documents by post a fee of <b>£15.00</b> will apply. However all documents are available for download within the portal in the 'Existing Customers' section of the WiseDriving website at no additional charge.
<b>Change of vehicle</b>	If you change your vehicle before you have had the WiseDriving box installed we will charge an administration fee of <b>£35.00</b> . If you decide to change your vehicle after you have had the WiseDriving box installed we will charge an administration fee of <b>£120.00</b> , which includes having a new box installed in your new car.
<b>All other changes to your policy</b>	Completed Online - <b>£0.00</b>  Completed via Telephone - <b>£35.00</b>
<b>Cancellation of the policy</b>	<p>Your policy is a contract for 12 months. If your insurance is cancelled for any reason and you have not had the WiseDriving box installed you will be charged <b>£75.00</b> in addition to the charge made by your insurer for the cover you have received. If your insurance is cancelled for any reason and you have had the WiseDriving box installed, you will be charged <b>£120.00</b> in addition to the charge made by your insurer for the cover you have received.</p> <p>iGO4 may include commission within the premiums charged. This commission is non-refundable in the event of the policy being cancelled after the first 14 days.</p> <p>Where alternative funding has been selected at inception or renewal through Aviva, the charge of up to <b>£150.00</b> is non-refundable in the event of cancellation.</p>
<b>Removal of telematics box when your policy ends</b>	It is not necessary to have the WiseDriving box removed, as the WiseDriving box is automatically deactivated when the policy expires. However, if you wish to have the WiseDriving box removed, you will be charged <b>£90.00</b> to cover administration and safe removal.
<b>Missed appointment or failed installation</b>	If you miss the appointment to install the WiseDriving box or do not bring sufficient documentation to allow for the installation to take place, you will be charged a missed appointment fee of <b>£45.00</b> .

<p><b>Other charges that may apply</b></p>	<p>If you are paying your premium by monthly instalments the finance provider reserves the right to apply a charge of <b>£20.00</b> for any unsuccessful collection of a monthly instalment.</p> <p>Late return of documents – If you do not return any documentation that we request in the time allocated a <b>£20.00</b> charge will apply.</p> <p>iGO4 will apply a <b>£20.00</b> fee if debt is sent to the debt collection agency.</p> <p>If the insurer noted on your schedule is Aviva and you have selected Aviva’s alternative funding option for payment of your policy, then a charge of up to <b>£150.00</b> may apply.</p>
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## Payment options...

We accept payment by most major credit and debit cards.

If you choose to pay your premium by instalments this will be via a finance arrangement, which will be in your name and subject to interest charges that we will confirm to you when providing the full details. Importantly, the instalment arrangement (credit agreement) you will enter into will be with the finance company not iGO4. It is an entirely separate contract irrespective of the insurance contract. In the event of your failure to meet the contractual obligations regarding payment, the finance provider could approach us to seek cancellation of the insurance contract to recoup their outstanding finance arrears. You will be liable to pay their costs and charges if you do not keep up your repayments and cover is cancelled under your policy, in addition to any charges payable to iGO4. This is because the agreement is between you as the policyholder and the finance company directly, not iGO4 or the insurer.

Before your premium is paid to the relevant insurer, and for your protection, we hold your money as an agent of the insurer. This means the premium is treated as having been received by the insurer as soon as it is received by us. Any refund due to you from the insurer may also be held by us as the agent prior to it being paid to you.

We may adjust your premium on a monthly basis during the policy term to reflect how you are driving. This may result in either a refund or an additional charge. We will keep you informed of how you are driving by displaying your driving score on your customer dashboard. This will be updated daily and you will receive alerts if your premium is due to change. The driving score relates to your car and not to you specifically if other people have been driving your car. If other drivers use your car, their driving behaviours could affect your premium.

## Your right to cancel...

Please contact us if you wish to cancel your policy. You have a legal right to cancel for any reason within 14 days of receiving the full policy terms. A charge will apply for the period of cover provided and in addition an administration charge will apply as shown under **“What you will have to pay for our services...”**



After 14 days you may cancel this agreement with us at any time subject to the charges detailed under “**What you will have to pay for our services...**” There will be no refund for any additional product that you choose alongside your policy after 14 days from the start date of your policy.

We also reserve the right to cancel this agreement at any time if there are valid grounds for doing so. We will provide you with sufficient time to re-arrange your insurance and we will notify you of termination in writing via e-mail or letter, together with an explanation if appropriate. Valid reasons may include but are not limited to:

- Where we, or your premium finance provider have been unable to collect a premium payment;
- Where you are required to send us information in accordance with the terms of your quotation and you fail to do so;
- Where we reasonably suspect fraud; or
- Use of threatening or abusive behaviour or language, or intimidation or bullying of our staff or underwriters.
- Where we have been unable to arrange with you to install the WiseDriving box within 14 days of the start of your policy;
- If you have three extreme speeding events during the policy year.

Should your policy be cancelled for any reason there will be no return of premium if a claim has been made during the current period of insurance. If you pay by instalments, please also refer to your credit agreement.

### **If you need to complain...**

We want your experience with us to be second to none but if this is not the case, we want to know about it. If you have a complaint you can let us know by calling our Customer Service team on **0333 043 7255**, emailing us at **complaints@wisedriving.com** or writing to us at **Complaints, iG04, Olympus House, Staniland Way, Peterborough, PE4 6NA**. Please note that calls may be recorded.

We investigate all complaints that we receive and hope to come to a satisfactory outcome as quickly as possible. However, if you are not happy with our response, you may approach the Financial Ombudsman Service by writing to them at **Financial Ombudsman Service, Exchange Tower, London, E14 9SR** or by telephone on **0800 023 4567** from a landline or **0300 123 9123** from a mobile. Alternatively visit their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or contact them via the EU Online Dispute Resolution Platform at <http://ec.europa.eu/consumers/odr>. Full details of our complaints procedure are available on request.

### **When your policy is due to renew...**

In good time before your renewal date we will provide you with an invitation which details the premium and the terms and conditions for renewal of your policy. We will review the premium with your current insurer and we will also work with our panel of insurers to see if we are able to find a cheaper alternative than your current renewal quote.

If you are paying by monthly instalments in most cases you won't need to do anything, we will renew your insurance policy as per our invitation and continue to collect the monthly instalments from your bank as usual.

If you pay for your insurance in full by credit or debit card, in most cases we will attempt to take payment using the securely held card details we have on file.

You will need to contact us before your cover runs out if you wish to use an alternative payment method or you do not want to renew your policy with us.

If for some reason we are unable to automatically renew your policy, we will contact you by e-mail in good time before your renewal date to let you know what needs to be done in order to continue your cover with iGO4.

## Preventing and detecting fraud...

In order to prevent and detect crime and fraud we, your insurer and our respective agents may at any time:

- Share information about you with other organisations and public bodies including the Police;
- We will not pass data generated by your WiseDriving box to the Police unless required by the Police to do so;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your account of insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches, such as a driving licence check.

We may retain certain documents, such as proof of no claims bonus, while we are awaiting payment of outstanding premium or administration charges. We will ensure that you have the documents you are required to have by law.

## Credit Searches...

To ensure we, our insurers and credit providers have the necessary facts to assess your insurance risk, verify your identity, prevent fraud and provide you with their best premium and payment options, we, the insurer or the credit provider may obtain information from third parties at quotation, renewal and in certain circumstances where policy amendments are requested.

This information includes quotation searches from credit reference agencies who will conduct a credit search including full electoral roll, public information and previous search records. The credit reference agencies keep a record of that search, which may be visible to other credit providers. A search will be carried out on our behalf by our software house Cheshire Datasystems Limited (CDL) and will be recorded on your credit report in CDL's name, however searches completed by Insurers or credit providers may show alternative names. We, the insurer or the credit provider may also pass to credit reference agencies information we hold about you and your payment record. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud. We, the insurer or the credit provider may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used, acceptance or rejection of your application will not depend only on the results of the credit scoring process.



## Looking after your details...

Please take a few minutes to read this section carefully as it explains how your details, including those generated by the WiseDriving box, may be used. You should show this section to all other people insured under the policy. By taking out a policy with us you consent on your own behalf and on behalf of all other people insured by the policy to the terms of this section.

Information you supply in requesting a quote, purchasing a policy and making any changes and claims may be used for the purposes of risk assessment and insurance administration by us, your insurer, our respective agents and by reinsurers. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing our and your insurer's compliance with any regulatory rules/codes. In assessing any claims made, the insurer may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy or repossessions). Information may also be shared with other insurers directly or via those acting for the other insurers (such as loss adjusters or investigators).

In order to assess the terms of the policy or administer claims that arise, we and your insurer may need to collect and process data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions).

You must tell us about any incident (such as an accident, fire or theft), whether or not you intend to make a claim. When you tell us about an incident, we will pass information about it to your insurer and relevant agencies. We and the insurer may search the databases held by those agencies when you apply for insurance or make a claim.

We and your insurer may record phone calls you make to each of us and use the recordings to prevent fraud, for staff training and for quality-control purposes.

We and your insurer may transfer and process personal data in a destination outside the European Economic Area subject to appropriate data safeguards to ensure compliance with the Data Protection Act.

At the request of many of our customers, and to make managing your insurance more convenient for you, it is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like to change this arrangement or would prefer us to deal only with you, please call us to let us know.

We use a third party to securely store the payment card details you provide in accordance with industry standards. Unless you have advised otherwise we will use these card details to renew your policy, process refunds and additional premiums due following changes to your policy and to collect any charges and outstanding debt. We will advise you of our intention to take payment and give you the opportunity to make alternative arrangements if necessary.

We'd like to keep you up to date about our own products and services and those of other companies that might be of interest to you. However, if you prefer not to be kept informed please call **0333 043 7255**, email [customerservices@wisedriving.com](mailto:customerservices@wisedriving.com) or write to **iGO4, Olympus House, Staniland Way, Peterborough, PE4 6NA**. Alternatively you can update your preferences at [www.wisedriving.com/managemypolicy](http://www.wisedriving.com/managemypolicy).

### Your right to access your information

You have the right to access information held about you, on written request and payment of a £10 administration fee, and if necessary to rectify that information. Please write to Data Subject Access Requests at iGO4 Limited, Olympus House, Staniland Way, Peterborough, PE4 6NA enclosing the £10 administration fee made payable to iGO4 Limited.





## **WiseDriving box data**

### **Use of the WiseDriving box data:**

This section describes how we, your insurer and our respective agents use the information collected by the WiseDriving box. You must ensure that all drivers of your car are aware that a WiseDriving box is fitted, and is monitoring their driving behaviour.

### **What data is captured by the WiseDriving Box?**

For the purposes of providing you with cover under this WiseDriving policy, a telematics device (WiseDriving box) will be fitted to your car to record information about driving behaviour. This information will be processed securely.

From the date of installation, iGO4 will use the WiseDriving box to capture data from your car including time, date, location, distance travelled, speed of vehicle, acceleration and deceleration and time spent idle. An electronic data feed will translate the GPS co-ordinates from the WiseDriving box into a specific location which will provide details regarding road type, road surface and speed limit of the road you or other drivers of your car are driving on at any specific time. This information will be used to build up a profile of how, where and when your car is driven.

### **How will iGO4 use the WiseDriving box data?**

iGO4 will use the WiseDriving box data for the purpose of providing you with your policy and ensuring that you are paying a premium that is reflective of your driving performance and that of any named drivers on your policy. The WiseDriving box data will be used to calculate a driving score which will be displayed online on your WiseDriving Dashboard. We will provide you with log in details for this once the WiseDriving box has been installed. The driving score relates to your car and not to you specifically if other people have been driving your car.

Your information, including the WiseDriving box data, will be used for the following purposes:

- to contribute towards the calculation and charging of your insurance premium based upon actual vehicle usage and driving behaviours;
- to help the insurer handle any claims, and reduce fraud, by assisting with the identification, assessment or investigation of claims made and to provide clarification as to the circumstances of the claim;
- to provide you with the Theft Tracking on Demand service as described in Part 15 of your Policy Booklet and any other additional services requiring use of the WiseDriving box which we may offer you and you may agree to take up from time to time;
- to help understand safe driving behaviours which iGO4 will use to develop underwriting of this product and to inform development of similar products;
- to validate other information provided by you when buying, adjusting or renewing your policy, including but not limited to:
  - where your car is kept;
  - your annual mileage.

We will disclose information collected by the WiseDriving box in the following circumstances:

- where you have been provided your agreement ;
- to our agents for operational reasons and for the processing and analysis of WiseDriving box data, including for research purposes;
- If we are required by law to disclose the information, such as to regulators or if a court order is issued. We will not pass the WiseDriving box data to the Police unless required to do so.

The information collected by the WiseDriving box and some of the information provided by you at the point of application, such as age, gender, marital status, the vehicle registration number, make, model





and engine size of your car will also be used by us, our insurers and our third parties for analysis and research purposes both during the period of insurance and once your policy has ceased. Information such as your name, address, and vehicle registration number will be removed before we or the insurer use this information and this will restrict data being directly linked to you. Where used by third parties this information will be aggregated and/or anonymised so it cannot be directly linked to you. On expiry or cancellation of your policy we will cease to collect data from the WiseDriving box. You may ask for the WiseDriving box to be removed from your car subject to payment of the administration charge as shown under. **“What you will have to pay for our services...”**.

## **Important information about your WiseDriving box installation, your driving score and how this affects your policy**

### **Your driving score and your premium**

Once installed, the WiseDriving box will begin transmitting data regarding how you drive, which will be used to calculate your own driving score. This will be based on but not limited to:

- the speed at which you drive;
- how quickly you accelerate;
- how hard you brake;
- when and where you drive.

Driving above the speed limit, accelerating rapidly or braking hard will negatively impact your driving score, which in turn may result in increased premiums being charged. Whereas adhering to road speed limits, accelerating and braking smoothly and gradually will positively impact your driving score, and may result in premiums being refunded to you.

You will be able to monitor your overall driving score and the scores for each of the above criteria on your customer dashboard. The dashboard will be updated daily with your most recent journeys, and we will email you regularly to keep you updated with your current driving score. After the first 60 days of your policy we will review your driving score and where any premium changes occur, we will notify you by e-mail 7 days before it is processed. If you pay for your premium in full, we will collect or refund the adjusted pro-rata premium from the card details used to purchase your policy. If you pay for your policy by Direct Debit, any pro-rata premium changes will be passed to your finance provider and they will add/deduct this from your outstanding balance. your finance provider will then contact you advising what your revised monthly payments will be.

We will continue to review your driving score every 30 days and we will contact you should any further pro-rata premium changes become due

### **Extreme speeding events**

All speeding will impact your premium, extreme speeding events may result in cancellation of your policy.

You will be notified if there has been an extreme speeding event by email and alerts in your dashboard. On the third extreme speeding event, your insurer may, at their option, cancel your policy as set out in the general conditions, refuse to invite renewal of your policy or increase your premium at renewal.

### **WiseDriving box installation and conditions**

It is a condition of this policy that you have a fully operational WiseDriving box installed in your car and that it remains in use at all times.

The WiseDriving box is owned by iGO4 Limited and licensed to you for the purpose of this contract and for the Theft Tracking on Demand Services.



The WiseDriving box will be fitted by their approved installation network who are fully trained to appropriate industry standards.

You will be contacted to confirm the time and location for the installation of the WiseDriving Box in your car.

It is your responsibility to ensure that any other party who has an interest in the ownership of your car (e.g. a hire purchase or leasing company) has agreed that the WiseDriving box can be installed.

The initial cost of installing the WiseDriving box is included in the new business premium. iGO4 Limited will charge a fee for installing a new WiseDriving box in any subsequent replacement vehicle. This fee is specified in the terms and conditions document.

A WiseDriving box must be fitted within 14 days of the purchase date of the policy and within 14 days of any subsequent change of vehicle under the policy. If a WiseDriving box is not fitted during this period, iGO4 Limited may cancel the policy in accordance with the policy terms and conditions. If you do not attend your installation appointment, or you cancel the appointment with less than 24 hours' notice, iGO4 Limited may charge a Missed Appointment fee as specified in the terms and conditions document.

At the time of the installation you must provide the approved installation engineer with the following documentation: V5C Vehicle Log Book, driving licence for you and proof of your No Claim Discount (if applicable). If you do not provide this documentation and the approved installation engineer is unable to install you will be charged a fee and you will be contacted to re-arrange an installation appointment. Installation must take place within 14 days of the purchase date of the policy and failure to do this will result in cancellation of the contract.

The approved installation engineer will photograph your car at the time of installation.

### **Damage to the WiseDriving box as a result of accidental damage to or theft of your car**

We will cover the WiseDriving box while it is installed in your car. If you make a claim under your policy for damage to or loss of the WiseDriving box whilst installed in your car and we agree to meet this claim, we will repair or, at our option, replace the WiseDriving box subject to the terms and conditions of your policy.

### **WiseDriving box and installation warranty**

iGO4 Limited warrant that from the date of installation in your car the WiseDriving box will be free from material defects in design, material and workmanship for three years or until cancellation or expiry of your policy if earlier. Your only remedy for a breach of this warranty is for the WiseDriving box to be repaired or replaced as described below.

The collection and transmission of data by the WiseDriving box and the provision of the Theft Tracking on Demand service may occasionally be impaired or interrupted by operational and/or atmospheric conditions, power failures, or other causes, conditions or events beyond iGO4 Limited's control or the capabilities of the WiseDriving box. The transmission and receipt of data is dependent upon mobile telecommunications services and you acknowledge that these services may be interrupted, circumvented or compromised. If transmission of data is affected in the manner described in this paragraph, this does not necessarily mean the WiseDriving box is defective.

If, during the warranty period, we suspect the device is faulty, iGO4 Limited or its service partners will contact you and endeavor to repair or (at their option) replace the WiseDriving box free of charge. If during the warranty period you suspect the WiseDriving box to be defective for any reason you must notify iGO4 Limited as soon as possible. If iGO4 Limited or its service partners cannot repair the WiseDriving box remotely Our Service Partners will contact You to agree a time and location to repair (or replace) the WiseDriving box. If you do not attend the appointment, or You cancel the appointment with less than 24 hours' notice, iGO4 Limited may charge the Missed



Appointment fee as specified in the terms and conditions document.

iGO4 Limited or its service partners will not repair (or replace) any item which is part of your car and which is used to enable the operation of the WiseDriving box and/or in conjunction with it (e.g. the vehicle battery) as such items are Your responsibility to maintain in good working order. The WiseDriving box uses the battery power supply and so there may be a small drain on your battery even when the vehicle is not being used.

If you cancel the policy the WiseDriving box warranty will cease to apply.

### **Removal or replacement of the WiseDriving box**

If the policy is cancelled (or you replace your car) iGO4 Limited will cease to collect data. iGO4 Limited will not remove the box from your previous car and you are obliged to tell the new owner of this car that a WiseDriving box is fitted to it. You should not attempt to remove the box yourself as it has been integrated into your car and iGO4 Limited will not be responsible for any damage to your car caused by the de-installation of the WiseDriving box by you or anyone acting on your behalf. If you wish to have the box removed, please contact iGO4 Limited and they can arrange this for you, subject to an appropriate de-installation fee as detailed in the terms and conditions document.

iGO4 Limited reserve the right to replace the WiseDriving box at their option and expense at any time with any other WiseDriving box providing you with at least the same functionality. This right may be used to update WiseDriving box if there are technological changes or improvements. iGO4 Limited will only exercise this right when replacing a defective WiseDriving box, or by providing You with at least 21 days' notice of their intentions if the WiseDriving Box is over three years old.

### **Tampering**

You will not, nor will you permit any other person to tamper with, dismantle, remove the SIM, relocate or make any alterations, additions or improvements, to any part of the WiseDriving box. You will not, nor will you permit any other person to tamper with the GPS/GSM signal that is emitted from the WiseDriving box. Whilst you are a policyholder, no one other than iGO4 Limited and/or their agents or service partners may install, de-install, modify or repair the WiseDriving box. Any breach of these requirements will invalidate the WiseDriving box warranty.

The device has tamper controls and attack safe guards. If the intelligent alert system is triggered it will notify iGO4 Limited of any unauthorised tampering with the device. An investigation will be initiated and a physical inspection by an approved engineer will be required. If you do not attend the appointment to inspect the WiseDriving box (or you cancel the appointment with less than 24 hours' notice) you may be charged a Missed Appointment fee as specified in the terms and conditions document. If you do not attend a subsequent inspection appointment your policy may be cancelled.

If following an investigation you, or anyone acting on your behalf, is found to have tampered with the WiseDriving box your policy may be cancelled and you will be required to pay for any costs iGO4 Limited and its service partners have incurred including removing, repairing or replacing the defective WiseDriving box or parts thereof. Any damage or loss caused by any form of tampering or non-permitted interaction with the WiseDriving box is not covered by this insurance policy.

### **Theft Tracking on Demand**

In the event of theft of your car, our service partners will attempt to locate your car, and with police assistance attempt to recover it using their Theft Tracking on Demand service (TToD). The WiseDriving box fitted to your car has GPS/GSM tracking functionality. Please note that the ability to recover your car is not guaranteed and that no liability is accepted for any costs associated with your car's repair or replacement.

## How it works

If you discover that your car has been stolen you must first contact the police and obtain a Police Crime Reference Number as they require key holder verification of any theft. Please then call our 24 hour Stolen Vehicle Helpline on **0333 014 3457**. You will be connected directly to an Advisor for immediate assistance. The Advisor will verify your policy details and explain the Stolen Vehicle Recovery procedure. They will immediately start tracking your car to establish its whereabouts. You must also contact iGO4 Limited and follow the claims process as detailed in Section 10.

The Stolen Vehicle Advisor will liaise with the relevant Police Force to seek to recover your car. They have established procedures with the police in their local language across Europe. When the police secure the stolen vehicle, arrangements will be made with you for your car to be collected. However, the police may impound your car for further investigation. You will be liable for any statutory police recovery & storage charges. These are payable directly to the police. When the police are ready to release your car, if your car is undriveable as a result of damage incurred during the theft, they will contact us to arrange for it to be collected. We will pay the cost of taking it to the nearest competent repairer. After repairs we will pay the cost of delivering it to your address in the United Kingdom. If your car is damaged but driveable, the police will contact the Stolen Vehicle Advisor. The Stolen Vehicle Advisor will then inform you so that you can organise recovery or repairs through iGO4 Limited. Please refer to Section 2 for full details of your policy cover.

## Motor Insurance Database

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:

- Electronic Licensing;
- Continuous Insurance Enforcement;
- Law enforcement (prevention, detection, apprehension and or prosecution of offenders);
- 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 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 car seized by the Police. You can check that Your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com).

## The legal bit...

iGO4 and you, the policyholder, are free to choose the law applicable to this contract but in the absence of agreement to the contrary, the law of the country in which you are resident at the time of contract conclusion will apply. If you are not resident in the United Kingdom, the law which will apply will be the law of England and Wales.

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

iGO4 and the insurer are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations. This depends on the type of insurance and the circumstances of a claim. Insurance arranging is covered for 90% of the claim without any upper limit and compulsory classes of insurance such as third party motor insurance are covered for 100% without any upper limit. Further information about compensation scheme arrangements are available from the FSCS on [www.FSCS.org.uk](http://www.FSCS.org.uk) or by telephoning **0800 678 1100**.

## **WARNING**

When applying for or amending your insurance policy, we will ask a number of questions to assess the risk prior to agreeing cover. It is your duty to ensure that you answer all questions honestly and reasonably. These questions are designed to enable us to understand your insurance needs, and only by asking such questions and receiving answers which are given honestly and with reasonable care can we or the insurer be in a position to offer terms which are designed to meet your demands and needs.

If you are buying this policy for your trade, business or profession then it is vital that you understand your duty to provide all materially relevant information to us throughout the life of the policy. Materially important information is any information that could influence an insurer's decision to accept your risk including the cost of your insurance. For example, details of previous insurance claims that you have made, or reported, personal information about you, such as criminal convictions and general information about the risk. If you are not sure how much information to provide or do not understand the questions please ask.

**FAILURE TO ANSWER QUESTIONS HONESTLY AND REASONABLY, WHEN ASKED, MAY LEAVE YOU WITH NO COVER AND A CLAIM NOT PAID.**

\*03 numbers are charged at national call rates and included in inclusive minute plans from landlines and mobiles.

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