

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. 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 Limited is a credit broker dealing specifically by contract with only one credit provider. iGO4 Limited receives commission as part of this arrangement.

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 iGO4 House, Staniland Way, Peterborough, PE4 6JT. Our permitted business is assisting in the arrangement, administration and performance of a contract of insurance, and credit broking.

You can check our details on the FCA's register by visiting their website 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 device in use 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 device in use within 14 days of the policy purchase date. This means having either a WiseDriving black box installed into your car or having the WiseDriving self-installed device plugged in and connected to the downloaded App.

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 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:

Documents or duplicate documents by post	If you would like to receive your documents by post a fee of £15.00 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.
Change of vehicle	If you decide to change your vehicle after you have had the WiseDriving black box installed we will charge a fee of £120 , this covers the cost of having a black box installed into your new car. If you choose to call us to complete the change of vehicle, you will be charged an administration fee of £35 .
All other changes to your policy	Completed Online - £0 Completed via Telephone - £35
WiseDriving device and annual monitoring	The New Business Telematics Fee for the first year is £150 . All subsequent years you will be charged a £90 Renewal Telematics Fee which will be included within our renewal invitation.
Cancellation of the policy	Your policy is a contract for 12 months. If your insurance is cancelled for any reason you will be charged £75.00 in addition to the charge made by your insurer for the cover you have received. iGO4 may include commission within the premiums charged. This commission is non-refundable in the event policy is cancelled after the first 14 days. When you took out the policy, WiseDriving may have discounted your premium. In the event that your policy is cancelled WiseDriving will retain any discounts that have been applied which could be up to £80 . Please note all fees charged are non-refundable in the event of cancellation.
Removal of the WiseDriving black box when your policy ends	It's not necessary to have the WiseDriving black box removed, as the black box is automatically deactivated when the policy expires. However, if you wish to have the WiseDriving black box removed, you will be charged £90 to cover administration and safe removal.

Missed appointment or failed installation	If you miss the appointment to install the WiseDriving black box or our installation team attend but are unable to install the WiseDriving black box, you will be charged a missed appointment fee of £45
Other charges that may apply	<p>If you are paying your premium by monthly instalments the finance provider reserves the right to apply a charge of £20 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 £20 charge will apply.</p> <p>iGO4 will apply a £20 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 non-refundable charge of up to £150 may apply.</p>

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 will cancel the credit agreement and charge the funded balance back to iGO4. iGO4 will then contact you directly regarding payment of your insurance contract. Please note that you will be liable to pay any costs and charges to your finance company if you do not keep up your repayments, in addition to any charges payable to iGO4.

Adjusting your premium...

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;
- where you use threatening or abusive behaviour or language, or intimidation or bullying of our staff or underwriters;
- if you have three extreme speeding events during the policy year;
- where your WiseDriving device suggests that your vehicle is being kept at an address other than the one stated on your policy documents;
- if your score drops below 30 we'll send you a warning and we may cancel your policy;
- where your policy requires the installation of a WiseDriving black box and our appointed installation specialist has been unable to arrange with you to install the WiseDriving black box within 14 of the policy purchase date, or within 14 days of notifying a change of vehicle;

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 **01733 308 358**, emailing us at **complaints@wisedriving.com** or writing to us at **Complaints, iGO4, iGO4 House, Staniland Way, Peterborough, PE4 6JT**. 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 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 device to the Police unless required by law 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 device, 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 **01733 308 358**, email customerservices@wisedriving.com or write to **iGO4, iGO4 House, Staniland Way, Peterborough, PE4 6NJT**. Alternatively you can update your preferences at 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, iGO4 House, Staniland Way, Peterborough, PE4 6JT enclosing the £10 administration fee made payable to iGO4 Limited.

WiseDriving data

Use of the WiseDriving data:

This section describes how we, your insurer and our respective agents use the information collected by the WiseDriving device. You must ensure that drivers of your car are aware that a WiseDriving device is in use, 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 WiseDriving device must be in use in your car to record information about driving behaviour. This information will be processed securely.

From the date of installation, iGO4 will use the WiseDriving device 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 device 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 data?

iGO4 will use the WiseDriving 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 drivers on your policy. The WiseDriving 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 device is in use. 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 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 behaviour;
- 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 help understand safe driving behaviour 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.

If you have a WiseDriving black box then the following is also applicable:

- 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;

We will disclose information collected by the WiseDriving device 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 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 data to the Police unless required to do so.

The information collected by the WiseDriving device 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.

On expiry or cancellation of your policy we will cease to collect data from the WiseDriving device. You may ask for the WiseDriving black 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...”**.

The WiseDriving self-installed device may be disposed of by you upon expiry or cancellation and the App uninstalled..

Important information about your WiseDriving device installation, your driving score and how this affects your policy

Your driving score and your premium

Once installed, the WiseDriving device 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.

Should your driving score fall below 30, we'll send you a warning and we reserve the right to cancel your policy.

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. If you experience an extreme speeding event, your insurer reserves the right to cancel your policy, refuse to invite renewal of your policy or increase your premium at renewal. All speeding affects your driving score.

General WiseDriving installation terms and conditions

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

A WiseDriving device must be installed within 14 days of the arrangement of the policy and within 14 days of notification of any subsequent change of vehicle under the policy. If a WiseDriving device is not installed during this period, iGO4 may cancel the policy in accordance with the policy terms and conditions.

The WiseDriving device and any hardware associated with it, is owned by iGO4 and licensed to you for the purpose of this contract.

WiseDriving black box installation terms and conditions

The WiseDriving black box will be installed by our approved installation network.

You will be contacted to confirm the time and location for the installation of the WiseDriving black 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.

If you do not attend your installation appointment, or you cancel the appointment with less than 24 hours' notice, iGO4 may charge a missed appointment fee, as detailed in the "**What you will have to pay for our services...**" section of this document.

At the time of the installation you will be asked to provide the approved installation engineer with the following documentation: V5C Vehicle Registration Documents (Vehicle Log Book) and proof of your No Claim Discount (if applicable). Installation must take place within 14 days of the arrangement of the policy and failure to do this may result in cancellation of the policy.

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

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

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

WiseDriving black box and installation warranty

iGO4 Limited warrant that from the date of installation in your car the WiseDriving black 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 black box to be repaired or replaced as described below.

The collection and transmission of data by the WiseDriving black 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 black 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 black 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 black box free of charge. If during the warranty period you suspect the WiseDriving black 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 black box remotely Our Service Partners will contact You to agree a time and location to repair (or replace) the WiseDriving black 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 black 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 black 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 black box warranty will cease to apply.

Removal or replacement of the WiseDriving black box

If the policy is cancelled (or you replace your car) iGO4 Limited will cease to collect data. iGO4 Limited will not remove the black box from your previous car and you are obliged to tell the new owner of this car that a WiseDriving black box is fitted to it. You should not attempt to remove the black 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 black box by you or anyone acting on your behalf. If you wish to have the black box removed, please contact iGO4 Limited and they can arrange this for you, subject to an appropriate de-installation fee as detailed in the "What you will have to pay for our services..." section of this document.

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

Tampering

You will not, nor will you permit any other person to tamper with, dismantle, relocate or make any alterations, additions or improvements, to any part of the WiseDriving black box. You will not, nor will you permit any other person to tamper with the GPS/GSM signal that is emitted from the WiseDriving black 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 black box. Any breach of these requirements will invalidate the WiseDriving black box warranty.

The device has tamper controls and attack safe guards. If the intelligent alert system is triggered it will notify iGO4 of any unauthorised tampering with the device. An investigation will be initiated and a physical inspection by an approved engineer may be required. If you do not attend the appointment to inspect the WiseDriving black box (or you cancel the appointment with less than 24 hours' notice) you may be charged a Missed Appointment fee as detailed in the "What you will have to pay for our services..." section of this 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 black box your policy may be cancelled and you will be required to pay for any costs iGO4 and its service partners have incurred including removing, repairing or replacing the defective WiseDriving black box or parts thereof. Any damage or loss caused by any form of tampering or non-permitted interaction with the WiseDriving black box is not covered by this insurance policy.

WiseDriving black box 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 black 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. This service is only available for customers who have the WiseDriving black box installed in their vehicle.

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.

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 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.

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