

POLICY BOOKLET



YOUR INTELLIGENT CAR INSURANCE POLICY

Welcome to **Your WiseDriving** Intelligent Car Insurance policy booklet.

Keep this booklet somewhere safe because it contains important information about what **You** are insured for, useful phone numbers and how to make a claim. **You** will also find full details about what to do in the event of an accident or windscreen damage – just follow the simple steps and **WiseDriving** will take care of everything else.

This policy is a **Contract** of Insurance between the **Insurer** and **You**.

This **Contract** is based on the answers or any other information **You** provided when taking out **Cover** that is confirmed in the **Statement of Facts**. It is an offence under the Road Traffic Act to make a false statement or withhold information for the purposes of obtaining Motor Insurance. **You** are required by the Consumer Insurance (Disclosure and Representations) Act to take reasonable care to answer all questions asked honestly, accurately and to the best of **Your** knowledge and be sure that any other information given either verbally or in writing by **You**, or on **Your** behalf, at the time **You** applied for insurance is also complete. Failure to supply accurate and complete answers may mean **Your** policy is invalid and that it does not operate in the event of a claim.

The **Contract** will be in force for any **Period of Insurance** for which **You** have paid or agreed to pay and **We** have accepted or agreed to accept the premium.

In return the **Insurer** will insure **You** against those losses and liabilities detailed in the policy documents during the period referred to in the **Schedule** to the policy and during any further period for which the **Insurer** may accept premium.

A person or company who was not a party to this **Contract** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect the right or remedy of a **Third Party** which exists or is available apart from that Act.

AUTHORISED SIGNATORY ON BEHALF OF YOUR INSURER



Matthew Munro
Chief Executive Officer
(Authorised Signatory) iGO4 Limited

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USEFUL INFORMATION

CLAIMS HELPLINE

Should **You** need them our Claims Team is here 24 hours a day, every day, just in case.

Claims Helpline: **0333 241 9566**

If **You** have a **WiseDriving Black Box** and **Your** vehicle is stolen, call our 24 hour a day Theft Tracking Team:

Theft Tracking: **0333 014 3457**

CONTACT US

If you'd like to ask any questions, talk through **Your** quote or discuss **Your** renewal please call, send an email or write in. Our Sales and Customer Service Teams are here:

Monday to Friday	8am to 8pm
Saturday	9am to 5pm
Sundays and Bank Holidays	10am to 4pm

Sales Team: **01733 308357**

Customer Service Team: **01733 308358**

Renewal Team: **01733 308325**

If you'd prefer to send an email, please contact contact@wisedriving.com or write in to:

Customer Service Team

WiseDriving

iGO4 House

Staniland Way

Peterborough

PE4 6JT

WISEDRIVING BLACK BOX INSTALLATION:

If you'd like to speak to our installation team about having **Your WiseDriving Black Box** fitted, or about **Your** appointment call our specialist team, they're available on 01213 321226:

Monday to Thursday	9am to 9pm
Friday and Saturday	9am to 5pm
Sunday	10am to 4pm

IF YOU PAY BY DIRECT DEBITS:

If **You** have any questions about **Your** Direct Debits, please call Premium Credit Limited. It's open:

Monday to Friday **8am to 6pm (excluding Bank Holidays)**

Premium Credit Limited **0344 736 9836**

Or go to www.premiumcredit.co.uk where you'll be able to access **Your** direct debit agreement.

DEFINITIONS – THESE APPLY TO ALL PARTS OF THIS POLICY EXCEPT WHERE NOTED OTHERWISE

Words shown in bold have the same meaning wherever they appear in this policy.

IGO4

The intermediary arranging **Cover** on behalf of the **Insurer** under the **WiseDriving** brand. **WiseDriving** is a trading name of **iGO4**. **iGO4** can be contacted at WiseDriving, iGO4 House, Staniland Way, Peterborough, PE4 6JT. Email: contact@igo4.com

CERTIFICATE OF MOTOR INSURANCE

This shows what vehicle is covered, the purposes of use permitted by the insurance and details of individuals who are insured to drive **Your Car**.

CONTRACT

This insurance is made up of these important documents:

- this Policy Booklet
- **Certificate of Motor Insurance**
- **Schedule**
- any **Endorsement**
- **Statement of Facts**
- any changes to **Your** insurance policy contained in notices issued by **Us** at renewal
- information under the heading “Important Information” which **We** provide to **You** when **You** take out or renew **Your** policy

All documents should be read together as each forms part of the **Contract**.

COVER

The insurance cover provided by this **Contract**.

DRIVING BEHAVIOUR SCORE

The overall score **We** give which is based on driving performance, using data collected from the **WiseDriving Device**.

The driving performance is calculated by the acceleration, braking, speed and the time of day the car is driven.

ENDORSEMENT

Specific terms and/or conditions that apply to **Your** policy and are shown in the **Schedule**.

EXCESS

An amount **You** may be obliged to pay in the event of a claim that is shown on the **Schedule**.

EXTREME SPEEDING EVENT

An **Extreme Speeding Event** occurs if **You** exceed the applicable road speed limit by greater than 30%.

MARKET VALUE

The retail market value based on that listed in a current motor trade publication guide for purchasing, or replacing, the insured vehicle with one of the same make, model, age, trim level, recorded mileage and being in a similar condition. A motor trade publication such as Glasses, CAP (CAP Motor Research Ltd) or Parkers guide will be used as they are recognised and used extensively throughout the motor vehicle industry to value new/used vehicles. When **You** make a claim under this policy **Your Insurer** may be able to provide information on how they have calculated the market value for **Your Car**.

PERIOD OF INSURANCE

The dates shown on the current **Certificate of Motor Insurance** and **Schedule**.

PERSONAL BELONGINGS

Personal property within **Your Car**. This includes portable audio equipment, multi-media equipment, communication equipment, personal computers, cameras, satellite navigation and radar detection systems not permanently fitted to **Your Car**.

SCHEDULE

The document that shows details of **Your Car**, the level of **Cover** provided, and all **Excesses**.

SPOUSE, CIVIL PARTNER

Your legally married partner or legally recognised **Civil Partner** as defined in the Civil Partnership Act 2004.

STATEMENT OF FACTS

The document containing information supplied by **You**.

THIRD PARTY

Any person other than **You**, or any person for whom **Cover** is provided under this policy, or **Us**.

UNITED KINGDOM (UK)

England, Wales, Scotland, Northern Ireland, as well as the Isle of Man and the Channel Islands.

IN USE

A **WiseDriving Black Box** is installed and is collecting and transmitting data; or a **WiseDriving Self-installed Device** is plugged in to **Your Car**, connected to the downloaded App and collecting and transmitting data.

VOLUNTARY EXCESS

An amount **You** have volunteered to pay in the event of a claim, for which **You** may receive a reduction in **Your** premium. This may be in addition to other policy **Excesses** and is shown on the **Schedule**.

WE, OUR, US, INSURER

The authorised **Insurer** or Lloyd's syndicate shown at the foot of the **Certificate of Motor Insurance** and/or the current **Schedule**.

All who underwrite this policy are directly or indirectly authorised by either the Prudential Regulation Authority, the Financial Conduct Authority or the Financial Services Commission in Gibraltar. They are regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK or the Financial Services Commission in Gibraltar.

- The Financial Conduct Authority website which includes a register of all regulated firms can be visited at www.fca.org.uk/register or they can be contacted on **0300 500 8082** or **0800 111 6768**;
- The Financial Services Commission website can be visited at www.fsc.gi or they can be contacted on **(+350) 200 40283**.

WISEDRIVING DEVICE

WiseDriving Device refers to either a **WiseDriving Black Box** or a **WiseDriving Self-installed Device**.

The term **WiseDriving Black Box** refers to the electronic equipment (including connections and related wiring) which records and transmits vehicle usage data and is fitted to **Your Car** by approved engineers.

A **WiseDriving Self-installed Device** refers to the device that **You** fit into the 12 Volt Port which allows the collection and transmission of data via an App downloaded to **Your** mobile phone.

WISEDRIVING TERMS AND CONDITIONS

The terms and conditions which govern **Your** relationship with **iGO4**. The **WiseDriving Terms and Conditions** include information on **iGO4**'s regulatory status, the charges payable for its services and how it protects **Your** personal information.

YOUR CAR

The vehicle, including any permanent fitted accessory, shown on the current **Certificate of Motor Insurance** and **Schedule**.

YOU, YOUR, YOURSELF

The person named as the Insured in the **Schedule**.

HOW TO IDENTIFY YOUR COVER

The **Schedule** shows which level of **Cover You** have.

You must make sure **You** have the **Cover You** need under this insurance. Please read carefully and contact **iGO4** immediately if there is anything **You** do not understand or agree with.

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to ensure that in the event of being involved in a motor accident, claims against them by **Third Parties** for personal injury or damage to **Third Party** property during the **Period of Insurance** will be covered.

Cover may be extended to include fire, theft and accidental damage to **Your Car**. The decision to take this product is entirely at **Your** discretion and therefore **iGO4** cannot offer **You** a personal opinion or recommendation to take it.

INFORMATION AND CHANGES WE NEED TO KNOW ABOUT

You must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to, and renew **Your** policy. **You** must tell **Us** immediately if there are any changes to the information set out in the **Statement of Facts, Certificate of Motor Insurance** or on **Your Schedule**. **You** must also tell **Us** immediately about any of the following changes:

- A change to the people insured, or to be insured;
- Any motoring convictions (driving licence endorsements, fixed penalties or pending prosecutions for any motoring offences) for any of the people insured, or to be insured;
- Any Criminal convictions for any people insured, or to be insured;
- Any accidents, claims, losses or damages to any vehicle, whether or not a claim was made and regardless of blame; this includes all types of claims, damages or accidents such as fire, theft or glass damage (windscreen or window);
- A change of **Your Car**
- Any change affecting ownership of **Your Car**;
- Any change in the way that **Your Car** is used;
- Any modifications to **Your Car** (where the vehicle has been altered from the manufacturer's specification). This includes changes to the: A. Appearance (cosmetic changes), such as alloy wheels or paint. B. Bodywork, such as body kits or spoilers. C. Suspension or brakes. D. Performance of the vehicle, such as the engine management system or exhaust. E. Audio/entertainment system;
- **You** or anyone insured by this policy changing from a provisional to a full driving licence when passing the practical driving test to become a qualified driver, or having their licence suspended or revoked;
- **You** or anyone insured by this policy developing a health condition that requires notification to the DVLA, or an existing condition worsens and/or results in **Your** licence being restricted.

Note: This list is not exhaustive. If in doubt, please call **Us**.

When **We** are notified of a change, **We** will tell **You** if this affects **Your** policy, for example whether **We** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **Your** policy. Please note that if **You** do not use reasonable care to answer **Our** questions correctly and accurately **We** may be entitled to:

- Cancel or void **Your** policy (treat as if it never existed), refuse to pay any claim and in certain circumstances retain any premiums paid; or
- Refuse all claims but return premiums paid; or
- Revise the terms of the policy; or
- Reduce proportionately the amount to be paid on a claim.

In some circumstances **We** may be unable to continue to provide **Cover** following a change **You** request. If this happens **iGO4** will tell **You** and **Your** policy will be cancelled by **Us** as set out in Cancellation after the ‘cooling off period’ in Part 17 – General Conditions of this policy.

AUTOMATIC RENEWAL

iGO4 automatically renews most policies. This means that, unless **You** tell **Us** otherwise, **Your** new insurance **Cover** will start on **Your** renewal date. If **iGO4** intend to automatically renew **Your** policy they will tell **You** on **Your** notice of renewal.

In a small number of cases, **iGO4** will not automatically renew **Your** policy. They will tell **You** on **Your** notice of renewal if this is the case. Some of the reasons why **iGO4** may not automatically renew **Your** policy include:

- **You** have previously told **iGO4** **You** do not want to automatically renew **Your** policy;
- **You** have an outstanding debt on **Your** current policy;
- if the stored payment details have expired or will expire before **Your** renewal date;
- if **iGO4** are unable to offer a renewal premium based on **Your** information.

If **You** do not want to renew **Your** policy, or wish to opt out of the automatic renewal process, please let **iGO4** know before **Your** renewal date. **You** can contact their Customer Services team on **0333 043 7255**.

You have a statutory right to cancel **Your** policy within 14 days of renewal or from the day on which **You** receive **Your** renewal documentation, whichever is the latter. Please refer to Part 17 – General Conditions of this booklet for full details.

DATA PROTECTION

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**, **iGO4**, **Our** respective agents and by reinsurers. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing **Our** and **iGO4**'s compliance with any regulatory rules/codes. In assessing any claims made, **We** and **iGO4** 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 **iGO4** 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 **iGO4** about any incident (such as an accident, fire or theft), whether or not **You** intend to make a claim. When **You** tell **iGO4** about an incident, they will pass information about it to **Us** and relevant agencies. **We** and **iGO4** may search the databases held by those agencies when **You** apply for insurance or make a claim.

We and **iGO4** 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 **iGO4** 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 customers, and to make managing **Your** insurance more convenient for **You**, it is the policy of **iGO4** to deal with **Your Spouse** or **Civil Partner** who calls **iGO4** on **Your** behalf, provided they are named on the policy. If **You** would like to change this arrangement or would prefer **iGO4** to deal only with **You**, please call **iGO4** to let them know.

iGO4 uses a **Third Party** to securely store the payment card details **You** provide in accordance with industry standards. Unless **You** have advised otherwise **iGO4** 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. **iGO4** will advise **You** of its intention to take payment and give **You** the opportunity to make alternative arrangements if necessary.

iGO4 would like to keep **You** up to date about its 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 contact@wisedriving.com or write to WiseDriving, iGO4 House, Staniland Way, Peterborough, PE4 6JT. Alternatively **You** can update **Your** preferences at www.wisedriving.com/managemypolicy.

WISEDRIVING DEVICE DATA

This section describes how **iGO4**, the **Insurer**, and their respective associated companies and agents use the information collected by the **WiseDriving Device**.

You must ensure that all drivers of **Your Car** are aware that a **Wise Driving Device** is in use, monitoring their driving behaviour.

WHAT DATA IS CAPTURED BY THE WISEDRIVING DEVICE?

The **WiseDriving Device** will be in **Use** in **Your Car** to record information about driving behaviour. This information will be processed securely.

From the date of **Use** **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 THE INSURER AND IGO4 USE THE WISEDRIVING DEVICE DATA?

We and **iGO4** will use the **WiseDriving Device** 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 Device** data will be used to calculate a driving behaviour score which will be displayed online on **Your WiseDriving** Dashboard. **iGO4** will provide **You** with log in details for this once the **WiseDriving Device** is in **Use**. The **Driving Behaviour Score** relates to **Your Car** and not **You** specifically if other people have been driving **Your Car**.

Your information, including the **WiseDriving Device** 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 issue crash notifications to **iGO4**, who may upon receipt attempt to contact **You** to see if they can be of any assistance;
- to help **Us** 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 behaviours, 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.

In the case of the use of **WiseDriving Black Box** only, it will also be used to provide you with a theft-tracking service, as described in Part 10 of this Policy Booklet, and any other additional services requiring use of the **WiseDriving Black Box** which **iGO4** may offer **You** and **You** may agree to take up from time to time.

iGO4 will disclose information collected by the **WiseDriving Device** in the following circumstances:

- where **You** have provided **Your** agreement;
- to its service providers for operational reasons and for the processing and analysis of **WiseDriving Device** data, including for research purposes;
- if **iGO4** is required by law to disclose the information, such as to regulators or if a court order is issued;
- **iGO4** will not pass the **WiseDriving Device** data to the police unless required by law 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 the **Insurer, iGO4** and their 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 **iGO4** will cease to collect data from the **WiseDriving Device**. After **Your WiseDriving** policy has been cancelled, or has expired, **You** may ask for the **WiseDriving Black Box** to be removed from **Your Car** subject to payment of the administration charge as described in the **WiseDriving Terms and Conditions**.

The **WiseDriving Self-installed Device** may be disposed of by **You** upon expiry or cancellation of **Your** policy and the App uninstalled.

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

DEREGULATION ACT 2015

As a result of the Deregulation Act coming into effect, the need for a **Certificate of Motor Insurance** to be delivered before a motorist is validly insured, for the purposes of the Road Traffic Act, has been removed. As such, failing to return a **Certificate of Motor Insurance** is also no longer an offence under the Road Traffic Act. A greater reliance will now be placed upon the Motor Insurance Database (MID) for identifying that the relevant **Cover** is in place for a motor vehicle. Ultimately, whether or not **You** are in receipt of a **Certificate of Motor Insurance** as a means to identify **Your Car**'s insurance is superseded by the information held on the Motor Insurance Database. As such, in order to confirm that **You** have effective motor insurance for **Your Car**, **We** strongly recommend that **You** check the Motor Insurance Database, which can be found at www.askmid.com

Please note that if **You** have any communications from **Us** regarding the cancellation of **Your** policy, the Motor Insurance Database (MID) will be updated in line with such communication. The holding of a **Certificate of Motor Insurance** no longer evidences that **You** have a valid and existing policy of insurance.

CREDIT SEARCHES

To ensure **We**, **iGO4** 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**, **iGO4** 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 behalf of **iGO4** by Cheshire Datasystems Limited (CDL) and will be recorded on **Your** credit report in CDL's name, however **We** and other credit providers may also carry out searches using **Our** own providers. **We**, **iGO4** 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**, **iGO4** 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.

PREVENTING AND DETECTING FRAUD

In order to protect **Your** interests and the interests of the vast majority of **Our** policyholders, **We** fully investigate all claims, and where fraud is detected **We** report to the authorities under the Proceeds of Crime Act (POCA).

In order to prevent and detect fraud **We** or **iGO4** may at any time:

- share information about **You** with other organisations and public bodies including the police, although **We** will not pass data generated by **Your WiseDriving Device** to the police unless required by law to do so;
- co-operate fully with the police authorities in the detection and prosecution of those involved in fraud;
- pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI);
- check and/or file **Your** details with fraud prevention agencies and databases, and if **You** give false or inaccurate information and **We** suspect fraud, **We** will record this.

The aim is to help insurers to check the information provided and also to prevent fraudulent claims. When **Your** request for insurance is dealt with, the registers will be searched. Under the conditions of **Your** policy, **We** must be told about any incident (such as an accident or theft) that may or may not give rise to a claim. In the event of a claim the information **You** supply together with any other information relating to the claim, will be put on the register and made available to participants.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. **We** and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit related accounts or facilities and recovering debt;
- checking details on proposals and claims for all types of insurance;
- completing credit searches and additional fraud searches, such as a driving licence check.

Please contact **iGO4** if **You** want to receive details of the relevant fraud prevention agencies. **We** and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

You may report information confidentially in respect of bogus/fraudulent claims to the **ABI Cheatline** on **0800 422 0421**. The Cheatline is manned by Crimestoppers 24 hours a day. All information can be reported anonymously and will be treated in the strictest confidence. The Cheatline is manned by experienced fraud investigators who may share the information with other interested parties such as the **Insurer** concerned (if known). Savings obtained from information provided to the Cheatline will help to reduce insurance premiums. More information can be provided if requested.

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, iGO4 House, Staniland Way, Peterborough, PE4 6JT enclosing the £10 administration fee made payable to **iGO4** Limited.

PART 1 - LEGAL LIABILITY TO THIRD PARTIES

WHAT IS COVERED

This policy covers **You** for all sums **You** become legally liable to pay for death of or injury to any other person and damage to any other person's property as a result of an accident involving **Your Car** detailed in the current **Certificate of Motor Insurance** and **Schedule**.

The **Cover** under this part of **Your** insurance also applies whilst a trailer or disabled mechanically propelled vehicle is attached to **Your Car**. Note that there is no **Cover** for loss of or damage to that trailer or disabled mechanically propelled vehicle.

We will also give this **Cover** to:

- any driver covered by the **Certificate of Motor Insurance** and **Schedule** who is driving **Your Car** with **Your** permission;
- any person travelling in or on, or getting into or out of **Your Car**;
- any person using, but not driving, **Your Car** with **Your** permission for social, domestic or pleasure purposes;
- **Your** employer or business partner, while **You** are driving **Your Car** on their business, not when the vehicle is owned, leased, hired or operated by them;
- The legal, personal representative of any person who has died, but who was covered under this part of the policy.

LEGAL COSTS AND EXPENSES

If **We** agree in writing beforehand **We** will pay:

- solicitors' fees if anyone **We** insure is represented at a coroner's inquest or fatal accident inquiry or is defending any proceedings in a high court or above; or
- legal services to defend anyone **We** insure in the event of proceedings being taken for manslaughter, reckless or dangerous driving causing death;
- other costs incurred with **Our** prior written approval.

We will only pay these legal costs if they relate to an incident that is covered under Part 1 of this policy.

If the **Certificate of Motor Insurance** includes business use, **We** will **Cover Your** employer if an accident happens when **Your Car** is being used on business.

We will pay for emergency treatment charges set out in the Road Traffic Acts. If this is the only payment **We** make, it will not affect **Your** no claim discount.

WHAT IS NOT COVERED UNDER THIS PART OF YOUR INSURANCE

We will not give **Cover**:

- to anyone driving **Your Car** who has never held a licence to drive it or who is disqualified from holding or obtaining such a licence;
- if a person who was not driving makes a claim and he/she knew that the person driving did not hold a valid driving licence;
- to any person who is entitled to cover under any other policy;
- to anyone who fails to comply with all of the terms and conditions of this policy in so far as they may apply;
- for death of or injury to any person arising out of and in the course of that person's employment by the person claiming under this Part of the policy except where such liability is required to be covered by the Road Traffic Acts;
- for damage, loss of use, or other loss to any car which is covered by this Part of the policy or any property which **You** or anyone else driving **Your Car** owns or is responsible for, or any trailer, caravan, or vehicle (or the contents thereof) while being towed or attached to **Your Car**;
- for death or bodily injury to the person driving or in charge of **Your Car** or to any person being carried in or on, getting onto or off, a trailer or vehicle being towed;
- for any claim resulting from carrying, preparing, selling or supplying of any goods, food or drink from **Your Car**.
- for any amount over £20,000,000 for any one claim or series of claims arising from one event that causes loss or damage to property. This limit is inclusive of all costs and expenses up to £5,000,000.

These limits do not apply to claims occurring in other countries where the Territorial Limits of this policy is operative if the minimum liability required by law in that country is greater. Please refer to Part 9 of this policy for more information regarding the Territorial Limits. Further information can also be found on the rear of the **Certificate of Motor Insurance**.

PART 2 - YOUR CAR - FIRE, THEFT OR ATTEMPTED THEFT

WHAT IS COVERED

We will pay for loss of or damage to **Your Car**, and its accessories and spare parts while they are fixed to or in **Your Car** or in **Your** private garage, caused by fire, theft, or attempted theft. Loss of or damage to **Your Car** under this part of the policy is covered whilst **Your Car** is with a member of the motor trade for its upkeep, overhaul or repair.

If **Your Car** is undriveable as a result of damage covered by this part of the policy We will pay the cost of taking it from the scene of the incident to the nearest competent repairer or **Your** home address as per **Your Schedule**. If **You** use a repairer recommended by **Us**, **You** will be provided with a courtesy car whilst **Your Car** is being repaired. This will be subject to availability and is NOT available if **Your Car** is written off or for accidents occurring outside the **United Kingdom**. After repairs We will pay the cost of delivering **Your Car** to **Your** address in the **United Kingdom** subject to **You** using our nominated approved repairer.

If **You** want, We will replace **Your Car** with a new car of the same make, model and specification if:

- **You** are the first registered keeper of the car; and
- **Your Car** has a recorded mileage no greater than 15,000 miles at the time of loss or damage; and
- **Your Car** is not imported, as defined in Conditions; Imported Vehicles in Part 12; and
- **Your Car** is under 12 months old at the time of the loss; and either
- **Your Car** is stolen and not recovered within 28 days of **You** telling **Us** about the theft; or
- the damage estimated by **Us** is more than 50% of the current list price.

If We do replace **Your Car**, **Your** old car will belong to **Us**. If the exact model of **Your Car** is not available, We will either offer **You** a similar car of identical list price or We will pay **You** instead as shown in the part What do We pay? in Part 4 of this booklet.

We will pay up to £150 for loss of or damage to permanently fitted in-car entertainment equipment, after taking off **Your Excess**, which includes radios, tape and CD/DVD playing equipment, satellite navigation systems, telephones, televisions, games consoles and screens. If this equipment forms part of the original vehicle specification and was fitted by the manufacturer of **Your Car** the amount of **Cover** is unlimited after taking off **Your Excess**. Any amount payable in respect of fitted in-car entertainment will not exceed the value of the equipment at the time of the loss or damage after making a deduction for wear and tear.

We will **Cover** the **WiseDriving Device** while it is in **Use** in **Your Car**, if **You** have a **WiseDriving Self-installed Device** **Your** mobile telephone will not be covered in the event of a claim. If **You** make a claim under **Your** policy for damage to or loss of the **WiseDriving Device** whilst in **Use** in **Your Car** and We agree to meet this claim, We will repair or, at **Our** option, replace the **WiseDriving Device** subject to the terms and conditions of **Your** policy.

WHAT IS NOT COVERED

We will not pay for any of the following:

- the **Excess** of any claim made under this part unless at the time of the loss or damage **Your Car** was in a locked garage which has been subjected to forcible and violent entry or exit;
- loss of value, wear and tear, or mechanical, electrical, electronic or computer failure or breakdown;
- loss of use of **Your Car**;
- loss of or damage to **Your Car** as a result of legal repossession;
- theft, or attempted theft, if **Your Car** keys (which include ignition cards, lock transmitters or any other form of vehicle entry device) are left on **Your Car** or in **Your Car**;

- loss or damage to **Your Car** or anything contained in **Your Car**, caused by theft or attempted theft, when **Your Car** is unattended and has been left unlocked or with any window left open.
- any loss or damage caused by theft or attempted theft if the security system fitted to **Your** vehicle at the time of the loss was not activated and working properly. **iGO4** may ask for keys used to activate/deactivate the alarm/immobiliser fitted to **Your Car** to be submitted to **Your Insurer** with the claim form;
- any loss or damage caused by theft or attempted theft if **Your Car** was fitted with a **WiseDriving Device** and the device has been tampered with or removed by **You** or any named driver;
- theft, or attempted theft, that involves somebody using trickery or deception to acquire **Your Car**; or loss of **Your Car** as a result of a buyer using any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectable, irrecoverable or irredeemable for any reason;
- any reduction in the value of **Your Car** as a result of it having been repaired;
- if **Your Car** is damaged and suitable parts or accessories are not available from stock in the **United Kingdom**, **We** may at **Our** option make a payment on a cash in lieu of repair basis. In this event the amount **We** will pay for new parts and accessories will be limited to the manufacturer's last list price in the country of origin of **Your Car** - Currency exchange rates will be those applicable at the date of the accident or loss. **We** will not be liable for the cost of importation of any necessary part or accessory into the **United Kingdom**;
- confiscation or requisition or destruction by or under order of any Government or Public or Local Authority;
- loss of or damage to **Your Car** arising from it being taken by, or driven by, a person who was not an insured driver under the policy, who is a member of **Your** family or household, or any other person known to **You** unless **You** can prove that the driver intended to permanently deprive **You** of **Your Car**;
- any amount in excess of £250 relating to sign writing, advertisements, logos or specialised artwork;
- any statutory police recovery and storage charges. **You** will need to pay these directly to the police before **Your Car** is released.
- any fire damage resulting from malicious acts or vandalism if the **Cover** under the policy is third Party Fire or Theft.

PART 3 - YOUR CAR - ACCIDENTAL DAMAGE

WHAT IS COVERED

We will pay for accidental or malicious damage to **Your Car**, and its accessories and spare parts while they are either fixed to or in **Your Car** or in **Your** private garage, which is not caused by fire, theft or attempted theft. Loss of or damage to **Your Car** under this Part of this policy is covered whilst **Your Car** is with a member of the motor trade for its upkeep, overhaul or repair.

If **Your Car** is undriveable as the result of damage covered by this part of the policy **We** will pay the cost of taking **Your Car** from the scene of the incident to the nearest competent repairer or **Your** home address as per **Your Schedule**. After repairs **We** will pay the cost of delivering **Your Car** to **Your** address in the **United Kingdom** subject to **You** using our nominated approved repairer.

If **You** use a repairer recommended by **Us** **You** will be provided with a courtesy car whilst **Your Car** is being repaired. This is subject to availability.

You will not be provided with a courtesy car if **Your Car** is:

- a total loss;
- stolen and unrecovered; or
- if the loss or damage occurred outside the **United Kingdom**.

If **You** want, **We** will replace **Your Car** with a new car of the same make, model and specification if:

- **You** are the first registered keeper of **Your Car**; and
- **Your Car** has a recorded mileage no greater than 15,000 miles at the time of loss or damage; and
- **Your Car** is not imported, as defined in Conditions; Imported Vehicles in Part 12; and
- **Your Car** is under 12 months old at the time of the loss; and
- **Your Car** suffers damage estimated by **Us** which is more than 50% of the current list price.

If **We** do replace **Your Car**, **Your** old car will belong to **Us**. If the exact model of car is not available, **We** will either offer **You** a similar car of identical list price or **We** will pay **You** instead as shown in the part What do **We** pay? in Part 4 of this policy booklet.

We will pay up to £150 for loss of or damage to permanently fitted in-car entertainment equipment, after taking off **Your Excess**, which includes radios, tape and CD/DVD playing equipment, satellite navigation systems, telephones, televisions, games consoles and screens. If this equipment forms part of the original vehicle specification and was fitted by the manufacturer of **Your Car** the amount of **Cover** is unlimited after taking off **Your Excess**. Any amount payable in respect of fitted in-car entertainment will not exceed the value of the equipment at the time of the loss or damage after making a deduction for wear and tear.

We will cover the **WiseDriving Device** while it is in **Use** in **Your Car**. If **You** have a **WiseDriving Self-installed Device** **Your** mobile telephone will not be covered in the event of a claim. If **You** make a claim under **Your** policy for damage to or loss of the **WiseDriving Device** whilst installed in **Your Car** and **We** agree to meet this claim, **We** will repair or, at **Our** option, replace the **WiseDriving Device** subject to the terms and conditions of **Your** policy.

WHAT IS NOT COVERED

We will not pay for any of the following:

- the total **Excess** shown on the **Schedule**;
- loss of value, wear and tear, mechanical, electrical, electronic or computer failure or breakdown;
- loss of use of **Your Car**;
- damage to tyres by braking, punctures, cuts or bursts;
- damage caused by frost;
- any reduction in the value of **Your Car** as a result of it having been repaired;
- loss of or damage that occurs if **Your Car** keys (which include ignition cards, lock transmitters or any other form of vehicle entry device) are left in or on **Your Car**;
- loss or damage to **Your Car** or anything contained in **Your Car**, caused by theft or attempted theft, when **Your Car** is unattended and has been left unlocked or with any window left open;
- if **Your Car** is damaged and suitable parts or accessories are not available from stock in the **United Kingdom**, **We** may at **Our** option make a payment on a cash in lieu of repair basis. In this event the amount **We** will pay for new parts and accessories will be limited to the manufacturer's last list price in the country of origin of **Your Car** - Currency exchange rates will be those applicable at the date of the accident or loss. **We** will not be liable for the cost of importation of any necessary part or accessory into the **United Kingdom**;
- confiscation or requisition or destruction by or under order of any Government or Public or Local Authority;
- loss of or damage to **Your Car** arising from it being taken by, or driven by, a person who is not an insured driver under the policy, but was a member of **Your** family or household, or any other person known to **You** unless **You** can prove that the driver intended to permanently deprive **You** of **Your Car**;
- any amount in excess of £250 relating to sign writing, advertisements, logos or specialised artwork;
- any statutory police recovery and storage charges. **You** will need to pay these directly to the police before **Your Car** is released;
- deliberate damage caused by **You** or by any person who is driving **Your Car** with **Your** permission;
- loss or damage caused by an inappropriate type or grade of fuel being used.

PART 4 - WHAT DO WE PAY?

At **Our** choice **We** will pay:

- the cost of repairing **Your Car**; or
- the cost of replacing **Your Car**; or
- the amount of the loss of or damage to **Your Car**.

The most **We** will pay is the **Market Value** of the vehicle immediately before the loss or damage.

If **Your Car** is under a hire purchase or leasing agreement, **We** will pay the owner named in the agreement. When **We** have done this **Our** responsibility under the **Contract** will end.

We will not pay more than the manufacturer's list price for any part or accessory (plus the cost of fitting).

We may use warranted replacement parts, which are not supplied by the manufacturer of **Your Car**.

If **We** settle the claim as a total loss, **We** can keep what is left of **Your Car** (the salvage).

PART 5 - REPAIR OR REPLACEMENT OF GLASS

WHAT IS COVERED

- damage to **Your Car**'s glass;
- any scratches to the bodywork caused by the glass breaking. This includes damage to all windows, the windscreen and glass sunroofs.

If glass damage is the only damage **You** are claiming for, it will not affect **Your** no claim discount.

Glass damage

If **You** have comprehensive **Cover**, **You** should call the Accident Action Line on **0333 241 9566**. **iGO4** will take details and put **You** in touch with **Our** approved glass repairer. Remember to ask if the glass can be repaired as this can save **You** money.

Glass replacement/repair

If **We** replace or repair the glass, **Cover** is unlimited and **You** pay only the **Excess** shown in the **Schedule**. Please refer to the **Excess** section and any Endorsements for full details of any **Excess** that may apply.

WHAT IS NOT COVERED

This section of **Your** policy does not cover damage to any of the following:

- roof panels; or
- winding mechanisms; or
- lights and/or reflectors, even if they are made of glass; or
- if **Your Car** is damaged and suitable parts or accessories are not available from stock in the **United Kingdom**, **We** may at **Our** option make a payment on a cash in lieu of repair basis. In this event the amount **We** will pay for new parts and accessories will be limited to the manufacturer's last list price in the country of origin of **Your Car** - Currency exchange rates will be those applicable at the date of the accident or loss. **We** will not be liable for the cost of importation of any necessary part or accessory into the **United Kingdom**.

If **You** choose not to use **Our** approved glass repairer, **Cover** may be limited and **You** may be required to pay an increased **Excess**. Please refer to any Endorsements in the **Schedule**.

PART 6 - PERSONAL BELONGINGS

WHAT IS COVERED

We will pay **You**, or at **Your** request the owner of the property, up to £400 for clothing and personal belongings if they are stolen or damaged while they are in **Your Car**.

WHAT IS NOT COVERED

We will not pay for any of the following:

- jewellery or furs;
- money, stamps, tickets, documents or securities;
- tools, goods, samples or any equipment carried in connection with any trade or business;
- property insured under any other **Contract** of insurance;
- theft of items carried in an open or convertible car, unless kept in a locked boot;
- theft of items from an unlocked vehicle;
- loss or damage to laptops, mobile telephones, smart phones, tablets, portable satellite navigation systems or radar detection equipment;
- theft of personal belongings unless kept out of sight in a locked boot or glove compartment.

PART 7 - PERSONAL ACCIDENT

WHAT IS COVERED

We will pay £5,000 if **You**, or **Your Spouse** or **Civil Partner**, or both of you are injured as a result of an accident during the **Period of Insurance**, while travelling in or getting into or out of any private motor car, and the accident results within three months in:

- death; or
- loss of any limb; or
- permanent loss of all sight in one or both eyes.

The most **We** will pay for any one person is £5,000 in any one **Period of Insurance**.

We will also pay £2,500 in respect of any other person who dies as the direct result of an accident while travelling in or getting into or out of **Your Car**.

WHAT IS NOT COVERED

- death or injury caused by suicide or attempted suicide;
- anyone who is under the influence of alcohol or drugs at the time of the accident;
- anyone not complying with the law regarding seat belts at the time of the accident.

PART 8 - MEDICAL EXPENSES

If there is an accident and anybody in **Your Car** is injured, **We** will pay medical expenses of up to £200 for each person injured. If this is the only payment **We** make it will not affect **Your** no claims discount.

PART 9 - TERRITORIAL LIMITS

WHERE YOUR COVER APPLIES

The **Cover** shown on the **Schedule** applies throughout the **United Kingdom** and when **Your Car** is in transit within the **United Kingdom** or between ports in the **United Kingdom**.

In addition this policy gives the minimum cover required by law to use **Your Car** in:

- any country which is a member of the European Union (EU);
- any other country which the Commission of the European Union approves as meeting the requirements of Article 8 of the European Union Directive on Insurance and Civil Liabilities arising from the use of motor vehicles (No.2009/103/EC).

Please refer to the second page of the **Certificate of Motor Insurance** for more information, or call **iGO4** if any clarification is needed.

TRAVELLING ABROAD

We will provide **Your** policy **Cover** for foreign travel for up to the number of days shown on the **Schedule** in any one **Period of Insurance**, provided **Your Car** is taxed, registered and normally kept in the **United Kingdom**, and **You** keep a permanent home in the **United Kingdom**.

We will also provide **Cover** while **Your Car** is being transported by rail, air, inland waterway, the Channel Tunnel or by a recognised sea route to any country where this insurance operates and the journey time does not normally exceed 65 hours.

If **Your Car** becomes un-driveable as a result of loss or damage covered by this policy **We** will also pay the cost of delivering it to **Your** address in the **United Kingdom**.

We will also pay customs duty if **Your Car** is damaged and **We** decide not to return it to this country after **You** make a claim under **Your Contract**.

Please note: that in the case of the **WiseDriving Self-installed Device** **We** will not be liable for any data upload charges. Please refer to **Your** mobile phone provider for instructions on how to upload data while travelling abroad.

PART 10 - MAKING A CLAIM

If **You** need to make a claim, phone the Customer Claim Line on **0800 008 6709**. **Five important points to help You after an accident:**

- make a note of the registration number of any vehicles involved, and any witnesses;
- do not admit responsibility;
- ask for the names, addresses and telephone numbers of all people involved including any passengers in the **Third Party** vehicle and details of any property damaged;
- if **You** have a mobile phone fitted with a camera, take photographs of the scene and vehicles;
- if anyone other than **You** is injured in the accident, **You** must show the **Certificate of Motor Insurance** to the police. If **You** cannot do this at the time of the accident, take it to the police within 24 hours.

WISEDRIVING BLACK BOX

If **You** vehicle is stolen and a **WiseDriving Black Box** is in use:

- **You** must first contact the police and obtain a Police Crime Reference Number; when using the **WiseDriving Black Box**, **You** must arrange for the **WiseDriving Black Box** tracking functionality to be activated by calling the **WiseDriving Black Box** Operating Centre, the number is **0333 014 3457** and can also be found in Useful Information at the front of this document;
- **You** will be asked to confirm the Police Incident number to the Operating Centre;
- when **You** call the Customer Claim Line to report **Your** claim, **You** will be asked to confirm that **You** have activated the **WiseDriving Black Box** tracking functionality and the Police Incident number given by the police when **You** reported the theft to them.

CLAIMS CONDITIONS

You must:

- notify **Us** of any accident and provide **Us** with full details as soon as possible;
- send **Us** any correspondence **You** receive (including any writ or summons) without delay and unanswered;
- tell **Us** about any future prosecution, coroner's inquest or fatal accident inquiry involving anyone covered by this policy;
- not make any admission, offer, promise, payment without **Our** written consent. This applies to any person (or on behalf of any person) claiming under this policy;
- co-operate fully with **Us** on all matters concerning the handling and settlement of any claim.

We shall be entitled to conduct the defence or settlement of any claim and to instruct the solicitors of **Our** choice to act for **You** in any proceedings. In circumstances where it is considered appropriate to do so **We** will be entitled to admit liability on behalf of **You** or any person claiming under the policy. Such admissions may be made prior to or after the commencement of proceedings in relation to any event likely to give rise to a claim under the policy. **We** will be entitled to take action, at **Our** expense, to get back any payment **We** have made.

If **Your Car** is not driveable following an accident **Your Insurer** may, subject to availability, terms and conditions, provide **You** with the use of a courtesy car.

RIGHT OF RECOVERY

The law of any country in which this **Contract** applies may make **Us** pay amounts which are not covered by this **Contract**. **You** must refund these amounts.

FRAUD

If **Your** claim is in anyway dishonest or exaggerated **We** will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You**.

PART 11 - NO CLAIM DISCOUNT

If no claim has been made against this policy during the current insurance year, **We** will give **You** a discount according to the current scale at the time of renewal of this policy.

If **We** make a payment that **We** cannot get back from another person, **We** will reduce **Your** no claims discount even if **You** were not to blame.

Your no claims discount will be reduced in accordance with the **Insurer** scale applicable at such a time and shown on the **Schedule**.

Your no claim discount will not be affected in the following circumstances:

- if **You** only claim for a broken windscreen or windows;
- if **We** only have to pay an emergency medical treatment fee.

You cannot transfer **Your** no claims discount to someone else.

PROTECTED NO CLAIMS DISCOUNT

This will only apply if **You** have selected this option. Please see the **Schedule** for details.

PART 12 - CHILD CAR SEAT

If **Your Car** is involved in an accident, fire, theft or attempted theft and **You** have a child's car seat or booster fitted in **Your Car** **We** will pay for the cost of a replacement of a similar model and standard even if there is no apparent damage, subject to **You** providing the purchase receipt for the original item. Unless the child's car seat or booster has been stolen, it should be made available for inspection.

PART 13 - LOSS & THEFT OF KEYS

We will pay for the replacement costs of the keys to **Your Car** or other ignition devices, including the replacement of all locks, if lost or stolen, up to the value of £300. This is subject to them not being left in, on or attached to the **Car** while left unattended, or if reasonable care was not taken to prevent their loss.

PART 14 - HOTEL EXPENSES & ONWARD TRAVEL

Following an immobilising incident covered under Part 3 of this policy **We** will reimburse costs up to £60 per person (£300 maximum for all occupants of the vehicle) for the following:

- One night's hotel accommodation on the day of the incident for the occupants of **Your Car** where the loss of use causes an unexpected overnight stop

Or

- Travel expenses for all occupants of **Your Car** towards reaching your planned destination within the territorial limits of this policy.

You will be required to pay for **Your** travel or accommodation expenses **Yourself** and submit receipts for **Us** to reimburse **You**. The above cover is only available within the territorial limits of this policy and there will be no cover for food, drinks, newspapers or telephone calls during your overnight stay.

PART 15 - UNINSURED DRIVER BENEFIT & VANDALISM PROMISE

UNINSURED DRIVER BENEFIT

If **You** are involved in a non-fault accident with another motorist who isn't insured **We** will reinstate **Your** no claim discount and reimburse any **Excess** once **We** have established that the driver of the other vehicle was uninsured and the accident was not **Your** fault. So **We** can do this **We** will need:

- Registration Number, Make, Model and Colour of the other vehicle
- Where possible the other party's name and address.

VANDALISM PROMISE

Any claim caused as a result of vandalism that is malicious and deliberate will not impact **Your** no claims discount and **We** will not charge **You Your Excess**. This is providing:

- **You** have reported the incident to the police within 24 hours of the event and sent **Us Your** crime reference number
- The damage has not been caused by **You**, a member of **Your** family or anybody insured by the policy.

Please note that **Your** no claims discount will be affected if **You** are unable to provide **Us** with **Your** crime reference number.

PART 16 - TOP UP MILES

Your policy provides cover up to the number of miles purchased by **You** when **You** took **Your** insurance out. The **WiseDriving Device** in **Your Car** is used to record the number of miles driven by **Your Car** and **You** will be able to monitor the miles **You** have driven via email updates and on the **WiseDriving** dashboard.

If **You** are likely to exceed the mileage declared by **You** during the current annual period of insurance **You** will be contacted by **WiseDriving** customer services and offered one of the following options:

- You** may purchase top up miles for an additional premium. The premium quoted for the extra top up miles may reflect where, when and how you have been driving.
- You** may leave **Your Car** parked for the remainder of the current period of insurance or until such time as **You** do top up **Your** mileage.

Your failure to agree to one of the options detailed above within 7 days will result in the cancellation of cover.

PART 17 - GENERAL CONDITIONS

KEEPING TO THE TERMS OF THIS POLICY

We will only give **Cover** under this policy if:

- any person claiming under it has met all the conditions in the **Contract** in so far as they can apply; and
- the information given and the declaration accepted on the **Statement of Facts** are complete and correct to the best of **Your** knowledge and belief.

YOUR WISEDIVING DEVICE

It is a condition of this policy that **You** have a fully operational **WiseDriving Device** in **Use** in **Your Car** and that it remains in **Use** at all times.

The **WiseDriving Device** is owned by **iGO4** and licensed to **You** for the purpose of this **Contract**. **iGO4**, not the **Insurer**, is responsible for the installation, operation and removal, if requested, of the **WiseDriving Black Box**.

iGO4 cannot accept liability for damage to **Your Car** caused by **Your** installation of a **WiseDriving Self-installed Device**.

A **WiseDriving Device** must be in **Use** within 14 days of the purchase date of the policy and within 14 days of the date **You** notify **Us** of any change to the vehicle under the policy. If a **WiseDriving Device** is not in **Use** during this period, **We** may cancel the policy in accordance with Part 17 General Conditions.

In the case of a **WiseDriving Black Box**, 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 specified in the **WiseDriving Terms and Conditions**.

At the time of the installation **You** should provide the approved installation engineer with the following documentation: V5C Vehicle Log Book and proof of **Your** No Claim Discount (if applicable).

More information about the **WiseDriving Device** and how it affects **Your** premium is included in the **WiseDriving Terms and Conditions**.

LAW APPLICABLE TO THE CONTRACT

You 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 the **Contract** will apply. If **You** are not resident in the **United Kingdom**, the law which will apply will be the law of England and Wales.

OTHER INSURANCE

If **You** have other insurance which would **Cover** a claim made under this policy, **We** will only pay **Our** share of the claim. This does not apply to Personal Accident under Part 7 of this policy.

PROVISIONAL LICENCE

When **Your Car** is being driven by a provisional licence holder they must meet all the conditions of the licence.

CHANGING YOUR CAR

If **You** replace **Your Car** or get an additional car **You** must tell **iGO4** immediately because the only car covered by this policy is the one **You** told **Us** about and **We** accepted, as shown in **Your** current **Schedule**.

WISEDIVING BLACK BOX

If **You** replace **Your Car** **You** will be required to have a new **WiseDriving Black Box** fitted, which will incur an administration fee as shown in the **WiseDriving Terms and Conditions**.

WISEDIVING SELF-INSTALLED DEVICE

In the case of the **WiseDriving Self-installed Device**, once **You** have informed **iGO4** of the change of vehicle, **You** may transfer the **WiseDriving Self-installed Device** to **Your** new vehicle. The transfer of the **WiseDriving Self-installed Device** will not incur a fee.

LEGAL PROCEEDINGS

This insurance does not provide any **Cover** for liability, costs or expenses in respect of any proceedings brought against **You** or judgement passed in any court outside of the **United Kingdom**, unless the proceedings or judgement arise out of **Your Car** being used in a foreign country which **We** have agreed to extend this insurance to **Cover** and the proceedings are brought and judgement is made in such country.

GOVERNING LAW

We will not be liable for any proceedings or judgment made in any court outside the **United Kingdom**, unless the judgment comes from a court of a foreign country to which **We** have agreed to extend **Cover**.

HIRE PURCHASE

If, to **Our** knowledge, **Your Car** is subject to a hire purchase or leasing agreement, any payment will be made to the owner described in that agreement whose receipt will be a full and final discharge to **Us**.

CAR SHARING

This **Contract** covers **You** using **Your Car** for carrying passengers and receiving money for social or similar purposes as long as:

- the car does not carry more than the permitted number of persons for the car to operate safely; and
- the passengers are not being carried as part of a business; and
- **You** do not make a profit from the total amount paid for the journey.

IMPORTED VEHICLES

If **Your Car** is defined by the Department of the Environment, Transport and the Regions (DETR) as a “personal import” or “very low volume” import and was imported from outside the European Union, insurance is provided on the understanding that **Your Car** conforms with the type approval regulations defined by the DETR effective at the time of importation to the **United Kingdom**.

In the event of **Your Car** being damaged beyond economical repair, or following theft where **Your Car** is not recovered, the basis of settlement of any claim under Part 2 or Part 3 of this policy will be **Market Value** of **Your Car** in the **United Kingdom** at the time of the loss or damage. The amount payable will not exceed the amount shown on the purchase receipt for the vehicle or the declared value, whichever is the lower.

LOOKING AFTER YOUR CAR

You must take all precautions to:

- prevent injury, loss or damage; and
- keep **Your Car** in a roadworthy condition.

When left unattended, **Your Car** must be locked and secure and the ignition key removed. If **You** do not do this, **We** may not pay a claim.

CANCELLING YOUR POLICY

CANCELLATION BY YOU DURING THE ‘COOLING OFF PERIOD’

You have the statutory right to cancel **Your** policy within 14 days from the day of the purchase or renewal of the **Contract** or the date on which **You** receive the policy or renewal documentation whichever is the latter. If **You** pay **Your** premium by instalments, cancellation of this policy within the ‘cooling off period’ will also cancel **Your** credit agreement. **Your** policy will be cancelled from the date **You** request or the date **We** receive **Your** notification whichever is the latter.

Where this happens, provided **Cover** has not yet commenced **You** will be entitled to a full refund of the premium paid. Alternatively, if **Cover** has commenced then **You** will receive a proportionate refund of the premium paid for the unexpired portion of the period of **Cover** less any agreed charges detailed in the **WiseDriving Terms and Conditions**, unless a total loss claim has been reported and then the full premium must be paid.

iGO4 will also cancel any additional products **You** may have purchased alongside this policy, such as breakdown **Cover** and legal protection, and a full refund of the additional product premium will be paid.

CANCELLATION BY YOU AFTER THE ‘COOLING OFF PERIOD’

You may cancel this policy after the 14 days ‘cooling off period’ by contacting **iGO4**. **Your** policy will be cancelled from the date **You** request or the date **We** receive **Your** notification whichever is the latter.

A proportionate refund of any premium paid, less agreed charges detailed in the **WiseDriving Terms and Conditions** will be allowed providing that there has not been a claim made against the policy in the current **Period of Insurance**.

If **You** cancel this policy and there has been a claim during the current **Period of Insurance** or an incident that may give rise to a claim **We** will not refund any premium.

If the premium is being paid by instalments, the outstanding balance under **Your** credit agreement including any interest charges will become payable by **You**. For further information regarding **Your** interest charges please refer to **Your** credit agreement.

No refund is available for additional products **You** may have purchased alongside this policy, when the policy is cancelled after the ‘cooling off period’.

CANCELLATION BY US

General Terms

We or **iGO4** may cancel **Your** policy at any time if there are valid grounds for doing so. Except in the event of fraud or other exceptional circumstances, **We** will provide **You** 7 days’ notice of cancellation in writing by e-mail or letter. Reasons for cancellation may include but are not limited to:

- where **You** are required to send **Us** or **iGO4** information such as proof of no claims in accordance with the terms of **Your** policy and **You** fail to do so;
- where **We** or **iGO4** identify misrepresentation or suspect fraud;
- use of threatening or abusive behaviour or language, or intimidation or bullying of **Our** or **iGO4** staff;
- on non-payment of premium. Where **iGO4** or **Your** premium finance provider has been unable to collect a premium payment they will contact **You** to request payment. If payment is not received as required, the policy will be cancelled;
- if **You** or anyone else covered by this policy has not met the terms and conditions of this **Contract**;
- if **You** have three **Extreme Speeding Events** in any **Period of Insurance**;
- if **We** detect **You** have exceeded the speed limit by a significant amount;
- if **Your Driving Behaviour Score** falls below 30 and **You** do not make improvements when asked to do so in any **Period of Insurance**;
- if **You** or anyone acting on **Your** behalf is found to have tampered with the **WiseDriving Device**;
- if a change **You** make to **Your** policy means that **We** are unable to continue to provide **Cover**.

WISEDRIVING BLACK BOX

- where iGO4 or their appointed installation specialist has been unable to arrange with **You** to install the **WiseDriving Black Box** within 14 days of the policy purchase date;

WISE DRIVING SELF-INSTALLED DEVICE

- where the **WiseDriving Self-installed Device** is not in **Use** within 14 days of the policy purchase date;
- where the **WiseDriving App** is not installed and continuously in **Use** throughout the term of **Your** policy.

If the **Schedule** shows **Your** policy is underwritten by Aviva, then please refer to the **Endorsement** section of the **Schedule** for an additional cancellation wording.

A proportionate refund of any premium paid, less agreed charges detailed in the **WiseDriving Terms and Conditions** will be allowed providing that there has not been a claim made against the policy in the current **Period of Insurance**. If there has been a claim during the current **Period of Insurance** or an incident that may give rise to a claim no refund of premium will be given.

If the premium is being paid by instalments, the outstanding balance under **Your** credit agreement including any interest charges will become payable by **You**. For further information regarding **Your** interest charges please refer to **Your** credit agreement.

If **We** cancel **Your** policy on the grounds of fraud, cancellation may be immediate and **We** may keep any premium **You** have paid. **We** may also inform the police of the circumstances.

PART 18 - GENERAL EXCEPTIONS

This policy does not **Cover**:

- Any injury, loss or damage occurring while **Your Car** is being:
 - driven by any person or used for any purpose not allowed by the **Certificate of Motor Insurance**;
 - driven by **You**, unless **You** hold a licence to drive **Your Car**, or have held a licence and are not disqualified from holding or obtaining one;
 - driven with **Your** consent by anyone who **You** know does not hold a licence to drive **Your Car** unless they have held a licence and they are not disqualified from holding or obtaining one;
 - driven by **You** or any person authorised by **You** to drive **Your Car** should it be proved to the satisfaction of the **Insurer** that the driver was driving under the influence of drink or drugs. A conviction under the relevant law (including convictions for the offence of failing to supply specimens of breath, urine or blood) shall be deemed to be conclusive evidence of the condition of the driver at the time and date of the occurrence giving rise to the conviction;
 - driven in an unsafe, un-roadworthy or damaged condition or does not have a valid MOT certificate when needed;
 - driven by or in the custody or control of a person not complying with the terms or limitations of the driving licence held.
- loss of or damage to **Your Car** caused directly by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.
- any loss or damage caused by:
 - earthquake;
 - riot and civil commotion happening outside of the **United Kingdom**.

- any liability that **You** have agreed to accept unless **You** would have had that liability anyway;
- any consequence of war, invasion, act of foreign enemy, hostilities (whether war is or is not declared), civil war, rebellion, revolution, insurrection or military or usurped power, other than as required by the Road Traffic Acts;
- any loss or destruction of or damage to any property or any resulting loss or expense or any legal liability directly or indirectly caused by or contributed to or arising from:
 - ionising radiations or contamination by radioactivity from irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.
- any accident, injury, loss or liability of any kind arising from the use of any vehicle in or on any part of an aerodrome or airport, airfield or establishment provided for the take-off and landing of aircraft or the movement of aircraft on the surface; aircraft parking aprons including the associated surface road and ground equipment parking areas, or those parts of passenger terminals of an international airport which come within the Customs examination area. These excluded areas do not include public car parking areas or access roads leading to them which are open to public use.
- any liability arising out of acts of terrorism as defined in Part 1 of the Terrorism Act 2000 or any subsequent amendments to this legislation, except as is necessary to meet the requirements of the Road Traffic Acts. In territories other than the **United Kingdom** the definition contained in the Terrorism Act 2000 or subsequent amendments to this legislation will be deemed to be the applicable definition.
- any liability, injury, loss or damage caused directly or indirectly by:
 - pollution; or
 - contamination;
 - unless the pollution or contamination is directly caused by one incident at a specific time and place during the **Period of Insurance** and is:
 - sudden;
 - identifiable;
 - not deliberate; and
 - unexpected.

We will consider the pollution to have happened at the time the incident took place.

- This policy will not provide cover for any loss, damage or any liability, whatsoever whilst **Your Car** is being driven by or in the charge of a driver described on **Your Certificate of Motor Insurance** as an insured driver, or any person if they are driving with an alcohol level in excess of the legal limit; driving whilst unfit through drink or drugs; whether prescribed or otherwise; or, fail to provide a blood, urine or breath specimen when required to do so, without lawful reason.
- This policy will not provide cover for any loss, damage or any liability whatsoever incurred with the consent or connivance of the insured or arising out of the deliberate use of **Your Car** to cause damage to other vehicles or property; and/or to cause injury to any person; and/or to put any person(s) in fear of injury; and/or to commit suicide.
- This policy will not provide cover for any loss, damage or any liability whatsoever if **Your Car** is used on the Nurburgring Nordschleife, or for racing normally or informally against another motorist, pace-making, competitions, rallies, track days, trials or tests, speed trials or speed tests, either on a road, track, or at an off-road 4x4 event.

PART 19 - COMPLAINTS PROCEDURE

iGO4 is proud of its reputation for fairness in the way it deals with its customers. However, occasionally disputes or misunderstandings can happen. If **You** have any enquiry or complaint about **iGO4** or **Your WiseDriving Device** or **Your** policy or a claim made under it, **You** should first telephone Customer Services on **01733 308358**.

Or write to...

The Customer Service Manager
WiseDriving Insurance
iGO4 Limited
iGO4 House
Staniland Way
Peterborough
PE4 6JT

Email: complaints@iGO4.com

Please include **Your** name and address to help **Us** deal quickly with **Your** enquiry. The majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further.

If **Your** complaint is about the **Insurer**, **iGO4** can provide **You** with details so that **You** can contact the Chief Executive of the **Insurer** identified on the **Schedule** and **Certificate of Motor Insurance**. If **You** are dissatisfied with the final response to **Your** complaint, **You** can contact the Financial Ombudsman Service for help and advice.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: **0800 023 4567** from a landline or **0300 123 9123** from a mobile

Website: www.financial-ombudsman.org.uk

Alternatively **You** can refer **Your** complaint to the Financial Ombudsman Service via the EU Online Dispute Resolution Platform at www.ec.europa.eu/consumers/odr/

Please note that **You** have six months from the date of the final response in which to refer **Your** complaint to the Financial Ombudsman Service. Referral to the Financial Ombudsman Service will not affect **Your** right to take legal action against **iGO4** or the **Insurer**.

For our joint protection, calls may be monitored or recorded.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

If **Your Insurer** or **iGO4** were unable to meet their obligations **You** might be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about the Scheme is available from the FSCS website at www.fscs.org.uk or by calling **iGO4**.

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

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