

INTELLIGENT CAR INSURANCE POLICY

YOUR PRIVATE 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're** insured for, useful phone numbers and how to make a claim. **You'll** also find full details about what to do in the event of an accident or windscreen damage – just follow **Our** simple steps and we'll take care of everything else.

This insurance is a **Contract of Indemnity** between the **Insurer** and **You**, the insured.

You confirm that the information **You** have given for the purpose of entering into the **Contract** is true to the best of **Your** knowledge and belief. 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.

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 agree to tell **Us** immediately if there are any changes to the information set out in the **Statement of Fact, Certificate of Motor Insurance** or on your **Schedule**. You also agree to 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 of the people insured, or to be insured.
- A change of **Your Car**.
- Any modifications to **Your Car**.
- Any change affecting ownership of **Your Car**.
- Any change in the way that **Your Car** is used.

If you are in any doubt, please contact **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 your policy, 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.

Data Protection

It is a condition of this insurance that **You** and all other people covered by this insurance read and accept the terms in this data protection notice. This notice explains how **We, iGO4 Limited, Wunelli Limited** and others may use **Your** details including those generated by the **WiseDriving Box** and tells **You** about the systems and databases **We** (and others) have in place to detect and prevent fraud.

You must tell **iGO4 Limited** about any incident (such as an accident, fire or theft), whether or not **You** will make a claim. When **You** tell **iGO4 Limited** about an incident, they will pass information about it to the **Insurer** and relevant agencies. **We** may search the databases held by those agencies when **You** apply for insurance or make a claim.

We and **iGO4 Limited** 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.

Insurance Administration

Information **You** supply may be used for the purposes of insurance administration by **iGO4 Limited**, the **Insurer**, its associated companies and agents, by reinsurers and **Wunelli Limited**. It may be disclosed to other regulatory bodies for the purposes of monitoring and/or enforcing **iGO4 Limited's** and the **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 insurers (such as loss adjusters or investigators). In order to assess the terms of the insurance contract or administer claims that arise, **iGO4 Limited** and the **Insurer** may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By purchasing this policy **You** are giving **Your** consent to such information being processed by **iGO4 Limited**, the **Insurer**, **Wunelli Limited** and their agents. With limited exceptions, **You** have the right to access and if necessary rectify information held about **You**.

iGO4 Limited uses a third party to securely store **Your** card details in accordance with industry standards. Unless **You** have advised otherwise **iGO4 Limited** 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. In all cases **iGO4 Limited** will advise **You** of their intention to take payment and give **You** the opportunity to make alternative arrangements if necessary.

WiseDriving Box Data

Use of the **WiseDriving Box** data:

This section describes how **iGO4 Limited, Wunelli Limited** and their **Service Partners** use the information collected by the **WiseDriving Box**.

If **You** sell **Your Car** **You** must ensure that the new owner of the vehicle is aware that it has a **WiseDriving Box** fitted and that the vehicle movements will be tracked. **You** must ask the new owner of the vehicle to contact **iGO4 Limited** so that they can provide consent to allow **Wunelli** to continue collecting **WiseDriving Box** data.

You have the right to withdraw **Your** consent to the use by **iGO4 Limited, Wunelli Limited** and its **Service Partners** of the **WiseDriving Box** data at any time by calling **iGO4 Limited**, however this will be taken as cancellation of the policy and a cancellation fee will apply, as specified in **Your** Terms and Conditions document.

What data is captured by the WiseDriving Box?

For the purposes of providing **You** with **Cover** under this WiseDriving policy, a telematics device, (**WiseDriving Box**) will be fitted to **Your Car** to record information about driving behaviour. **We, iGO4 Limited, Wunelli Limited** and their **Service Partners** will process this information securely.

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

How will the Insurer and iGO4 Limited use the WiseDriving Box data?

iGO4 Limited will use the **WiseDriving Box** data for the purpose of providing **You** with **Your** policy and ensuring that **You** are paying a premium that is reflective of **Your** driving performance.

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

- To contribute towards the calculation and charging of **Your** insurance premium based upon actual vehicle usage and driving behaviours;
- If **You** make a claim under **Your** policy, to help provide further clarification as to the circumstances of the claim;
- To provide **You** with the Theft Tracking on Demand service and any other additional services requiring use of the **WiseDriving Box** which **iGO4 Limited** (and their **Service Partners**) may offer **You** and **You** may agree to take up from time to time;
- To help understand safe driving behaviours which **iGO4 Limited** will use to develop underwriting of this product and to inform development of similar products;

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

1. Where **You** have provided **Your** agreement;
2. To its **Service Partners** for operational reasons and for the processing and analysis of **WiseDriving Box** data;
3. If **iGO4 Limited** is required by law to disclose the information, such as to regulators or if a court order is issued;
4. To **Wunelli Limited** as detailed below.

iGO4 Limited will not pass the **WiseDriving Box** data to the police unless required by the police to do so.

In order to process and analyse driving habits, anonymised data collected from the **WiseDriving Box** will be transferred to agents who provide a service to **iGO4 Limited** in another country outside the European Economic Area. **iGO4 Limited** will ensure that they agree to treat this data with the same level of protection as in the EEA.

How will Wunelli Limited use the WiseDriving Box data?

The information collected by the **WiseDriving Box** and some of the information provided by **You** at the point of application, such as age, gender, marital status, the VIN number, make, model and engine size of **Your Car** will be used by **Wunelli Limited** and its agents for research purposes both during the **Period of Insurance** and once **Your** policy has ceased. Information such as **Your** name, address, and vehicle registration number will be removed before **Wunelli Limited** uses this information and this will restrict data being directly linked to **You**. **Wunelli Limited's** use of this data is for the purposes detailed below.

- Road and vehicle usage including road safety issues, real time traffic flow and volumes, journey times, distances and speeds, and analysis of junctions and the risk they represent.
- Assessing the environmental impact of road and vehicle usage, including analysis of idle time spent at junctions.
- Driving behaviour analysis and profiling including determining what constitutes safe and dangerous driving and the typical behaviours of average age ranges.
- Analysis of the causes of, and forces involved in, crashes and other road incidents.
- Establishing and analysing trends amongst the UK population regarding each of the purposes set out above.
- Researching and refining techniques for analysing motor vehicle telematics data.

You can opt-out of **Wunelli Limited's** continuous use of the WiseDriving data when **Your** policy ends by having the **WiseDriving Box** removed (at **Your** own cost) or having the data feed switched off (free of charge). Unless **You** tell **iGO4 Limited** otherwise, once **Your** policy has ceased, **Wunelli Limited** will continue to use the information for the above purposes.

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. **You** should show this notice to anyone insured to drive the vehicle covered under the policy.

Credit Searches

In assessing an application for insurance or policy renewal, **iGO4 Limited** or the **Insurer** may search files made available to them by credit reference agencies. They keep a record of that search. **iGO4 Limited** or the **Insurer** may also pass to credit reference agencies information they 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. **iGO4 Limited** or the **Insurer** 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

Fraudulent claims

Fraudulent claims are a serious problem for Insurers and any costs arising from such activity are inevitably passed on to honest policyholders. 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 Limited** 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 Box** to the police unless required by the police to do so;
- It is **Our** practice to 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 & recovering debt
- Checking details on proposals and claims for all types of insurance; and
- Checking details of job applicants and employees
- Undertake credit searches and additional fraud searches, such as a driving licence check.

We or **iGO4 Limited** may keep 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.

Please contact **iGO4 Limited** 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.

AUTHORISED SIGNATORY ON BEHALF OF YOUR INSURER



Stephen Thomas Cooper
Executive Director
(Authorised Signatory) iGO4 Limited

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 Limited

The intermediary arranging **Cover** on behalf of the **Insurer** under the WiseDriving brand. **iGO4 Limited** can be contacted at WiseDriving Car Insurance, iGO4 Limited, Olympus House, Staniland Way, Peterborough. PE4 6NA. Email: contact@igo4.com

Certificate of Motor Insurance

The proof that **You** have motor insurance needed by law, which shows the vehicle covered, the purposes of use permitted by the insurance and details of the individuals insured, and those who are allowed to drive **Your Car**.

Contract

This insurance is made up of four important documents:

- 1) This Policy Booklet
- 2) The **Certificate of Motor Insurance**
- 3) The **Schedule**
- 4) The **Statement of Facts**, the document containing information supplied by **You**.

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

Cover

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

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 **Your Schedule**.

Extreme Speeding Event

Exceeding the speed limit by travelling at:

- a) 50mph or more in a 30mph speed limit; or
- b) 65mph or more in a 40mph speed limit; or
- c) 75mph or more in a 50mph speed limit; or
- d) 85mph or more in a 60mph speed limit; or
- e) 100mph or more in a 70mph speed limit.

Great Britain

England, Wales and Scotland.

Indemnity

A legal principle which requires that after a loss **You** are placed in the same financial position that **You** occupied immediately before the event.

Market Value

The cost of replacing **Your Car** with one of a similar make, model, history, age and condition.

Period of Insurance

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

Schedule

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

Service Partner

An partner appointed by **iGO4 Limited** and/or **Wunelli Limited** to assist with the installation of **Your WiseDriving Box**, the processing and transfer of data collected by **Your WiseDriving Box**, and other services required in connection with this policy.

Spouse, Civil Partner

Your legally married partner or legally recognised civil partner.

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.

Voluntary Excess

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

We, Our, Us, Insurer

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

All **Insurers** are directly or indirectly authorised and regulated by the Financial Conduct Authority. The Financial Conduct Authority website which includes a register of all regulated firms.

WiseDriving Box

Electronic equipment (including connections and related wiring) which records and transmits vehicle usage data to **Us**, **iGO4 Limited**, **Wunelli Limited** and the **Service Partners** and is fitted to **Your Car** by approved engineers.

Wunelli Limited

The supplier who manages WiseDriving data services and the approved installation engineers who install the **WiseDriving Box**

Your Car

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

You, Your, Yourself

The person named as the Insured in the insurance documents.

HOW TO IDENTIFY YOUR COVER

Your Schedule says which level of **Cover** and product level **You** have.

You must make sure **You** have the **Cover You** need under this insurance. Please read carefully and contact **iGO4 Limited** 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 policy term 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 Limited** cannot offer **You** a personal opinion or recommendation to take it.

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 **Your 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 **Your 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**.

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 and Green Cards Part of this policy is operative if the maximum liability required by law in that country is greater.

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 the result of damage covered by this part of the policy **We** will pay the reasonable cost of taking it from the scene of the incident to the nearest competent repairer. If **You** use a repairer recommended by **Us**, **You** will be provided with a courtesy car whilst yours 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 reasonable cost of delivering it to **Your** address in 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 the car; and
- **Your Car** has a recorded mileage no greater than 10,000 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 60% 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 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 reasonable deduction for wear and tear.

We will cover the **WiseDriving Box** while it is installed in **Your Car**. If **You** make a claim under **Your** policy for damage to or loss of the **WiseDriving Box** whilst installed in **Your Car** and **We** agree to meet this claim, **We** will repair or, at **our** option, replace the **WiseDriving Box** subject to the terms and conditions of **Your** policy.

WHAT IS NOT COVERED

We will not pay for any of the following:

- The **Excess** of every 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** vehicle 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 Limited** 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** is fitted with a **WiseDriving Box** and the device is not operational or is not in use;
- Theft, or attempted theft, that involves somebody using trickery or deception to acquire **Your Car**.
- 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, 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.

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 reasonable cost of taking it from the scene of the incident to the nearest competent repairer. 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 NOT available in respect of total loss claims or where **Your Car** is stolen and unrecovered or for accidents occurring outside the **United Kingdom**. After repairs **We** will pay the reasonable cost of delivering it to **Your** address in 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 10,000 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 60% 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 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 reasonable deduction for wear and tear.

We will cover the **WiseDriving Box** while it is installed in **Your Car**. If **You** make a claim under **Your** policy for damage to or loss of the **WiseDriving Box** whilst installed in **Your Car** and **We** agree to meet this claim, **We** will repair or, at **our** option, replace the **WiseDriving Box** subject to the terms and conditions of **Your** policy.

WHAT IS NOT COVERED

We will not pay for any of the following:

- The total **Excess** shown on **Your 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 was 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 reasonable 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; and
- 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 our Accident Action Line on **0800 008 6709**. **We** 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 **Your 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
- 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 Your Schedule.

PART 6

PERSONAL BELONGINGS

WHAT IS COVERED

We will pay **You**, or at **Your** request the owner of the property, up to the amount shown in **Your Schedule** 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;
- Mobile telephones, portable satellite navigation systems or radar detection equipment.

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. **We** will only pay **You** under one contract 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 claim discount.

PART 9

TERRITORIAL LIMITS AND GREEN CARDS

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 7(2) of the European Union Directive on Insurance and Civil Liabilities arising from the use of motor vehicles (No.72/166/EEC).

Please call **Us** for any clarification needed.

Travelling abroad; what to do

If **You** are going to use **Your Car** abroad and want **Your** full policy **Cover**, contact **iGO4 Limited** to confirm the dates **You** will be travelling and the countries **You** will be visiting.

If **You** intend to tow a caravan or other trailer please have details to hand as they may need to be shown on the Green Card that **We** may need to issue.

When **We** send **You** a Green Card provided **Your** main home is and **Your Car** is registered in **Great Britain**, Northern Ireland, The Isle of Man or the Channel Islands **We** will extend **Your** policy **Cover** for foreign travel for up to the number of days shown on **Your Schedule** in any one **Period of Insurance**.

iGO4 Limited may make an administrative charge for each Green Card or confirmation that the policy **Cover** has been extended.

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 reasonable 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 on **Your Contract**.

PART 10

MAKING A CLAIM

If **You** need to make a claim, phone the Customer Claim Line telephone number shown on the back **Cover** of this policy.

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 **Your Certificate of Motor Insurance** to the police. If **You** cannot do this at the time of the accident, take it to the police as soon as possible or within 24 hours.

If **Your** vehicle is stolen:

- **You** must first arrange for the **WiseDriving Box** tracking functionality to be activated by calling the **WiseDriving Box** Operating Centre on 0844 873 0951..
- **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 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 or **Indemnity** without **Our** written consent. This applies to any person (or on behalf of any person) claiming **Indemnity** 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 **Indemnity** 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.

Arbitration

If a claim has been accepted but there is disagreement over the amount to be paid, **We** may refer the matter to an arbitrator in accordance with statutory provisions. The arbitrator must decide on the amount before **You** can start legal action against **Us**.

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** or the person responsible must refund these amounts.

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 claim discount even if **You** were not to blame.

Your no claim 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 claim discount to someone else.

Protected no claim discount

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

PART 12

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.

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.

Changes to Your details

- **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. The terms of **Your** policy and premium are based on the information **You** have given **Us**.
- **Please note that It is an offence under the Road Traffic Acts to make any false statement or withhold any material information for the purpose of obtaining a Certificate of Motor Insurance.**
- You agree to tell **Us** immediately if there are any changes to the information set out in the **Statement of Fact, Certificate of Motor Insurance** or on your **Schedule**. **You** also agree to 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 of the people insured, or to be insured.
 - A change of **Your Car**.
 - Any modifications to **Your Car**.
 - Any change affecting ownership of **Your Car**.

This is not an exhaustive list and if **You** are in any doubt, please contact **iGO4 Limited**. When **We** are notified of any 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 also inform **iGO4 Limited** of any change to **Your** email address as this will be the primary method of contact for the duration of **Your Contract**.

A charge for any change to **Your Contract** may be made.

Changing Your car

If **You** replace **Your Car** or get an additional car **You** must tell **iGO4 Limited** 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**.

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

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 reasonable 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

We or **iGO4 Limited** acting on **Our** behalf may cancel **Your** policy at any time by giving **You** 7 days' notice.

If **You** or any other person knowingly makes a claim under this **Contract** that is false, fraudulent or exaggerated, all **Cover** will end and no refund of premium will be allowed.

In all cases the **Certificate of Motor Insurance** must be returned to **iGO4 Limited**. In accordance with The Motor Vehicle Order 2010 (Electronic Communication of Certificates of Insurance), **You** are authorised to notify **iGO4 Limited** via email, of **Your** intention to cancel the policy, acknowledging that the **Certificate of Motor Insurance** has ceased to have effect from the appropriate time and date.

'Cooling off period'

You may cancel this policy within 14 days of the start date. Please call or write to **iGO4 Limited** and return **Your Certificate of Motor Insurance**.

Where this happens **You** will receive a proportionate refund of the premium paid for the unexpired portion of the period of **Cover** less any charges detailed in the **iGO4 Limited's** Terms and Conditions document, unless a claim has been reported and then the premium in full must be paid.

If this policy is cancelled following a total loss of the insured car, and the premium is being paid by instalments, the **Insurer** may deduct the outstanding balance (including interest charges) from the claim payment. If payment is made to the owner of the car **iGO4 Limited** will collect separately from **You** the outstanding monies.

Cancellation after the 'cooling off period' or after Your WiseDriving box has been installed

Please call **iGO4 Limited** if **You** intend to cancel **Your** policy to discuss **Your** options. If **You** require the **WiseDriving Box** to be de-installed **iGO4 Limited** will charge a fee as specified in **Your** Terms and Conditions document.

A proportionate refund of any premium paid (less charges) will be allowed providing that:

- There has not been a claim made against the policy in the current Period of Insurance; and **You** have paid the premium for the **Cover** provided; and
- **You** have returned the **Certificate of Motor Insurance**.

If **You**, **We** or **iGO4 Limited** on **Our** behalf cancel this policy and there has been any claim during the current **Period of Insurance** and the premium is being paid by instalments, the outstanding balance including interest charges will become payable by **You**.

If You miss a premium

If **You** do not pay a premium on the due date **iGO4 Limited** reserves the right to cancel **Your** policy on **Our** behalf giving 7 days' notice. The outstanding balance contained in the default notice must be paid in full.

PART 13

GENERAL EXCEPTIONS

This policy does not **Cover**:

1. Any injury, loss or damage occurring while **Your Car** is being:
 - a. Driven by any person or used for any purpose not allowed by the **Certificate of Motor Insurance**;
 - b. 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;
 - c. 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.
 - d. 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.
 - e. Driven in an unsafe, un-roadworthy or damaged condition or does not have a valid MOT certificate when needed.
 - f. Driven by or in the custody or control of a person not complying with the terms or limitations of the driving licence held
2. Loss of or damage to **Your Car** caused directly by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.
3. Any loss or damage caused by:
 - a. Earthquake;
 - b. Riot and civil commotion happening outside of the **United Kingdom**;
4. Any liability that **You** have agreed to accept unless **You** would have had that liability anyway;
5. 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;
6. 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:
 - a. Ionising radiations or contamination by radioactivity from irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.
7. 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 takeoff 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.
8. 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.

9. 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.

PART 14

COMPLAINTS PROCEDURE

iGO4 Limited is proud of its reputation for fairness in the way it deals with its policy holders. However, occasionally disputes or misunderstandings can happen. If **You** have any enquiry or complaint about **iGO4 Limited** or **Your WiseDriving Box** installation or faults or **Your** policy or a claim made under it, **You** should first phone Customer Services on the telephone number on the back of this policy booklet.

Or write to...

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

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 Limited** can provide **You** with details so that **You** can contact the Chief Executive of the **Insurer** identified on **Your Schedule** and **Certificate of Motor Insurance**. After this action if **You** are still dissatisfied with the final response to **Your** complaint, **You** can contact the Financial Ombudsman Service for help and advice.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel: 0800 023 4567

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

If the **Insurer** concerned is a Lloyd's Syndicate **You** should contact them first:

**Policyholder & Market Assistance department
Lloyd's Market Services
One Lime Street
London EC3M 7HA**

**Tel: 020 7327 5693
Fax: 020 7327 5225**

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

Financial Services Compensation Scheme (FSCS)

If **Your Insurer** or **iGO4 Limited** 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 Limited**.

PART 15 WiseDriving Box INSTALLATION AND CONDITIONS

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

The **WiseDriving Box** is owned by **iGO4 Limited** and licensed to **You** for the purpose of this **Contract** and for the Theft Tracking on Demand Services.

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

You will be contacted to confirm the time and location for the installation of the **WiseDriving Box** in **Your Car**.

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

The initial cost of installing the **WiseDriving Box** is included in the new business premium. **iGO4 Limited** will charge a fee for installing a new **WiseDriving Box** in any subsequent replacement vehicle. This fee is specified in **Your** Terms and Conditions document.

A **WiseDriving Box** must be fitted within 28 days of the start date of the policy and within 28 days of any subsequent change of vehicle under the policy. If a **WiseDriving Box** is not fitted during this period, **iGO4 Limited** may cancel the policy in accordance with the policy terms and conditions. If **You** do not attend **Your** installation appointment, or **You** cancel the appointment with less than 24 hours' notice, **iGO4 Limited** may charge a Missed Appointment fee as specified in **Your** Terms and Conditions document.

At the time of the installation **You** must provide the approved installation engineer with the following documentation: V5C Vehicle Log Book, driving licence for **You** (photocard and green counterpart including **Endorsements** section) and proof of **Your** No Claim Discount (if applicable). If **You** do not provide this documentation and the approved installation engineer is unable to install **You** will be charged a fee and **You** will be contacted to re-arrange an installation appointment. Installation must take place within 28 days of the start date of the policy and failure to do this will result in cancellation of the **Contract**.

The approved installation engineer will photograph **Your Car** at the time of installation.

Adjusting Your premium

The data collected from the **WiseDriving Box** is used to assess the way in which **Your Car** is driven (see the **WiseDriving Box** Data section below) and the premium charged is adjusted based on this assessment.

How often **Your** premium is changed depends upon how **You** drive but **Your** premium could change on a monthly basis. Please note premiums can go up as well as down. **You** can monitor how **You** are driving by checking **Your** driving score on **Your** customer dashboard. This will be updated daily and **You** will receive alerts if **Your** premium is due to change.

Extreme Speeding Events

You will be notified if there has been an **Extreme Speeding Event** by email and alerts in **Your** dashboard. On the third consecutive occasion of an **Extreme Speeding Event**, **Your** premium may be affected at renewal. After the third occasion, the event counter will reset to zero and the process starts again as above.

Damage to the WiseDriving Box as a Result of Accidental Damage to or Theft of Your vehicle

We will cover the **WiseDriving Box** while it is installed in **Your Car**.. If **You** make a claim under **Your** policy for damage to or loss of the **WiseDriving Box** whilst installed in **Your Car** and **We** agree to meet this claim, **We** will repair or, at **Our** option, replace the **WiseDriving Box** subject to the terms and conditions of **Your** policy.

WiseDriving Box and Installation Warranty

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

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

If, during the warranty period, **We** suspect the device is faulty, **iGO4 Limited** or its **Service Partners** will contact **You** and use reasonable endeavours to repair or (at their option) replace the **WiseDriving Box** free of charge. If during the warranty period **You** suspect the **WiseDriving Box** to be defective for any reason **You** must notify **iGO4 Limited** as soon as possible. If **iGO4 Limited** or its **Service Partners** cannot repair the **WiseDriving Box** remotely it, or its **Service Partners** will contact **You** to agree a time and location to repair (or replace) the **WiseDriving Box**. If **You** do not attend the appointment, or **You** cancel the appointment with less than 24 hours' notice, **iGO4 Limited** may charge the Missed Appointment fee as specified in **Your** Terms and Conditions document.

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

If **You** cancel the policy the **WiseDriving Box** warranty will cease to apply.

Removal or Replacement of the WiseDriving Box

If the policy is cancelled (or **You** replace **Your Car**) **iGO4 Limited** will cease to collect data for insurance purposes however data will continue to be sent from the **WiseDriving Box** unless **You** request otherwise as set out below. **iGO4 Limited** will not remove the box from **Your** previous car and **You** are obliged to tell the new owner of this car that a **WiseDriving Box** is fitted to it. **You** should not attempt to remove the box **Yourself** as it has been integrated into **Your Car** and **iGO4 Limited** will not be responsible for any damage to **Your Car** caused by the de-installation of the **WiseDriving Box** by **You** or anyone acting on **Your** behalf. If **You** wish to have the box removed, please contact **iGO4 Limited** and they can arrange this for **You**, subject to an appropriate de-installation fee as detailed in **Your** Terms and Conditions document.

iGO4 Limited reserve the right to replace the **WiseDriving Box** at their option and expense at any time with any other **WiseDriving Box** providing **You** with at least the same functionality. This right may be used to update **WiseDriving Box** if there are technological changes or improvements. **iGO4 Limited** will only exercise this right:

- When replacing a defective **WiseDriving Box** or
- By providing **You** with at least 21 days' notice of their intentions if the **WiseDriving Box** is over three years old.

Tampering

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

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

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

THEFT TRACKING ON DEMAND

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

How it works

If **You** discover that **Your Car** has been stolen **You** must call **Our** 24 hour Stolen Vehicle Helpline on 0121 332 1226. **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. If **You** have not already done so, **You** will be asked to contact the police to report the theft and call back immediately with a Police Incident Number as police Forces require keyholder verification of a theft. **You** must also contact **iGO4 Limited** and follow the claims process 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 undrivable as a result of damage incurred during the theft, they will contact **Us** to arrange for it to be collected. **We** will pay the reasonable cost of taking it to the nearest competent repairer. After repairs **We** will pay the reasonable 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.

USEFUL TELEPHONE NUMBERS

Customer Service

0844 225 3928

Renewals

0844 225 3929

Theft Tracking

To activate the **WiseDriving Box** tracking functionality if **Your Car** is stolen call **0844 873 0951**.

Claims

0800 008 6709

Hours of opening

Monday to Friday 8.00am to 8.00pm

Saturday 9.00am to 5.00pm

Sunday 10.00am to 4.00pm

Bank Holidays 10.00am to 4.00pm

(excluding Christmas Day)