

Terms and Conditions: Sky Insurance Black Box

This document explains how your Sky Insurance Black Box policy works. It contains important information about:

- Introduction
- Getting your Sky Insurance Black Box fitted
- Driving with your Sky Insurance Black Box
- Charges
- Data Protection and Sharing
- Things you need to tell us
- Insurer Checks

You should read these terms and conditions alongside your insurance policy documents and the terms of business agreement, which are in this pack.

Introduction

What is Sky Insurance Black Box?

Sky Insurance Black Box is a tailored telematics insurance policy. Telematics insurance involves a box being fitted to your car that monitors where it is and how well it is being driven. The score is based on a number of things:

- Your speed
- How smoothly you drive
- Braking
- Types of road you use
- Acceleration
- Journey distances
- Times of journey
- How many journeys you make
- How many rests you take during long journeys
- Your total mileage

Once your policy has started we will provide you with access to your own personalised online dashboard. As soon as the black box is installed in the vehicle you will be able to monitor your driving score, how many miles you have used and to review your most recent journeys.

About your Black Box (Telematics Device)

The box is installed by a company called Quartix Ltd. We've arranged an appointment with Quartix for you. If you can't make this appointment, please call them as soon as you can on: 01686 807 830 or email sky@quartix.net. Please note, Quartix may need to follow up with a service call after the installation of your device if they feel that it is necessary to do so to ensure the continued accuracy of your data readings. They will contact you directly to arrange a follow up appointment. Please be aware your insurer is providing you insurance cover on the basis that they are receiving accurate data from your telematic device, as a result we trust you will be cooperative should the need for a service call arise.

The cost of installation and data management is included in the quote we gave you. This is a fee of £228. **Once the box has been installed in your car, this fee cannot be refunded.**

You can drive your car before the black box is fitted; however, until the box is fitted the policy excess will be double.

Your box must be fitted within ten days of your policy starting.

If it is not fitted within ten days, we will cancel your policy.

Driving with your Sky Insurance Black Box

Once your Sky Insurance Black Box is in your car it will begin sending us data, which Sky Insurance will monitor. We will contact you should there be any concerns, alarming journeys, or mileage issues.

If your driving should be reckless or dangerous, or your score should be excessively low compared to the number of miles you have driven, then we may cancel your policy.

Warnings

We will monitor your driving score, and if this becomes unacceptably low then we will contact you to discuss this. Depending upon the nature of your driving, we may issue you with a warning.

If you receive a total of 3 warnings within 60 days of each other your premium will increase by £100, and you will have to pay an additional £25 administrative fee (£125 in total). Should any more warnings be issued after this, it may result in your policy being cancelled.

Speeding

You should always obey the speed limit. If you drive at speeds over the speed limit, it will affect your score and is more likely to result in the journey being given a **warning**. Driving at more than 25% over the speed limit will result in a warning being issued automatically.

If you drive at a speed **50% over the speed limit** or **25 miles per hour over the speed limit**, whichever is the lowest, the insurer may decide to cancel your policy.

Speed Limit (mph)	Speed we will cancel the policy (mph)
20	30
30	45
40	60
50	75
60	85
70	95

Changing Premiums

Your driving data, claims history, and any mid-term adjustments will help insurers understand how you use your car. This information will help them decide how likely it is that you'll have a claim. How likely you are to have a claim is one of the factors insurers use when deciding the price of their policies. So, how, where, and when you drive will affect your insurance premium in the future.

Additional Miles

You are insured for the number of miles shown on your statement of fact, which is chosen by you when purchasing your insurance policy.

Your insurers are covering you for 12 months' insurance cover

or

the number of miles you have purchased, whichever is met first.

This will be monitored by Sky Insurance and we will contact you should you approach the completion of your allowance or are predicted to exceed your mileage in the policy year.

You must make sure that you have enough miles to cover your use; if you do not, you will need to purchase additional miles.

How much does this cost?

The cost of additional miles will depend on your driving. The best thing to do is make sure that you have enough miles from the start of your insurance policy. If you think you haven't got enough, then please contact us.

Parking the Car

Sky Insurance will also monitor the location of the car to make sure it is being kept at the same postcode as the one you disclosed to us. Failure to notify us of the correct policy address can lead to an additional premium or the possibility of your policy being cancelled.

Charges

Upon receiving your quotation, the advisor will break down the price explaining the various different elements that make up the total premium payable. As is mentioned earlier, the cost of the box is included in the price quoted, and is non-refundable once the box has been fitted. In addition to this, we have detailed below additional charges which may become relevant in the policy year, depending on circumstance:

Installation of the Black Box (inc data handling)	£228.00
Installation following a change of vehicle	£177.60
Failure to attend installation/appointment	£55.00
Removal of the Black Box	£72.00
Data management (applies at renewal)	£50.00
Tampering/deliberately damaging the Black Box	£100.00

We will immediately cancel your policy if you tamper with, or deliberately attempt to manipulate, the data your box sends to us. This will make finding insurance elsewhere very difficult.

Cancellation

As explained in the **Additional Mileage** section above, and in the policy endorsements, your annual mileage has been agreed by you and your premium has been set accordingly. If you wish to cancel your insurance policy, the insurer will refund your premium based on either: how much time you have left on your policy, or the number of remaining miles in your allowance, whichever is least.

They will charge an additional £50.00 cancellation fee, which is separate from any fees charged by Sky Insurance which are non-refundable.

This means, if you cancel your policy exactly six months into the policy term and use $\frac{3}{4}$ of your mileage allowance, you'll get a refund of $\frac{1}{4}$ of your insurance premium, based on the miles used. If you'd only used $\frac{1}{4}$ of your allowance by six months, you'd be charged $\frac{1}{2}$ of the premium, based on the length of the policy.

Please note that any refund will depend on your mileage allowance not being exceeded, and no claims being made in the policy year.

Data Protection and Sharing

Your information

Sky Insurance will monitor and administer the data collected from your box, which will be kept securely. We will not pass on, sell, or give your information to any third parties unless requested to by law or you have given us permission to do so. All information will be handled responsibly and in accordance with Data Protection Laws, and best practice guidelines. **If you would like more information on how we handle and safeguard your data please refer to our privacy notice, a copy of which is available on our website.**

Named Drivers

The black box cannot tell who is driving; as a result, all data will be held as one. This means the information accrued may include information about other drivers who use the car; we will assume that any permitted driver consents to Sky Insurance processing such data.

Sky Insurance has suitable physical, electronic, and managerial procedures in order to safeguard information collected, including information obtained online. Your data will be kept and processed **only** for the time that is necessary and where there is a clear need to do so. A typical example could include the following:

- Managing a policy
- Handling a claim
- Any other request or query consented to by you

Requesting Your Information

You have the right to request copies of your personal data for free under UK data protection laws. If your request is onerous or repetitive a charge for this information may be applicable. Please forward any requests to the following address:

Sky Insurance
Black Box Data Protection Division
Sky House
28 Station Close
Potters Bar
Hertfordshire
EN6 1TL

Things you need to tell us

We asked you a lot of questions when we set this policy up. You must make sure that you answered all of the questions to the best of your ability and to the best of your knowledge.

If you answer questions incorrectly it could lead to the insurer treating your policy as though it never existed. So, you'd be driving without insurance and, if you had a claim, the insurer wouldn't pay to repair your car. If you'd caused the accident, the insurer would have to pay for the damage to any third party property which they could, in turn, pursue you for.

If the insurer would still have offered you cover, then you may have terms added to the policy or your premium might be increased. This could make obtaining insurance in future more difficult and could also leave you worse off financially.

It is your responsibility to make sure that your answers to the questions asked are correct. So, do check your paperwork carefully, and let us know about any issues.

Modifications

Your insurer won't accept any modifications to your car on this policy. This includes anything you might add like alloy wheels or tinted windows. A modification is anything that is fitted to the vehicle after the vehicle was manufactured, regardless of whether the part fitted is a part made by the same manufacturer as your vehicle. So, if your car is modified and we find out at a later date, your policy will be cancelled.

About you

You must tell us if you change your address or occupation. This could lead to an additional premium and fees for making changes to the policy.

Insurer Checks

We carry out a series of fraud prevention checks when we set up a policy. We may ask you to provide documents to prove some of the information you've given us. We also carry out a credit check, sanctions list check, and look at claims histories on CUE, the insurance industry's database for claims. We may also check Google Earth and other sources of information if necessary.