

## Direct Line Insurance DrivePlus Telematics Terms & Conditions

These Terms and Conditions apply to your participation of DrivePlus Telematics and form part of your insurance contract, alongside other policy documents such as the policy booklet and schedule. Please make sure you retain a copy for future reference.

You should also read the Privacy Notice provided within your policy documents, as it explains how we will use the data that you provide us and that we collect from you. Information on How to make a complaint, Fraud Prevention and Access to your information can also be found with your policy documents.

These apply to you and anyone who uses your car or your mobile, so please make sure you all read and accept these Terms and Conditions. You will all be bound by them as data will be collected and transmitted any time the box is switched on throughout our agreement.

### **Definitions**

Wherever the following words or expressions appear in these Terms and Conditions, they have the meaning given here unless **we** say differently.

**Analytics Supplier** - a specialist company which collects and analyses **data** on **our** behalf.

**App** - the mobile application (also referred to as **DrivePlus app** or **app**) where **you** can access **your** individual driving information, and which will display **your driving score**.

**Awards** – milestones to mark **your** achievements as a safe driver.

**Data** - information **we** collect from **you** including personal details such as **your** name, date of birth, email address and **your** driving behaviour and the driving behaviour of anyone who drives **your car**. This will include information such as the date, time, location, duration, speed, distance, start, finish and direction of travel, for each journey where the **telematics device** used in **your car** is switched on. It also includes information **we** collect from **your car's** engine management and electronic systems and **your car's** location.

**DrivePlus** - the Direct Line Telematics insurance scheme, underwritten by U K Insurance Limited.

**Driving Score** - (also referred to as **Score**) is **our** assessment of **your** driving behaviour and is used to determine **your Awards**.

**Onboard Diagnostics (OBD) port** - a socket in **your car**, which is used by engineers to identify faults with **your car**.

**Period of Insurance** - as shown on the certificate of motor insurance or schedule.

**Policy** – **your** Direct Line Car Insurance.

**Portal** - the website where **you** can access **your** individual driving information via [www.mydriveplus.com](http://www.mydriveplus.com) (also referred to as **DrivePlus Portal**).

**Supplier(s)** - **our Technology Supplier** or **Analytics Supplier**.

**Technology Supplier(s)** - companies that work with U K Insurance Limited to provide and/or install **telematics devices**. **Our technology suppliers** collect and transmit **data** to **us** when **telematics devices** are switched on and may analyse that **data** on **our** behalf.

**Telematics Device (Self-installed /Plug-in)** - the small box which **you** fit into the **OBD port** of **your car** that collects and transmits **data** to **us**. It is also referred to as '**Self-installed**' or '**Plug-in**'. The **telematics device** shall, at all times, remain **our** property.

**Telematics Device (Installer-fitted)** - the box which has been fitted to **your car** by a professional installer (as opposed to the **Plug-in**), which is also referred to as '**Installer-fitted**'. It collects and transmits **data** to **us**. The **telematics device** shall, at all times, remain **our** property.

**Telematics Device** – either a **Plug-in device** or an **Installer-fitted device**, depending on **your** chosen car.

**We, Us, Our** - U K Insurance Limited.

**You, Your** - **our** customer or prospective customer.

**Your car** - the car in which the **telematics device** is used.

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## Use of the telematics device

The **telematics device** must be fitted to **your car** as soon as possible after receipt and must be installed when **your policy** starts. If **you** receive a **self-installed telematics device** **we** cannot accept liability for damage to **your car** caused by **your** installation.

**You** must not unplug or interfere with the **DrivePlus telematics device** or **we** may cancel **your policy**. If the **telematics device** is not installed within 28 days or if **we** don't receive signal from **your device** for 28 continuous days **we** reserve the right to cancel **your policy**. **This may affect your ability to purchase insurance in the future.**

Once **your device** is installed and **you** have registered on the **portal/app** **you** will be able to access **your data** (**your Score and Awards**) via the **DrivePlus App** or online on the **DrivePlus Portal** via [www.mydriveplus.com](http://www.mydriveplus.com)

### **If you no longer have the car or you change your car**

- If **you** no longer have **your car** or **you** have changed **your car** which has a **telematics device**, **you** must call **us** immediately and before the new keeper takes possession, in order to stop future collection of **data** from **your** previously owned **car**.
- If **you** have a **self-installed device** **you** are responsible for removing it.
- If **you** change **your car** and **you** wish to continue **your** participation in **DrivePlus** and **you** have a **self-installed device** **you** will need to fit it into the **OBD port** of **your new car**. If **your existing device** is not compatible with **your new car** **you** will receive a new one that is compatible with **your car**.
- If **you** have an **installer-fitted telematics device** it will be de-activated and a new **device**, compatible with **your new car** will be sent to **you**.

### **Cancellation**

- If **you** wish to cancel **your** participation in **DrivePlus**, **you** will need to call **us**.
- If **you** have a **self-installed device** please return the **telematics device** using the pre-paid postage label provided. If **you** don't have the label, please email [support@directline.com](mailto:support@directline.com) **we** will issue a new one.
- **We** will stop collecting **data** from the **telematics device** within 14 working days of **you** notifying **us**. If **you** do not inform **us**, the **telematics device** will continue to collect **data** and send it to **us**.
- If **you** have a **self-installed device** **you** can unplug the **device** from **your car's OBD** port in order to stop the **data** feed.

### **Renewal**

**You** will continue **your** participation in **DrivePlus** unless **you** decide to cancel, not to renew **your** insurance or choose to be removed from **DrivePlus**.

**Your** renewal invite will advise if **your policy** will be automatically renewed or if **you** need to call **us**.

If **we** are unable to offer renewal terms for **DrivePlus** **we** will contact **you** ahead of **your** renewal date by writing to **you** at **your** last known address to let **you** know.

## Discount

If **you** are eligible for a **DrivePlus** introductory discount it will apply from the point that **you** add Telematics on to **your policy** and is only applicable for that **period of insurance**. At renewal **your** premium will be assessed and may go up or down depending on various factors, including **your** driving **data**.

Please note that **you** are only eligible for one telematics based discount per vehicle, per **period of insurance**. If **you** are using more than one **telematics device**, the higher discount will apply.

## Keeping in touch

### **Feedback**

As part of **your** participation in **DrivePlus** **you** may receive useful feedback emails or SMS, which are designed to help **you** to improve **your** driving. They will also help **you** keep track of **your score**. In some cases **we** may also call **you** to give **you** more personal feedback on how **you** can improve **your score**. **You** can also view this information on the **DrivePlus app** and **DrivePlus Portal** via [www.mydriveplus.com](http://www.mydriveplus.com)

### **Accident detection**

In the event that the **telematics device** registers a possible accident; **you** may be contacted by **our** claims department by telephone to collect details.

Nothing contained in the above negates the requirement for **you** to report all accidents to **us**.