Telematics Overview
GA Telematics insurance operates by installing a telematics device into your car. The device monitors driving behaviours in your car thereafter and awards a score for every journey taken. Each score is recorded and will be taken into account in calculating your renewal premium. As a result your price may be higher or lower at renewal dependant on the driving behaviours recorded on the device over the year.

You will receive regular feedback through the GA Telematics app, which you can download, to help increase your confidence in relation to monitoring scores attributed to your car and we will only continue to offer cover to drivers who demonstrate good driving behaviour to prove they’re safe. The GA Telematics device is unable to identify who is driving your car so all journeys will contribute to your score.

By demonstrating safe driving behaviours throughout the period of insurance, you may receive a discount off your premium at renewal.

Definitions
All definitions are as defined on page 5 of your GA car insurance policy

How does GA Telematics work?
A telematics device will be fitted to your car to monitor and record your driving and to understand your driving style, skills and behaviours on the road.

Your device will record:

- Abrupt Cornering
- Lateral Movement
- Hard Acceleration
- Hard Braking
- Speeding
- Road type
- Trip Time

Your renewal will reflect the behaviours and skills recorded on the device over the policy term.

Note – if we impose cancellation of your policy at any time this could impact your ability to get insurance elsewhere.

The GA Telematics App
IMPORTANT – To download the app your smartphone will need to run iOS 7 or higher or Android 4 or higher.

When using the app you will be able to view the journeys made in your car. Each journey will receive a score between 0 and 100; you will also receive an overall score for each month. These scores will be displayed in the app.

Telematics Device Installation
When you buy your policy we will identify whether a self installed telematics device or professionally installed telematics device is suitable for your car, depending on the make and model.

Our third party telematics provider, Vodafone Automotive UK Limited (“Vodafone”), will contact you within 48 hours of your policy start date to confirm which device is suitable for your vehicle.
If a self installed device is suitable then this will be sent to you and you will have seven days’ from your policy start date to install the device in your vehicle. You will be given instructions on how to do this. If this doesn’t happen we may cancel your policy.

If a professionally installed device is suitable then you will be contacted by our third party telematics provider, Vodafone, to arrange an appointment which must be scheduled within 14 days of your policy start date. If you do not enable this to take place we may cancel your policy. If you make an appointment and then miss or cancel the appointment within 24 hours of the appointment time then we will charge you £40 including Insurance Premium Tax (IPT) at the appropriate rate.

If we cancel your policy we will give you seven days’ written notice of cancellation as required by the Road Traffic Acts so that you can arrange alternative insurance cover elsewhere.

Note – if we impose cancellation of your policy at any time this could impact your ability to get insurance elsewhere.

Change of Vehicle - Device Installation
If you change your car we require a new GA Telematics device to be installed in your new car. In addition to any insurance premium adjustment, we will charge you £70 for the new device and installation. All charges will be subject to IPT at the appropriate rate. The process for installing a new device will be the same as outlined in the Telematics Device Installation section above.

Telematics Device Disconnection
If the device is unplugged or uninstalled during the period of insurance, either on purpose or by accidental means, we will send you a warning message after 24 hours via SMS and email reminding you to reinstall.

If the device is still not reinstalled (self-install or an appointment booked with an engineer) within 48 hours or is unplugged or uninstalled again within 30 days we will again remind you via SMS and email to reinstall your device.

If the device is still not reinstalled within 72 hours or is unplugged or uninstalled for a third 24 hours period within 30 days, we reserve the right to cancel your policy and we will give you seven days written notice of cancellation as required by the Road Traffic Acts.

Note – if we impose cancellation of your policy at any time this could impact your ability to get insurance cover elsewhere.

Policy Cancellation
The General Conditions section of your policy booklet sets out both your and our cancellation rights in relation to your GA policy. However, for GA Telematics policies there are additional circumstances in which we may cancel your policy and charges that could apply; these are set out within this Policy Cancellation section below.

GA Telematics cancellation charges:

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancellation in 14 day cooling off period (No device installed)</td>
<td>£25 cancellation fee (plus pro rata time on risk charge – please note this is identical to the standard General Accident cancellation fee)</td>
</tr>
<tr>
<td>Cancellation in 14 day cooling off period (device installed or dispatched)</td>
<td>£100 cancellation fee (plus pro rata time on risk charge)</td>
</tr>
<tr>
<td>Cancellation after 14 day cooling off period within the first year of the policy</td>
<td>£125 cancellation fee (plus pro rata time on risk charge)</td>
</tr>
<tr>
<td>Cancellation after first renewal</td>
<td>£50 cancellation fee (plus pro rata time on risk charge)</td>
</tr>
</tbody>
</table>

Please note that all above charges are subject to IPT at the appropriate rate. These charges are to cover costs which we have incurred.
IMPORTANT – GA Telematics Cancellation
We may cancel your policy by sending at least seven days’ written notice to your last known postal and/or e-mail address if:

• You fail to arrange and have professional installation of the professionally installed device within 14 days of your policy start date.
• You fail to install your self-installed device within seven days of your policy start date or change of vehicle date.
• During professional installation, modifications to your car are discovered which prevent installation of a GA Telematics device.
• You fail to provide validation documentation when requested i.e. proof of no claim discount, copies of driving licences and your car’s vehicle registration document.
• An excessive speeding condition is recorded on your GA Telematics device (see section titled “Excessive speeding conditions”).
• Three minor speeding conditions are recorded on your GA Telematics device in any 30 day rolling period (see section titled “Minor speeding conditions”).
• A single journey score of less than 50 on three journeys is recorded on your GA Telematics device within a 30 day rolling period (see section titled ‘Scoring conditions’).
• A monthly score of less than 50 for three consecutive months is recorded on your GA Telematics device (see section entitled ‘Scoring conditions’).

IMPORTANT – Scoring Conditions
If a score of below 50 is recorded for any journey made in your car, we will send you a warning message via SMS and email to alert you to improve your driving behaviours.

If a score of below 50 is recorded three times in any 30 day period for any journeys made in your car, we reserve the right to cancel your policy and we will give you seven days’ written notice of cancellation as required by the Road Traffic Acts.

If a score of below 50 is recorded for three consecutive months for any journeys made in your car, we reserve the right to cancel your policy and we will give you seven days written notice as required by the Road Traffic Acts.

Note – if we impose cancellation of your policy at any time this could impact your ability to get insurance elsewhere.

IMPORTANT – Minor Speeding conditions
If your car is driven over the legal speed limit warning messages will be triggered which we will send to you via SMS and email.

If you receive three of these warning messages within any 30 day rolling period, we reserve the right to cancel your policy and we will give you seven days written notice of cancellation as required by the Road Traffic Acts.

Note – if we impose cancellation of your policy at any time this could impact your ability to get insurance elsewhere.

IMPORTANT – Excessive speeding conditions
Your policy will be cancelled immediately if your car is driven at speeds shown below:

<table>
<thead>
<tr>
<th>Conditions</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exceeding 45mph in a 30mph zone</td>
<td>Your GA Telematics device will trigger a notification to us and we will give you seven days written notice as required by the Road Traffic Acts. Your policy will then be cancelled.</td>
</tr>
<tr>
<td>Exceeding 60mph in a 40 mph zone</td>
<td></td>
</tr>
<tr>
<td>Exceeding 75mph in a 50mph zone</td>
<td></td>
</tr>
<tr>
<td>Exceeding 90mph in a 60mph zone</td>
<td></td>
</tr>
<tr>
<td>Exceeding 100mph in a 70mph zone</td>
<td></td>
</tr>
</tbody>
</table>

We will give you seven days written notice of cancellation as required by the Road Traffic Acts.

Note – if we impose cancellation of your policy at any time this could impact your ability to get insurance elsewhere.

Courtesy/Hire Car
If you have courtesy car cover as shown on your schedule it will not be necessary to install a GA Telematics device in any courtesy car or hire car that you receive following an incident covered by your policy. However, once your car is returned to you, you must ensure the GA Telematics device is installed within 14 days or your policy will be cancelled and the charges shown in the Policy Cancellation section will apply.
Loaned vehicle cover
If under the terms of your policy you receive a loan vehicle whilst your car is undergoing mechanical repairs, service or MOT, it will not be necessary to install a GA Telematics device in the loan car that you receive. However, once your car is returned to you, you must ensure the GA Telematics device is installed within 14 days or your policy will be cancelled and the charges shown in the Policy Cancellation section will apply.

Summary of all charges
Any additional charges incurred will be split over your remaining monthly instalments or if you paid in full will be payable in full at the time the charge is incurred.

Please note that all charges below are subject to IPT at the appropriate rate.

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Missed installation or maintenance appointment or cancelled</td>
<td>£40</td>
</tr>
<tr>
<td>installation or maintenance appointment within 24 hours</td>
<td></td>
</tr>
<tr>
<td>Cancellation in 14 day cooling off period (No device installed)</td>
<td>£25 cancellation fee (plus pro rata time on risk charge)</td>
</tr>
<tr>
<td>Cancellation in 14 day cooling off period (device installed)</td>
<td>£100 cancellation fee (plus pro rata time on risk charge)</td>
</tr>
<tr>
<td>Cancellation after 14 day cooling off period within the first year of</td>
<td>£125 cancellation fee (plus pro rata time on risk charge)</td>
</tr>
<tr>
<td>the policy</td>
<td></td>
</tr>
<tr>
<td>Cancellation after first renewal</td>
<td>£50 cancellation fee (plus pro rata time on risk charge)</td>
</tr>
<tr>
<td>Standard Administration Charge for making changes to your policy</td>
<td>Standard charges apply – refer to your policy booklet</td>
</tr>
<tr>
<td>other than change of car</td>
<td></td>
</tr>
<tr>
<td>Change of your car (telematics charge)</td>
<td>£70 (in addition to any insurance premium adjustment)</td>
</tr>
<tr>
<td>Replacement telematics device in the event that you damage the device</td>
<td>£70</td>
</tr>
</tbody>
</table>

Data Usage
Below sets out how your data will be used in relation to telematics. It is very important that you read and understand how your telematics device data will be used. Please refer to your GA Important Information document and our full privacy policy (at https://generalaccident.com/privacy-and-cookie-policy) for full details of how your data will be used.

Aviva UK Digital Limited (trading as GA) will pass your data (as further set out below) to Vodafone so that they can determine which telematics device is compatible with your car, arrange for a device to be fitted professionally or for a device to be sent to you for self installation. This data will also be used to contact you for maintenance or other administrative purposes relating to your GA Telematics device and service.

Vodafone will collect and share driving behaviour data collected by your telematics device and share with us.

Information Vodafone may collect from you
Vodafone may collect and process the following data about you:

Submitted Information: Information that you provide by filling in forms – whether online, over the phone by email or by other means. This includes information provided at the time of registering the telematics device or requesting further services. You may also be asked for information including recent locations to help us with any queries that may arise during a claim process.

Device Information: Once the telematics device is installed in your vehicle Vodafone will use the telematics device to capture data from your vehicle including time, date, location, distance travelled, speed of vehicle, acceleration and deceleration and time spent idle. The GPS co-ordinates from the telematics device will enable them to collect and process information about the location of your car. An electronic data feed will translate the GPS co-ordinates from the telematics device to provide information, such as road type, road surface and speed limit of the road you are driving on at any specific time.

The data collected by the GA Telematics device is transmitted via Vodafone in a secure format. By taking out this policy you will consent to your data being collected by the device and to this data being used by us in the ways outlined below. You must inform anyone that is insured to drive your car that it is fitted with a GA Telematics device that will collect and transmit data about how your car is driven and used. You must advise every driver named on your certificate of motor insurance that each journey is recorded and will be visible to you, via the GA Telematics app, and to us. You are responsible for ensuring that each insured driver has consented to their data being collected by the telematics device and being used in the ways outlined in this document prior to them driving the car.
Vodafone will also use data collected for:

- **Operational requirements, including the activation, disconnection, updating and testing of your GA Telematics device and any associated software (e.g. during installation or to perform maintenance checks); and**
- **To provide data to your GA Telematics app.**

Vodafone will never use your data for marketing purposes.

How we will use your device data

Your device data will be used to build up a profile of how, where and when your car is driven. The data collected by the GA Telematics device may be used by us for the following purposes:

- To provide you with insurance and deal with claims;
- To review the information disclosed by you in relation to your policy or any claim and to identify inconsistencies (please note that knowingly providing inaccurate information could result in any claim being rejected and/or your policy being cancelled);
- Processing your personal data for the purposes of providing you with your insurance policy and associated services;
- To contribute towards the calculation and charging of insurance premiums based upon driving behaviours and your car’s usage by compiling and generating scores;
- To assess your driving behaviours and your car’s usage together with your scores to help determine your future insurance premiums;
- To help us to handle any claim and reduce fraud by assisting with the identification assessment or the investigation of claims made and to provide clarification as to the circumstances of the claim;
- To enable us to contact you regarding the administration of your insurance policy, provide you with reminders, other score related feedback and/or hints and tips (to do this, we would contact you via e-mail, telephone, SMS or post);
- To provide you with any additional optional telematics services that are, or may become available, where you agree to these at the time of purchase of your policy and/or during the period of insurance;
- To carry out research and analysis to help us to understand the driving behaviours which we will use to develop the underwriting of this product and to assist with the development of similar products;
- General research and analysis including mapping and refining techniques for analysing the data. In such circumstances the data will be anonymised and will not identify you or your car;
- General research and analysis including mapping and refining techniques for analysing the data. In such circumstances the data will be anonymised and will not identify you or your car;
- To improve our products, prices and customer experience for all.

We will only disclose any data collected by the GA Telematics device to authorities such as the police or the courts where we have your permission to do so (or another insured driver’s permission, where the data relates to them), except where we are required to do so by law, when subject to a court order or where we suspect fraud or attempted fraud.

You have the right to withdraw your consent to our use of the data collected by the GA Telematics device at any time. Where you wish to do so, you are required to notify us at your earliest opportunity. In these circumstances however, your policy will be cancelled subject to a seven days Road Traffic Acts cancellation notice from the date we receive notification of your withdrawal of consent. This is because without your consent to use your data the product cannot function and therefore we would be no longer able to provide you with cover.

If any driver named on your certificate of motor insurance withdraws consent, the policy will be allowed to continue. However, as soon as you are made aware of their withdrawal of consent, you are required to notify us and the named driver will be removed from the policy.

Where you or any driver named on your certificate of motor insurance has withdrawn consent to our collection and/or use of the data, this does not remove our right to use the data collected up to the point of your notification to us.
Data Controls
In order to prevent unauthorised access or disclosure we have put in place suitable procedures to safeguard and secure the information we collect including information gathered online.

We will not keep or process data for longer than is necessary and only access data where there is a clear need to do so, such as managing a policy, handling a claim, responding to a query or for purposes that you have consented.

Data Protection
We are committed to ensuring that your information is secure. GA will handle your data responsibly, fairly and in strict accordance with the applicable Data Protection laws such as the General Data Protection Regulation and any other applicable or replacement law or regulation. We will not sell, distribute or release your personal information to third parties unless we have your permission or we or our third party telematics providers are required by law to do so.

Contacting us
If you have a query or need to contact us for help on how to self-serve your policy, please visit https://help.generalaccident.com/.

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 4, Pitheavlis, Perth PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.