

- Loss of or damage to **the car** by theft, attempted theft unless this has been reported to the police and a crime reference number obtained.
- The **insurer** will not pay for any losses that are not directly associated with the incident that caused **you** to claim, unless expressly stated in this **policy**.
- Loss or damage deliberately caused by any person entitled to be covered under this **policy** or any person acting on their behalf.
- Loss or damage resulting from incorrectly maintaining or fuelling **the car** or from the use of substandard fuel, lubricants or parts.
- Loss of or damage to **the car** caused by a person known to **you** taking **the car** without **your** permission, unless that person is reported to the police for taking **the car** without **your** permission.
- Costs resulting from loss of use of **the car**.
- Any reduction in the **market value** of **the car** following repair.
- Any part of the cost of repair or replacement which improves **the car** or its **accessories** beyond its condition immediately before the loss or damage occurred.
- Loss or damage to any trailer, caravan or disabled motor vehicle, or their contents, being towed by **the car**.
- Loss or damage from taking **the car** and returning it to the legal owner.
- Loss or damage to in car audio, television, DVD, phone, games-console, or electronic navigation, unless these items are permanently fitted to **the car**.
- Loss or damage caused by wear and tear or depreciation.
- Loss or damage caused by any mechanical, electrical, electronic computer or computer software failures, breakdowns, faults or breakages.
- Loss or damage arising directly or indirectly from water freezing in the cooling system of **the car**.
- Damage caused by the process of cleaning, modification, repairing or restoring or by any gradually operating cause.
- Damage to tyres caused by braking, punctures, cuts or bursts not as a direct result of an accident.
- Any storage charges unless **you** tell the **insurer** about them and the **insurer** agree in writing to pay for them.
- Any increase in damage as a result of **the car** being moved under its own power following an incident.
- Costs of importing parts or **accessories** or storage costs caused by delays, where the parts or **accessories** are not available from current stock within the **territorial limits**.
- Any amount over the cost shown in the manufacturer's latest price guide for any lost or damaged parts or **accessories** if such parts or **accessories** are not available.
- Loss or damage resulting from confiscation, nationalisation, requisition or destruction by or under the order of any government or public or legal authority.

4 Glass damage

What is covered under this section

If the glass in the front windscreen, side, rear windows, or sunroof of **the car** is damaged during the **period of insurance** the **insurer** will pay the cost of repairing or replacing it. The **insurer** will also pay for any repair to the bodywork of **the car** that has been damaged by broken glass from the windscreen or windows.

If the repair or replacement is carried out by one of **our** approved suppliers, cover is unlimited. *(To contact one of our approved suppliers please refer to the 'Making a claim section' of this **policy**.)*

If **you** choose to use **your** own supplier, then cover will be limited to £150 less any **excess**.

A claim under this section only will not affect **your** no claims discount.

What is not covered under section 4

- The glass **excess** shown in **your Schedule of Insurance**, unless the glass is repaired and not replaced in which case no **excess** applies.
- Loss of use of **the car**.
- Damaged or broken glass in panoramic glass roofs.
- Repair or replacement of the hood/roof structure of a convertible or cabriolet vehicle.
- Repair or replacement of any glass that is part of a removable or folding convertible roof.
- Repair or replacement of any windscreen or window not made of glass.

- The cost of importing parts or storage costs caused by delays where the parts are not available from stock within the **territorial limits**.
- Loss or damage deliberately caused by any person entitled to be covered under this **policy** or any person acting on their behalf.

5 Personal belongings

What is covered under this section

The **insurer** will pay up to a maximum of £500 for personal belongings not permanently fitted to **the car**, which are lost or damaged following an accident, fire, theft or attempted theft involving **the car**.

What is not covered under section 5

- Loss or damage caused by wear and tear or depreciation.
- Loss of, theft of or damage to property from an open or convertible car, unless the personal belongings were left in a locked boot or locked glove compartment.
- Loss or damage if **the car** is left **unattended** without being properly locked and/or if any window, roof opening, removable roof panel or hood is left open or unlocked.
- Money, credit or debit cards, stamps, tickets, vouchers, documents and securities.
- Goods or samples carried in connection with any trade or business
- Loss of or damage to any radar detection equipment.
- Loss of or damage to telephone or other communication equipment.

6 Medical expenses

What is covered under this section

If **you** or anyone in **the car** is injured in an accident involving **the car**, the **insurer** will pay up to £200 in medical expenses for each injured person.

7 Personal accident benefits

What is covered under this section

If **you** or **your partner** are accidentally killed or permanently injured while getting in, travelling in or getting out of **the car** (or any other private car that **you** do not own), the **insurer** will pay the following:

- For death - £5,000
- For the total and irrecoverable loss of sight in one or both eyes - £5,000
- For the permanent loss of use of one or more limbs above the wrist or ankle - £5,000

The **insurer** will only pay these amounts if the cause of death or injury is an accident involving a car and the death or loss happens within 3 calendar months of the accident.

What is not covered under section 7

- More than £5,000 per incident.
- Death or injury to any person not wearing a seat belt when required to by law.
- Any intentional self injury, suicide or attempted suicide.
- Any injury or death arising wholly or in part from any natural or inherent disease or medical condition.
- Any injury or death to any person driving at the time of the accident who is found to have a higher level of alcohol or drugs in their body than is allowed by law.
- If **you** or **your partner** has any other car insurance **policy** with the **insurer**, they will only pay the benefit under one policy.

8 Replacement locks

What is covered under this section

If the keys or other ignition activation device to **the car** or the lock transmitter are stolen the **insurer** will pay up to a maximum of £500 under this section towards the cost of replacing:

- The door locks and/or boot lock.
- Ignition/steering lock.
- The keys or ignition activation device or the lock transmitter and central locking interface.

- The reasonable cost of protecting **the car**, transporting it to the nearest repairers when necessary and delivering it after repair to **your** address.

Provided it can be established that the identity or the **risk address** of the car is likely to be known to any person in receipt of such items.

What is not covered under section 8

- The first £100 of any claim.
- Any claim where the keys, lock activation device or the lock transmitter and central locking interface are either:
 - Left in or on **the car** at the time of the loss; or
 - Taken without **your** permission by a person known to **you**, unless that person is reported to the police.

9 Travelling abroad

What is covered under this section

The **insurer** will cover **your** legal liability to others while **you** or any driver covered by this policy are using **the car** within the European Union and any other country which has agreed to follow Article 7(2) of the EU Directive on Insurance of Civil Liabilities arising from the use of motor vehicles (number 72/166/EEC).

You do not need an International Motor Insurance Card (Green Card) for visits to these countries as the legal evidence of this cover is shown on the reverse of **your Certificate of Motor Insurance**.

Further information on the countries that follow the above EU Directive can be found by visiting www.mib.org.uk.

The **insurer** will also provide the cover shown on **your Schedule of Insurance** for up to 60 days in any **period of insurance** while **you** are using **the car** within the countries referred to above.

The **insurer** may agree to extend the cover for more than 60 days as long as:

- The car** is taxed and registered within the **territorial limits**; and
- Your** main permanent home is within the **territorial limits**; and
- Your** visit abroad is only temporary; and
- You** tell **us** before **you** leave; and
- You** pay any additional premium **we** ask for.

If **you** want to extend **your** policy to give the same cover in a country outside the countries referred to above, **you** must:

- Tell **us** before **you** leave; and
- Get the **insurer's** written agreement to cover **you** in the countries involved; and
- Pay any additional premium **we** ask for.

If the **insurer** agrees to **your** request, the **insurer** will issue **you** with an International Motor Insurance Card (Green Card) as legal evidence of this cover.

The **insurer** will also pay customs duty if **the car** is damaged and the **insurer** decides not to return it after a valid claim on the policy.

Cover also applies while **the car** is being carried between sea or air ports or railway stations within these countries, as long as this travel is by a recognised sea, air or rail route.

What is not covered under section 9

If **your Certificate of Motor Insurance** allows a specific driver to drive any other vehicle, that cover does not apply outside of the **territorial limits**.

10 Child seat cover

Comprehensive Only

If **you** have a child seat fitted in **your** car and **your** car is involved in an accident or damaged following fire or theft **we** will contribute up to £150 per child seat towards the cost of a replacement even if there is no apparent damage, subject to **you** making a claim on this insurance policy.

11 Vandalism Promise

Comprehensive Only

You will still be responsible for paying any applicable excess.

- You** have reported the incident to the police and provided **us** with the crime reference number;
- Damage was not caused by another vehicle;
- Damage was not due to fire or theft;

If **your** car suffers damage caused by vandalism **your** no claims discount will not be reduced in the event of a claim under this section providing:

- Your** car was parked and unattended at the time the damage was caused;

Vandalism is defined as malicious damage to your car (other than by fire or theft) while parked and unattended.

12 Uninsured Driver Promise

Comprehensive Only

If the driver of **your** car is involved in an accident caused by an uninsured motorist, **we** will refund the cost of any excess **you** have had to pay. **You** must provide:

- the vehicle registration and the make/model of the car;
- and the driver's details

The promise only applies where the driver of **your** car was not at fault for the accident.

Where the accident was not **your** fault and the driver was uninsured, **you** will not lose your no claims discount.

13 Onward Travel following an accident

Comprehensive Only

In the event of an accident if **your** car cannot be made roadworthy within a reasonable time **we** will arrange to transport **you** and **your** passengers home to any destination in Great Britain (Isle of Man and the Channel Islands is not included).

14 No claims discount (NCD)

If **you** do not make a claim during the **period of insurance**, the **insurer** will increase **your** no claims discount when you renew your policy with **us** in line with scale shown below:

Current years NCD	Your NCD years at renewal if no fault claims	Your NCD years at renewal if one fault claim	Your NCD years at renewal if two fault claims	Your NCD years at renewal if more than two fault claims
0	1	0	0	0
1	2	0	0	0
2	3	0	0	0
3	4	1	0	0
4	5	2	0	0
5	6	3	1	0
6	7	3	1	0
7	8	3	1	0
8	9	3	1	0
9	9+	3	1	0
9+	9+	3	1	0

If **you** do make a claim during the **period of insurance**, **your** no claims discount will be reduced at the next renewal date in accordance with the scale shown above.

The following will not affect **your** no claims discount:

- Payments made under Section 4 - Glass damage of this **policy**.
- Payments made under Emergency treatment (Section 1) of this **policy**.
- Claims where **you** were not at fault, as long as the **insurer** has recovered all that the **insurer** has paid from those who were responsible.

Your no claims discount cannot be transferred to another person or used on more than one policy at the same time.

You should note any change in the level of **your** no claims discount is no guarantee that **your** premium will not rise.

15 Cancellation

How to cancel your policy

You must contact **us** if **you** wish to cancel **your** policy. **Our** contact details are on the reverse of **your Certificate of Motor Insurance**.

We will cancel **your** policy either from the date **you** contact **us**, or from any later date **you** specify. The **policy** cannot be cancelled from an earlier date than when **you** contact **us**.

If **you** are paying **your** premiums by instalments, **you** must still pay **us** any balance of premium due. Cancelling any direct debit instruction does not mean **you** have cancelled the **policy**. **You** will still need to follow the instructions above.

In the event of cancellation, a cancellation fee shown in the Important Information about Our Insurance Intermediary Services document will apply.

Cancellation by you within the first 14 days

If **you** cancel **your** policy within 14 days of the date **you** receive **your** policy documents **we** will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has

been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

Cancellation by you after the first 14 days

If **you** cancel this **policy** after the 14-day period **we** will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

Where we cancel your policy

We may cancel **your policy** if there are serious grounds to do so such as non-payment, failure to supply requested validation documentation (proof of No Claims Discount, Security etc) or **you** have provided **us** with incorrect information and **you** have failed to provide a remedy when requested. **We** may also cancel **your policy** if **you** fail to have the O2 Drive Box fitted within 14 days of the start date of **your policy** or if **you** fail to keep the O2 Drive Box fitted to **the car** for the duration of **your policy**. **We** may also cancel **your policy** if **you** receive 3 Black Flags within a rolling 6 month period. **We** have provided full information about the circumstances in which **your policy** may be cancelled in **O2 Drive - Box on Board Terms and Conditions**. Where **we** cancel **we** will provide seven days' prior written notice to **your** last known address unless **we** are required to cancel earlier. If **we** cancel **your policy** **we** will refund a percentage of the premium calculated on a daily pro rata basis equivalent to the period of cover left unused, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

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

O2 Drive Box

If **your policy** is cancelled for any reason and **your** O2 Drive Box has already been fitted to **the car**, the cost of **your** O2 Drive Box (including the Renewal of O2 Drive Services Fee if applicable) is non-refundable.

16 General policy exclusions

You are not covered under **your policy** for any of the following:

Contracts

Any claim as a result of an agreement or contract unless it is one the **insurer** would have been liable for anyway.

Who uses the car

Any injury, loss or damage which takes place while **the car** is being:

- Driven by or in the charge of any person not covered by **your Certificate of Motor Insurance**; or
- Used other than for the purposes allowed on **your Certificate of Motor Insurance**; or
- Driven by or in the charge of any person who does not hold or comply with the conditions of a valid licence to drive such a vehicle in the country within which the incident occurred.

This exception does not apply if **the car** is;

- Being serviced or repaired by a member of the motor trade.
- Stolen or being taken away without **your** permission; or
- Being parked by an employee of a hotel or restaurant as part of a car-parking service.

Track days and off road events

Any liability, loss or damage resulting from the use of **the car** at any event during which **the car** may be driven on a motor racing track, airfield or at an off road event.

Use on airfields

The **insurer** will not pay claims arising directly or indirectly from any car being in a place used for the take-off, landing, parking or movement of aircraft, including the associated service roads, refuelling areas, ground equipment parking areas and the parts of passenger terminals of international airports which come with the Customs examination area or any part of airport premises to which the public does not have access to drive their vehicle.

Pollution

Any accident, injury, damage, loss or liability caused by pollution or contamination, unless the pollution or contamination is caused by a sudden, identifiable, unexpected and accidental incident which happens during the **period of insurance**.

Earthquake

Any loss or damage caused by earthquakes and the result of earthquakes.

Pressure waves

Any loss or damage caused by pressure waves from aircraft or aerial devices travelling at sonic or supersonic speeds.

Riot

Any loss or damage caused by riot, civil commotion occurring outside Great Britain, the Isle of Man or the Channel Islands. This exception does not apply to Section 1 - Liability to others.

Radioactivity

Any loss or damage caused by, contributed to or arising from;

- Ionising radiation or radioactive contamination from any fuel or waste; or
- The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component or of any nuclear fuel or any nuclear waste.

Terrorism

Any loss or damage caused by or arising from **terrorism** unless the **insurer** has to provide cover under any **Road Traffic Acts**.

War

Any loss or damage caused directly or indirectly by war, invasion, act of enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power other than to meet the requirements of the **Road Traffic Acts**.

17 General policy conditions

The **insurer** will only give **you** the cover described in this **policy** document provided that **you** and all other drivers comply with the conditions set out below and that the information that **you** gave **us** regarding **the car** and all insured drivers is true and complete as far as **you** know.

Taking care of your car

You and all other drivers must ensure that:

- **The car** is kept in a roadworthy condition.
- **The car** has a current MOT certificate if applicable.
- All reasonable steps are taken to ensure **the car** has been protected against loss or damage.

The **insurer** may examine **the car** at any time.

Your duty to provide accurate information

You must have answered truthfully all questions relating to **your** details; those of **the car** and of all named drivers on **your policy** that **we** asked when **your policy** started. **You** must also have truthfully agreed to all statements that we listed in the **Statement of Insurance** relating to **your policy** when it started.

You must notify **us** as soon as reasonably possible if any of your details change.

It's important that **you** check the information **you** provided and notify **us** immediately of any changes to these details. Failure to disclose correct and complete information to the best of **your** knowledge and belief may result in increased premiums, refusal of a claim or not being fully paid, **your policy** being cancelled or being made null & void and treated as if it never existed. Please refer to Important Customer Information section for further details.

Accidents and claims

You must notify **us** as soon as reasonably possible if **you** or any driver become aware of any accident or loss involving **the car** or of any other incident which may lead to a claim by **you** or by a **third party**.

If **you** or any driver receive any notice of prosecution, inquest or fatal accident enquiry or **you** or any driver are sent a claim form from a court or a letter, **you** or any driver must send it to the **insurer**, unanswered, as soon as reasonably possible.

You must ensure that the police are notified within 48 hours of **you** or any driver becoming aware of any incident involving theft, attempted theft, or malicious damage and a crime reference number is obtained.

You or anyone who drives the car must not admit liability for, offer, negotiate or seek settlement of any claim without **our** written permission.

You or anyone who drives the car must take reasonable steps to minimise the loss if an incident which gives rise to a claim occurs.

The **insurer** is entitled under this **policy** to;

- Take over and conduct the defence and settlement of any claim in **your** name or in the name of any other person insured by **your policy**.
- Instigate proceedings at their own expense and for their own benefit but in **your** name or in the name of any other person insured by **your policy** to recover any payment that they have made under **your policy**.
- Recover from **you** the amount of any claim that they are required to settle by law which the **insurer** would not otherwise have paid under this **policy**.
- Pay the legal owner of the car in the event of a loss.
- Require proof of ownership and value of the insured property in the event of a loss.

You or any person who makes a claim under **your policy** must give the **insurer** all reasonable assistance and information in relation to any claim made under **your policy**.

Fraud

You must not act in a fraudulent manner. **You**, any authorised driver, or any person acting for **you** must not make false or exaggerated claims. If **you**, any authorised driver, or anyone acting for **you** makes a claim knowing any part of it to be false or exaggerated, the **insurer** will not pay the claim and the **insurer** will cancel **your policy**. The **insurer** shall be entitled to recover from **you** the amount of any claim already paid under the **policy** during the **period of insurance**.

If the **insurer** cancels **your policy** on the grounds of fraudulent activity, they will keep any premium **you** have paid and may inform the police of the circumstances.

Other insurances

If at the time of any incident which results in a claim under **your policy** there is any other insurance in force covering the same liability, loss or damage, the **insurer** will only pay their share of the claim. The share to be paid by each **insurer** will be determined either by the appropriate court or by agreement between the **insurers** involved.

F Complaints procedure

We aim to provide a high level of service to all **our** customers but occasionally things can go wrong, when this happens **we** will do everything **we** can to put things right.

Complaints procedure

If **you** have a complaint about **our** service or the administration of **your policy**, please contact **us** in the first instance by phoning customer services on 0330 018 0802. **We** will aim to resolve **your** complaint over the phone within 24 hours.

If **your** complaint is not resolved to **your** satisfaction within 24 hours **we** will send **you** a written acknowledgment of **your** complaint together with the next steps **we** will be taking to resolve it. If **you** prefer to put **your** complaint in writing please send it to The Customer Relations Manager, O2 Drive, Fusion House, Bretton Way, Peterborough, PE3 8BG.

Next steps

In the unlikely event that **your** complaint remains unresolved four weeks after being made, **we** will send **you** either **our** final response or a letter explaining why **we** are not yet in a position to resolve **your** complaint and advise **you** when **we** will be in contact again.

If after eight weeks of making **your** complaint **we** are still not in a position to issue **you** with **our** final response **we** will send **you** a letter explaining the reason for the delay and advising **you** of **your** right to complain to the Financial Ombudsman Service.

If **we** cannot resolve your complaint, **you** may refer **your** complaint to the Financial Ombudsman Service within six months of receiving **our** final response letter.

The address is Financial Ombudsman Service, Exchange Tower, London, E14 9SR. The website address is www.financial-ombudsman.org.uk and their telephone numbers are 0800 023 4567 from a landline and 0300 123 9123 from a mobile.

Complaints which your **Insurer** is required to resolve will be passed on to them by **us**. **We** will notify **you** when **we** do this. If **you** are unhappy with the decision **you** receive **you** can refer **your** complaint to the Financial Ombudsman Service within six months of receiving **your Insurers** final response letter.

Following the complaints procedure does not affect **your** right to take legal

action.

G Data protection notice

Please read this notice as it explains the purposes for which **we** or the **insurer** will use personal data and sensitive personal data which **we** hold. Please show this notice to anyone insured to drive the vehicle covered under this **policy**.

Your personal data

For mutual security calls are recorded and may be monitored for training purposes and to prevent and detect fraud. For the purposes of the Data Protection Act 1998 the Data Controllers in relation to the personal data **you** supply are BISL Limited and Telefonica UK Limited.

This section sets out how data will be used in relation to **your insurance policy**. **Your** information will also be used by O2 in accordance with the O2 Privacy Policy which can be found at o2.co.uk/termsandconditions/privacy-policy.

Insurance administration, renewal and claims handling

Information **you** supply and information that is collected by the O2 Drive Box may be used for the purpose of insurance administration, renewal and claims handling by the **insurer**, its agents, **reinsurers** and **your** intermediary. In assessing any claims made, **insurers** may undertake checks against publicly available information such as Electoral Register, County Court Judgments, bankruptcy or repossession information. Information may also be shared with other **insurers** either directly or via those acting for the **insurer** such as loss adjusters or investigators.

We may also use other information that **we** or O2 may hold on **you** if **you** hold other products and services with **us** or O2 now (or if **you** have held such products and services in the past). This may include information about how **you** use your mobile phone and may include location data. **We** use this information to help **us** to better understand **you** and this may help **us** offer **you** a more personalised quote now and at renewal. This information is also used for research and analysis purposes to help **us** improve and develop the service **we** provide.

Driving Licence Number

If **you** have provided **your** driving licence number this may be passed to the DVLA, either by **us** or the **Insurers** on our panel, in order for a search to be carried out to confirm **your** (or any named driver's) licence status, entitlement and relevant restriction information and endorsement/conviction data. Searches may be carried out as part of **your** quote or at any point throughout the duration of **your** insurance **policy** including when amendments are made to the **policy** and at renewal. Undertaking searches using **your** driving licence number helps **Insurers** check information to prevent fraud and reduce incidences of negligent misrepresentation and non-disclosure.

A search with the DVLA will not show on **your** (or any named driver's) driving licence record.

For details relating to information held about **you** by the DVLA, please visit www.dvla.gov.

Claims & Underwriting Exchange and Other Registers and Databases

We or the **Insurer** exchange information with various databases and registers to help **us** check information provided, to detect and prevent crime or fraud and to obtain information about **your** no claims history. These may include the Claims and Underwriting Exchange Register run by Insurance Database Services Limited (IDS Ltd), the Hunter Database run by MCL Software Ltd, the Motor Insurance Anti-Fraud and Theft Register run by the Association of British **Insurers** (ABI), the No Claims History Database run by Reed Elsevier (UK) Limited trading as LexisNexis and any other relevant industry databases or registers. Information may be shared with these registers and checks carried out against the information held on these registers when **we** or the **Insurer** deal with **your** request for insurance, at renewal, when amendments are made to **your** policy, where a claim is made or where it is necessary to update **our** policy records. Under the conditions of **your** policy, **you** must tell **us** about any incident (such as an accident or theft) which may give rise to a claim. When **you** tell **us** about an incident, **we** or the **Insurer** will pass this information to the registers and any other relevant registers. **You** can ask **us** for more information about this.

Your electronic information

If **you** contact **us** electronically, **we** or the **insurer** may collect **your** electronic identifier, e.g. Internet Protocol (IP) address or telephone number supplied by **your** service provider. This information may be used by **us** or the **insurer** to aid in the detection of fraud.

Sensitive personal data

In order to assess the terms of the insurance contract or administer claims, **we** or the **insurer** will need to collect personal data which the Data Protection Act 1998 defines as sensitive, such as medical history

or criminal convictions and **we** or the **insurer** may need to transfer this data overseas. By proceeding with this contract, **you** will signify **your** explicit consent to such information being processed by **us**, the **insurer** or its agents.

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 DVLNI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including:

- I. Electronic Licensing
- II. Continuous Insurance Enforcement
- III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- IV. 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 his or her 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** vehicle seized by the Police. **You** can check that **your** correct registration number details are shown on the MID at www.askmid.com

Credit searches and use of third party information

In assessing **your** application/renewal, to prevent fraud, check **your** identity and to maintain their policy records, **we** or the **insurer** or the **credit provider** may:

- Search files made available to them by credit reference agencies who may keep a record of that search. **We** or the **insurer** or the **credit provider** may also pass to credit reference agencies information they hold about **you** and **your** payment record. The information will be used by other **credit providers** for making credit decisions about **you** and the people with whom **you** are financially associated for fraud prevention, money laundering prevention and for tracing debtors. **We** or the **insurer** or the **credit provider** may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by **us** or the **insurer** or the **credit provider**, acceptance or rejection of **your** application/renewal will not depend only on the results of the credit scoring process.
- Use information relating to **you** and **your** vehicle supplied to **us** or the **insurer** or the **credit provider** by other third parties.

Overseas transfer of data

We and the other companies processing **your** data for the purposes mentioned above may from time to time need to undertake some of the processing in countries outside of the European Economic Area which may not have laws to protect your personal data, but in all cases **we** will ensure that it is kept securely and only used for the purposes for which **you** provided it. Details of the companies and countries involved can be provided on request.

Fraud prevention

In order to prevent and detect fraud **we** or the **insurer** may at any time: Share information about **you** with other organisations including the Police; Undertake credit searches; Check and/or share **your** details with fraud prevention and detection agencies.

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, the **insurer** or 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 proposal and claims for all types of insurance; Checking details of job applicants and employees.

Please contact **us** on the number shown on **your** policy documentation if **you** want to receive details of the relevant fraud prevention agencies. **We**, the **insurer** or other organisations may access and use from other countries the

information recorded by fraud prevention agencies.

Marketing and market research

Telefónica UK Limited and its agents may use **your** information to keep **you** informed by SMS, email, telephone, post or other means of products and services which may be of interest to **you**. They may also contact **you** to conduct market research. **Your** information may also be used for the above purposes after **your** policy has lapsed.

If **you** do not wish **your** information to be used for these purposes please write to the Data Protection Officer at the address below.

Your rights

You are entitled to request a copy of the information **we** hold about **you** for which **we** may charge a small fee. If **you** have any questions or **you** would like to find out more about this notice please write to the Data Protection Officer, BISL Limited Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS.

For more information on the Data Protection Act **you** may also write to the Office of the Information Commissioner at Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF. Telephone: 0303 123 1113 or 01625 545745 or visit www.ico.org.uk

Use of Data from O2 Drive Box

This section explains how **we**, Telefonica UK Limited, **our** agents and service partners will use the information provided by **you** and collected by the O2 Drive Box.

1. **You** must show this Data Protection Notice to any named driver on **your** policy and any other person who drives the car so they are aware that an O2 Drive Box has been installed and that their journey will be monitored and data collected.
2. **Your** O2 Drive Box will collect data including but not limited to **your** speed throughout **your** journey, braking frequency and force, acceleration, the types of routes **you** take (e.g. A-roads, motorways, country lanes), time and date of travel and the car's location.
3. This data may be used for the following purposes:
 - a. Provide **you** with data via the O2 Drive App.
 - b. Contribute towards the calculation and charging of insurance premiums based upon **your** Driver Score (as defined in the **O2 Drive - Box on Board Terms and Conditions**), standards of driving and how **you** use the car.
 - c. Test **your** O2 Drive Box and any associated software (e.g. during installation or to perform maintenance checks).
 - d. Assess **your** driving performance and Driver Score to help determine **your** future insurance premiums.
 - e. Provide **you** with any additional optional services relating to the O2 Drive Box or policy that are or may become available, where **you** agree to these at purchase or during the lifetime of **your** policy.
 - f. To be passed to insurers or service providers in the event of a claim and to assist with the identification, assessment, or investigation of claims made and to provide clarification as to the circumstances of the claim.
 - g. Carry out research and analysis of the driving behaviour of **our** customers.
 - h. Review the information disclosed by **you** in relation to **your** policy or any claim to identify any inconsistencies.
4. **Your** information may be transferred to any country, including countries outside the European Economic Area for administration and back-up of data and any information will be kept and transferred securely.
5. **We** will disclose information collected by the O2 Drive Box to third parties in the following circumstances:
 - a. Where **you** have provided **your** agreement to the disclosure.
 - b. For agents and service partners who work with **us** or Telefonica UK Limited for reasons to do with installing, servicing and removing the O2 Drive Box and in order to provide **you** and the insurer with data from the O2 Drive Box.
 - c. Where required to do so by law.
 - d. Where necessary for the prevention or detection of crime.

→ O2 Drive - Box on Board

About this document

This section explains the terms and conditions of purchase of your **O2 Drive Box** from Telefonica UK Limited and how the data from the **O2 Drive Box** will be used in relation to your **policy**.

Definitions

In this section certain words have been defined and they will have the same meaning wherever they are shown in **bold**.

Word or Expression	Definition
Approved Installer	An installer authorised by Telefonica UK Limited to install the O2 Drive Box into your vehicle .
Black Flag	A warning that is issued to you that your driving has fallen below an acceptable standard or that the O2 Drive Box has been disconnected.
Driver Score	The results of the monthly analysis by us or our service providers of the data received from your O2 Drive Box which indicates your driving performance for that month.
O2 Drive Box	The telematics device which will be installed in your vehicle and will transmit data regarding how your vehicle is being driven.
Policy	The policy for car insurance for your vehicle .
Red Flag	A warning that is issued to you if the O2 Drive Box is not fitted, if there is a problem with the operation of the O2 Drive Box or if the O2 Drive Box has indicated that there is a problem with the information you provided in relation to your policy .
Vehicle(s)	The vehicle specified in the Certificate of Motor Insurance by registration number.
We/Us/Our	BISL Limited.
You/Your	The person named as the policyholder on the Schedule of Insurance.

Purchase of your O2 Drive Box

- The **policy** requires the **vehicle** to be fitted with the **O2 Drive Box** within 14 days of the **policy** start date, or within 14 days of a change of **vehicle**. Failure to comply with this requirement will result in a **Red Flag** being issued and your **policy** being cancelled, subject to **us** notifying **you** in advance in accordance with the terms of your **policy**.
- By purchasing the **policy** you are entering into a contract with Telefonica UK Limited for the purchase of the **O2 Drive Box** upon the terms set out in these O2 Drive - Box on Board Terms and Conditions. Ownership of the **O2 Drive Box** will pass to **you** from Telefonica UK Limited upon the fitting of the **O2 Drive Box** in your **vehicle**. Once fitted, the **O2 Drive Box** cannot be transferred to another vehicle. If **you** change your **vehicle** during the life of the **policy** you will need to purchase a new **O2 Drive Box** for which a charge will apply as set out in the 'Important Information about Our Insurance Intermediary Services' document.
- If the **O2 Drive Box** develops any faults within 36 months of being fitted which affect the functionality of the **O2 Drive Box** then **we** will arrange for the **O2 Drive Box** to be repaired or replaced at no cost to **you**. **You** will not be entitled to a repair or replacement, for faults arising from misuse, tampering, deliberate damage or cosmetic damage if it does not affect the functionality of the **O2 Drive Box**.
- You** have the right to change your mind and cancel the contract for the **O2 Drive Box** to be fitted within 14 days of the date you purchase your **policy** (but before the **O2 Drive Box** has been installed) in which case **you** will receive a full refund of the cost of the **O2 Drive Box** set up fee and a refund of any premium due in accordance with the 'Cancellation' section in the Motor Policy Wording and the 'Important Information about Our Insurance Intermediary Services' document. After the **O2 Drive Box** has been installed in your **vehicle**, if **you** decide to cancel the contract for the **O2 Drive Box** you will not receive a refund of the **O2 Drive Box** set up fee. If **you** exercise this right, your insurance **policy** will also be cancelled.
- You** have the right to change your mind and cancel the renewal contract for the **O2 Drive Box** Services fee within 14 days of the renewal date. In which case, **you** will receive a full refund of the cost of the **O2 Drive Box** Services fee and a refund of any premium due in accordance with the 'Cancellation' section in the Motor Policy Wording and the 'Important Information about Our Insurance Intermediary Services' document. After

14 days and once **we** have collected the **O2 Drive Box** Services fee, if **you** decide to cancel the contract **you** will not receive a refund of the **O2 Drive Box** Services fee. If **you** exercise this right, your insurance **policy** will also be cancelled.

Installation

- We** will arrange for the **O2 Drive Box** to be fitted in your **vehicle** on behalf of Telefonica UK Limited. The **O2 Drive Box** must be fitted by an **approved installer**. The **approved installer** and installation process will be advised to **you** at point of purchase. The **approved installer** may take photographs of your **vehicle** as part of the installation process. These photographs do not constitute notice to **us** of the specifications of or any modifications made to your **vehicle** and it is your responsibility to ensure your **policy** details are accurate. In the event that the vehicle that is presented to the **approved installer** to have the **O2 Drive Box** fitted does not match the **vehicle** details which have been recorded on the **policy**, the **approved installer** may decline to fit the **O2 Drive Box** and will notify **us** of the discrepancy. If there are any discrepancies between the **vehicle** details and the information declared at point of purchase, it may lead to your premium changing or your **policy** being cancelled subject to **us** notifying **you** in advance.
- If the supply of the **O2 Drive Box** is delayed by an event outside our control then **we** will contact **you** as soon as possible to let **you** know and **we** will take steps to minimize the delay. Provided **we** do this, **we** will not be liable for delays caused by the event but if there is a risk of substantial delay **you** may contact **us** to cancel the **policy** and receive a refund of the cost of the **O2 Drive Box** set up fee and a refund of any premium in accordance with the 'Cancellation' section in the Motor Policy Wording and the 'Important Information about Our Insurance Intermediary Services' document.
- If **you** fail to attend a booked appointment in relation to your **O2 Drive Box** for whatever reason, **you** will incur a missed appointment fee or if **you** cancel a booked appointment with less than 24 hours' notice **you** will incur a late cancellation of appointment fee as set out in the 'Important Information about Our Insurance Intermediary Services' document.
- It is your responsibility to ensure that the Registered Keeper or any other party who has an interest in the ownership of the **vehicle** has agreed that the **O2 Drive Box** can be installed in the **vehicle**.
- It is your responsibility to check the terms of any warranty **you**

have for **your vehicle** and ensure this will not be impacted by having the **O2 Drive Box** fitted.

Use of your O2 Drive Box

This section explains how **your O2 Drive Box** will operate with **your policy**.

11. The **O2 Drive Box** must be in place and operational at all times during the term of **your policy**. Removal or disconnection of the **O2 Drive Box** at any time during the life of the **policy** may result in a **Red Flag** being issued and the **policy** being cancelled unless **we** have agreed the removal or disconnection in advance. Temporary removal for example to allow a battery to be changed is permitted provided the **O2 Drive Box** is not disconnected for more than 1 hour.
12. **You** will not, nor will **you** permit any other person to tamper with, alter, dismantle or remove components from the **O2 Drive Box**; or tamper/interfere with the GPS/GSM signal that is emitted from the **O2 Drive Box** unless **you** have obtained approval from **us** in advance.
13. If **we** have reason to believe that there has been non-permitted interaction or interfering with the **O2 Drive Box** or if **we** believe the **O2 Drive Box** has been removed or disconnected a **Red Flag** will be triggered on **your policy** and **we** will contact **you** to try and resolve the issue. If in **our** reasonable opinion an attempt has been made to interfere with the operation of the **O2 Drive Box**, **we** may cancel **your policy**. Damage or loss caused by any form of tampering or non-permitted interaction with the **O2 Drive Box** is not covered by this **policy**.
14. If **you** suspect the **O2 Drive Box** is faulty or if it has become damaged **you** must notify **us** as soon as possible, by calling **our** Customer Service helpline on 0330 018 0802. If **we** agree it is necessary, **we** will send out an **Approved Installer** to examine your **O2 Drive Box**. There will be a call out charge payable for this appointment as set out in the 'Important Information about Our Intermediary Services' document however this will not be charged if a fault is found with the **O2 Drive Box**.
15. **You** must provide a valid email address and mobile telephone number and **you** must notify **us** of any changes to these. In the event that the data received from the **O2 Drive Box** indicates to **us** that either (i) there may be a problem with the operation of the **O2 Drive Box** or (ii) the **vehicle** may have been involved in an incident, **you** may receive a courtesy call or SMS/email from **us** to check whether there are any problems with the **O2 Drive Box** or whether **you** require any assistance in reporting an incident. By purchasing the **policy** and providing **your** contact details **you** are consenting to receiving such communications.
16. **You** will be able to access certain data which is collected from the **O2 Drive Box** via the O2 Drive App during the life of **your policy**. The O2 Drive App is provided by Telefonica UK Limited and **you** will need to agree to the terms and conditions of use of the App when **you** download the App.
17. Should **your policy** be cancelled, the provision of data from **your O2 Drive Box** will be suspended. The **O2 Drive Box** will be fully deactivated after a period of 60 days from the date of cancellation, after which the provision of data cannot be reinstated and **you** will be required to purchase a new **O2 Drive Box** if **you** wish to take out a further O2 Drive - Box on Board Policy.
18. In the event that **you** change **your vehicle**, **you** must purchase a new **O2 Drive Box** to be installed in the new **vehicle**. **O2 Drive Boxes** cannot be transferred between vehicles. The charge for a new **O2 Drive Box** when **you** change **your vehicle** is set out in the 'Important Information about Our Insurance Intermediary Services' document and this is payable at the time that the change to **your policy** is made.
19. Wherever possible **we** and/or Telefonica UK Limited will provide any additional services such as the O2 Drive App, calculation and provision of **Driver Scores** and feedback to help **you** improve **your** driving, (and any additional services that may be developed and implemented during the term of the policy). If, due to the failure of one or more of the third-party suppliers or the telecommunications networks upon which they rely, provision of these services becomes impossible or severely impeded, then **we** and/or Telefonica UK Limited may have to withdraw these additional services. If this occurs **we** will continue to provide **you** with the insurance services **you** have purchased, with the omission of these additional services.
20. The **policy** does not provide a tracking facility in the event of theft of the **vehicle** and **we** will be unable to provide **you** with detailed information regarding the location of the **vehicle** in the event of theft however **we** may provide any data relating to **your vehicle** to the Police if **we** are requested to do so by them, please see the Data Protection Notice within **your** policy wording for more information on how data collected by the **O2 Drive Box** may be used.
21. The **O2 Drive Box** uses the **vehicle's** battery power supply and there may be a small drain on **your vehicle's** battery even when the **vehicle** is not being used. It is **your** responsibility to maintain **your vehicle's** battery in good working order.
22. The transmission and receipt of data is dependent upon mobile

telecommunications services that may be interrupted. This does not mean that there is something wrong with the **O2 Drive Box**. If this happens, please notify **us** and **we** will make reasonable efforts to resolve any issues.

Changes to Information and Adjustments to Premium

23. **We** or **your** insurer may use information from the **O2 Drive Box** to check the accuracy of the information **you** have declared to **us** when **you** purchased the **policy**, either during the life of **your policy** or in the event of a claim. **We** may contact **you** at any time to ask **you** to clarify any inconsistencies that may be identified between the **O2 Drive Box** data and the data that is held on **your policy**. If **we** become aware that any information on **your policy** needs updating based on the data received from the **O2 Drive Box**, (for example, your annual mileage) **we** will update **your policy** and advise **you** of any change to **your** premium or to the terms that the insurer requires. In some cases **we** may also have to cancel **your policy**. **We** will always notify **you** in advance before any changes are made to **your policy**. However, it remains **your** responsibility to ensure that all the information **you** have disclosed is correct and notify **us** of any changes to this information during the term of **your policy**. **You** must not rely on the data collected via the **O2 Drive Box** to make **us** aware of any changes required to **your policy**.

Driver Score - Standards of Driving and Driver Score

24. **We** will monitor **your** driving by collecting information from the **O2 Drive Box** about how the **vehicle** is driven and used. **We** will monitor this information regularly and use it to create a **Driver Score** for **you**.
25. The **Driver Score** is calculated using various measurements collected by the **O2 Drive Box** which may include (but is not limited to): **your** speed throughout **your** journey, braking frequency and force, acceleration, the types of routes **you** take (e.g. A-roads, motorways, and country lanes), time and date of travel and the **vehicle's** location. **We** will start calculating the **Driver Score** after the **O2 Drive Box** has recorded that the **vehicle** has been driven a minimum of 250 miles.
26. **Your Driver Score** is impacted by all journeys the **vehicle** makes regardless of who is driving. **You** must make any additional drivers aware that information will be collected whilst they are driving and that the manner in which they drive the **vehicle** will affect **your Driver Score**. In order to help **you** monitor **your** driving and ensure **you** are complying with **your** obligations under this policy, **we** will keep **you** informed of how **you** are driving by displaying **your Driver Score** on the O2 Drive App.
27. The **Driver Score** will be updated on the O2 Drive App and **you** will receive regular communications from **us** to update **you** on **your Driver Score**.

Red and Black Flags and Cancellation of your Policy

28. A **Black Flag** will be issued where:-
 - a. The average **Driver Score** for any month falls below an acceptable level. **We** will determine what is an acceptable level having regard to good standards of safe driving and best practice as well as the provisions of the Highway Code.
 - b. The data from the **O2 Drive Box** indicates that the **vehicle** has been driven in a dangerous and/or unacceptable manner, for example where the data indicates that the **vehicle** may have been driven otherwise than in accordance with the law such as use of excessive speed.
 - c. The data from the **O2 Drive Box** indicates the **O2 Drive Box** has been tampered with or has been disconnected for longer than a period of 1 hour.
29. If **you** receive 3 **Black Flags** during any rolling 6 month period (in relation to this **policy** or any other O2 Telematics car insurance policy), **your policy** will be cancelled.
30. Where a **Red Flag** is issued **we** will send **you** a notification explaining the corrective action that **you** need to take to resolve the issue. If **you** do not take the required action, **your policy** may be cancelled.
31. If **you** believe that a **Red Flag** or **Black Flag** has been incorrectly issued **you** can ask **us** to review the data. **We** will remove the **Red Flag** or **Black Flag** if it is found to have been issued incorrectly; however, **our** decision as to whether or not a **Red Flag** or **Black Flag** will be upheld or removed based on the data received will be final.

→ Additional Benefits Policy Summary

keyfacts[®]

About this document

This document provides you with the basic details of your additional benefits you have purchased with your car insurance policy. Full details of the terms and conditions are contained in the relevant policy wording for each product.

This summary relates to private car insurance policies effective from 15/02/2018. Your policy will run for 12 months.

Keycare - underwritten by Ageas Insurance Limited

Cover against loss or theft of keys including up to £1000 towards replacement locksmith's charges. For terms and conditions of your Keycare cover, please refer to your Keycare documents that will be sent separately.

Cancellation Rights

You must contact us in order to cancel any of your additional benefits. Our contact details are on the reverse of your Certificate of Motor Insurance.

Cancelling your policy within the first 14 days

You may cancel any of your additional products within 14 days of receiving your policy documentation. We, on receipt of this confirmation, will issue a full refund, providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due.

Cancelling your policy after the first 14 days

After this time, you may cancel any of your additional products during the life of the policy. We will refund a percentage of the premium in proportion to the cover left unused, unless you have made a claim in which case no refund will be given and all premiums would be due. If you cancel the main policy then any additional products taken out will also be cancelled.

If upon investigation we find that you are no longer eligible for an add-on product, a refund will be provided on a pro-rata basis.

Claims

Should you wish to make a claim under your car insurance policy you should call the Claims Helpline on 0330 018 8802. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy documentation.

Complaints

If you wish to register a complaint, please contact us:

- 1) by phone on 0330 018 0802
- 2) in writing to The Customer Relations Manager, O2 Drive, Fusion House, Bretton Way, Peterborough, PE3 8BG.

If we cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter.

Authorisation

BISL Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 308896.

Our permitted business is arranging general insurance contracts which you can check on the Financial Services register by visiting the website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

Financial Services Compensation Scheme (FSCS)

If the insurer cannot meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Claims for compulsory insurance, such as third party motor insurance, are covered in full.

Any claims made to the Financial Services Compensation Scheme for non-compulsory (optional) insurance, such as damage to the insured car, and for any unused premium, are covered up to 90% of the value of the claim submitted. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100.

Important Information about Our Insurance Intermediary Services

Your contract with BISL Limited ('We/Us/Our')

BISL Limited is an insurance intermediary and you will enter into separate contracts when you take out an insurance policy through Us in relation to the insurance policy (in addition you will enter into a further contract for the purchase of the O2 Drive Box with Telefonica UK Limited as explained below). The first contract is with Us and sets out the terms and conditions under which We will arrange and administer your insurance policy on your behalf and any fee(s) that We shall charge you for providing Our insurance intermediary services. Use this information to decide if Our services are right for you.

You will also enter into a separate contract with the insurer for providing your insurance. Details of the premium charged and the terms and conditions relevant to the insurance policy are set out in your Welcome Pack. When you purchase additional products or pay for your policy by instalments using a fixed sum loan agreement, you will enter into further contracts with each insurer or supplier for these services.

Your demands and needs

The policy is designed to meet the demands and needs of customers who wish to insure their motor vehicle against the risk that they have selected to cover. For example third party risks only, third party fire and theft, or comprehensive cover, as well as any additional services chosen.

We have not provided advice on whether the policy is suitable for your needs or made any recommendations.

Your additional products:

Keycare

We offer products from a range of insurers for car insurance. We only offer products from a single insurer or supplier for:

Keycare, underwritten by Ageas Insurance Limited

What Insurance Intermediary Services will We provide?

Our insurance intermediary services We provide to you on your behalf include:

- We will arrange your vehicle insurance by selecting a range of prices from Our panel of insurers that We can offer, We will arrange your cover with the insurer based on your requirements, We will deal with your payment and provide you with the details and documentation relating to your policy.
- Deal with your requests for adjustments you have to make to your policy, such as changes to the cover required, the use and/or vehicle insured. We will notify the insurer, deal with any amendments of risk or adjustments of premium required and provide you with confirmation of any changes to your policy. We may arrange cover with an alternative insurer if the amendments to your policy are not acceptable to your original insurer.
- We will also arrange the cancellation of your policy at your request, notify the insurer, deal with any refunds of premium, confirm the changes to your policy and arrange for the return of documents.
- Deal with your requests for any duplicate or replacement documentation relating to your policy and/or additional products.
- We will arrange optional additional add-on products where you consider these products meet your needs.
- We will also arrange the renewal of your insurance and additional products based on your requirements (see Automatic Renewal section).
- We will arrange for an approved fitter to install your O2 Drive Box on behalf of Telefonica UK Limited who provide the O2 Drive Box. We will also carry out administration relating to the O2 Drive Box such as notifying you of your driver score.

Our fees and charges for providing Our insurance intermediary services to you

We will charge you the following fees where applicable for Our services:

Cancellation fee

If either you or We cancel within 14 days of receiving your policy documentation We will charge you the cost of the amount of time you have been covered providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund of premium will be given and all premiums would be due. If either you or We cancel more than 14 days after receiving your policy documentation We will charge you a fee of £60 plus the cost for the period of cover you have benefitted from.

This is providing no claims have been made. If a claim has been made, or there has been an incident which may lead to a claim, no refund will be given and all premiums will be due.

You may cancel any of your additional products within 14 days of receiving your policy documentation. We, on receipt of this confirmation, will issue a full refund, unless you have made a total loss claim in which case no refund will be given and all premiums would be due.

After this time, you may cancel any of your additional products during the life of the policy. We will refund a percentage of the premium in proportion to the cover left unused, unless you have made a claim in which case no refund will be given and all premiums would be due.

If you cancel the main policy then any additional products taken out will also be cancelled.

If upon investigation we find that you are no longer eligible for an add-on product, a refund will be provided on a pro-rata basis.

If your policy is cancelled for any reason and your O2 Drive Box has already been fitted to your vehicle, the cost of your O2 Drive Box (including the Renewal of O2 Drive Services Fee if applicable) will be non-refundable. Please see the O2 Drive - Box on Board Terms and Conditions for further information.

We have provided you with information on how to cancel your policy in the cancellation section of your Motor Policy Wording, Section 12. This clearly sets out Our approach to providing you with a refund of premium for your time on cover.

We may also cancel your policy if you fail to have the O2 Drive Box fitted within 14 days of the start date of the policy or if you fail to keep the O2 Drive Box fitted to your vehicle for the duration of your policy. We may also cancel your policy if you receive 3 Black Flags within a rolling 6 month period. We have provided full information about the circumstances in which your policy may be cancelled in the O2 Drive - Box on Board Terms and Conditions.

We will pay any refund due to the bank account or credit/debit card We hold on file. The minimum amount We will refund is £1, refunds less than £1 will not be given.

Failed payment fee

If you fail to make a payment We will charge you a fee of £20 as shown in the Default Charges section your Fixed Sum Loan Agreement.

Documentation reissue fee

If you want a duplicate copy of your policy, or any of its component parts We will charge you a £12 reissue fee.

Changes in Terms & Conditions

We are entitled to change any of the fees or terms and conditions of this contract between you and Us, (i) with 30 days notice during the term of the policy if required by law or regulatory authorities, or (ii) at renewal.

Automatic renewal

Prior to renewal, We will use the details you've given Us to search our panel again for a renewal price. We will contact you before the end of your policy explaining what you need to do. We may automatically renew the policy where We are able to, using the payment method that you have provided Us with ****5471 in order to ensure you remain continuously covered. You can ask Us to stop taking payments automatically or change your payment method at any time by contacting Us on: **0330 018 0802**.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS website; www.fscs.org.uk, or write to Financial Services Compensation Scheme, 10th floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Who regulates Us

BISL Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 308896.

Our permitted business is arranging general insurance contracts which you can check on the Financial Services register by visiting the website www.fca.org.uk or by contacting the FCA on 0800 111 6768.

Duration and Choice of Law

The minimum duration of this contract with Us is the duration of your related insurance policy. This contract will terminate simultaneously with the termination of your related insurance policy.

These terms and conditions are governed by the laws of England and Wales unless you and We agree otherwise and such agreement has been put in writing by Us.

Important Information About Your O2 Drive Box

You will be purchasing the O2 Drive Box from Telefonica UK Limited. We will arrange the supply and fitting of the O2 Drive Box on behalf of Telefonica UK Limited. The following fees apply to your O2 Drive Box and will be collected by Us on behalf of Telefonica UK Limited where applicable. (All fees include VAT where applicable at the appropriate rate).

O2 Drive - Box on Board Set Up Fee

The cost of this is £10.00 and this covers the purchase and installation of the O2 Drive Box and is payable at the time the policy is purchased.

Missed Appointment Fee

If you have an appointment booked in relation to your O2 Drive Box and you fail to attend the appointment you will be charged a £20.00 missed appointment fee.

Late Cancellation of Appointment Fee

If you have an appointment booked in relation to your O2 Drive Box and you cancel with less than 24 hours' notice, you will be charged a £20.00 late cancellation fee.

Renewal of O2 Drive Box Services Fee

Upon renewal of your policy, you will be charged a fee of £ for the on-going provision of services relating to your O2 Drive Box.

O2 Drive Box Change of Vehicle Fee

You will be charged a fee of £10 for the fitting of a new O2 Drive Box and associated services if you change your vehicle.

Call Out Fee

If you ask us to send out an Approved Installer to examine your O2 Drive Box there will be a fee payable of £20 however this fee will not be charged in the event that a fault is found with the O2 Drive Box.