Additional Charges

The following additional charges may apply to your policy, please see Section 3 of your Safe Driver guide for a full description of when these amounts may be charged:

- Unit transfer fee if you change vehicle - £40
- Disconnection fee if you cancel mid-term - £100
- Missed appointment fee - £30
Your Guide and Agreement with us

This Guide and Agreement sums up the key features and requirements of your Safe Driver policy, so you can understand how it works at a glance.

The clauses contained in this Guide and Agreement and the following Terms and Conditions are in addition to those in the “Our Guide to your Cover” booklet, available at www.bell.co.uk, and should be read in conjunction with the policy documentation enclosed in your “Welcome Pack”.

By purchasing this Bell Safe Driver policy, which utilises Telematic technology, you are agreeing to the following policy features and processes:

Section 1

Your Safe Driver unit

Installation
You consent to having a Safe Driver Telematic unit professionally installed in the insured vehicle, and agree to make the vehicle available to our installation team within 30 days of purchasing the policy. Where you are not the owner of the vehicle you agree that the owner has consented to this. We or our installers will contact you directly to confirm an appointment. If the appointment is not convenient, you may arrange a more suitable alternative appointment as long as it falls within the first 30 days of the cover period.

The unit will be fitted discreetly by professional engineers who have been trained according to strict guidelines.

The unit is compatible with any type of car and will not affect manufacturer or aftermarket warranties that may apply to the insured vehicle.

Our installers will endeavour to visit at a time and location of your choice, however some restrictions may apply. If for any reason we are not able to install the unit due to our failure or technical difficulties, you may choose to terminate the policy and will be eligible for a full refund of any premium paid, subject to you not having claimed under the policy.

If you fail to make reasonable efforts or fail to comply with installation in the first 30 days, we will treat this as a cancellation request, and terminate your policy with seven day’s notice, in writing, to your last known address.

Document Inspection
Like many insurers, when a policy is purchased we check customer documents such as Driving Licences and No Claims Bonus – however rather than having to send these by post, all you need to do is show them to the installer, who will scan them and send them securely to us.

Please present the following documents to your installer:

- Your Driving Licence (Photocard and paper Counterpart)
- Valid MOT Certificate for the insured vehicle
- Proof of your No Claims Bonus (if you are claiming any)
Please note that failure to provide the required documentation may lead to your policy being cancelled. If you are having difficulty locating your documents please call our Customer Services team on 0871 882 1112 for assistance. Calls to 0871 numbers are charged at 8p per minute plus network extras.

**Theft Tracking**
If your vehicle is stolen, please call our 24 hour Stolen Vehicle Helpline on 0333 202 0004. Calls to this number cost 8.5p/minute plus VAT from a BT landline. Calls from other operators and mobile phones may cost considerably more. The secure operating centre will track your vehicle and report its location directly to the Police, and assist them in attempting recovery. You will be required to report the theft to the Police and obtain a Police Incident Number, to verify a theft has taken place. You will also need to report the incident to our claims department on 0844 543 4410. Calls to this number are charged at 5p per minute from BT Landlines. Calls from mobiles and other networks may vary.

**Section 2**
**Your Driving**
Once the Telematic unit is installed, just drive as you normally would. The unit allows us to understand how safely you drive your vehicle, how far you travel and when you use it. In return you qualify for a great upfront insurance premium, and get free Theft Tracking.

We use the data the unit sends to us to assess the accuracy of your policy information, and to provide you with a driving score based on how safely we interpret your driving. You can view your driving score, and see how it has changed over time via your own personal dashboard website.

It is important to remember that your driving score can be affected by the way other people drive the vehicle, so make sure your named drivers are aware of this and remind them to follow your example behind the wheel!

**Review Points**
If when you purchased the policy you agreed to a review point six months into the policy term, we will compare your driving score to that of other Safe Driver policyholders, and adjust your premium based on how you have performed. We will inform you of any changes to your premium in writing. Premium changes will be capped at the levels you agreed to when you purchased the policy. If you are unsure whether you have agreed to any review points, please refer to your welcome email or call us on 0871 882 1112 for confirmation. Calls to 0871 numbers are charged at 8p per minute plus network extras.

**What about speed?**
We appreciate that it’s difficult to always drive within the speed limit, and occasionally exceeding limits by small amounts will not affect your policy. However, persistent or excessive speeding will impact your driving score, and that could lead to your insurance premium rising at renewal or the six month review points (if you have agreed to the review).

**IMPORTANT – Dangerous speeding**
As this is a Safe Driver policy, dangerous speeds are treated seriously. As a result, if the Telematic Unit detects that your vehicle has been driven at 100mph or over on a public road, your policy will be cancelled. We will write to you and
provide you with seven days’ notice of cancellation before your policy is terminated.

Assistance Calls
If the Telematic unit detects an impact which is severe enough to indicate a crash, it will notify our assistance team, who may try to contact you to check you are safe and to offer you crash assistance in line with the cover you hold under your policy.

Section 3
Fees and Charges
There is no charge to you for initial installation and use of the Telematic unit. You will not be charged any disconnection fees if you reach the end of your Bell policy and decide not to renew.

If your unit develops a fault and technical support or an engineer call out is required, you will not be charged any fees.

However, in the circumstances below the following fees will become due:

- You must inform us beforehand if you intend to change your vehicle. The unit in your old vehicle will need to be removed, and a new unit will be fitted to your new vehicle. This process will incur a £40 service and fitting charge.

- If you cancel an arranged appointment with one of our installers with less than 24 hours notice, or fail to attend a pre-booked installation appointment, you will be charged a £30 fee to cover costs incurred by the installers.

- If you choose to cancel your policy within the first 14 days, before the installation of the unit, then our cancellation charge of £22.50 applies (subject to you not having made a claim under the policy).

- If you decide to cancel your policy before the agreed policy term ends, the unit will be deactivated and you will be subject to a disconnection fee of £100. This fee is in addition to any mid-term cancellation fees detailed in the Bell “Guide to your Cover” booklet. If you decide you no longer wish to utilise the Telematic unit installed in your vehicle, this will be treated as a cancellation request and the disconnection fee will apply.

Your Data and Privacy
We take your privacy seriously, and are committed to dealing with your data in accordance with the Data Protection Act 1988 and European Data Protection Directive. Please see the Terms and Conditions for full details of how we protect your privacy and process your data.
Further Definitions specific to supplementary Terms and Conditions

**Free Tracker, Safe Driver Unit, Telematic Unit or Unit**, means electronic on-board equipment (including connections and related wiring) which records and transmits vehicle usage data to us and which is fitted to your vehicle by us or our agents.

**We, Our, Us**, means Bell, part of the Admiral Group, a trading name of EUI limited, who provide the insurance policy and own the Telematic Unit.

**OCTO** means Octo Telematics S.p.A, who provide the services associated with the Telematic Unit

**Your Vehicle** means the private car insured under the Bell insurance policy.

**Supplementary Terms & Conditions**

**Summary**

It is a condition of this insurance policy that you have a Telematic Unit installed in the insured vehicle and that it remains in use at all times. The unit is owned by EUI limited, trading as Bell. The unit is licensed to you for the purposes of the Safe Driver insurance policy, including services such as Theft Tracking on Demand. The unit is comprised of a small box and connectors, which will be fitted discreetly into your vehicle professionally by an approved installer service.

We will arrange for a technician to visit you and install the device. The device allows us to verify the manner in which the vehicle is driven, and to check information you have provided such as the annual mileage the vehicle covers and where it is kept overnight.

**Installation**

Our appointed installers are fully trained to install the Telematic Unit in your vehicle to appropriate industry standards, and they will do so with reasonable care and diligence. We or our installers will contact you to arrange a time and location for the installation of the Telematic Unit in Your Vehicle.

**IMPORTANT**

The Telematic Unit must be installed in your vehicle within the first 30 days of the policy, or your insurance policy will be cancelled.

Shortly after you purchase the policy, our installers will contact you by phone call and SMS message to book an installation appointment. If you miss the calls, you should contact the installers by telephone to book an appointment, using the contact details they have provided via SMS or voicemail.

At the point of booking, our installers will endeavour to provide you with a choice of convenient appointments at suitable locations within the 30 day timescale. If you rearrange an appointment, you must ensure the new appointment falls within the first 30 days, or you risk policy cancellation.

It is your responsibility to ensure that any other party who has an interest in the ownership of your vehicle (such as your...
partner or a hire purchase company) has agreed that the Telematic Unit can be installed in your vehicle.

It is also your responsibility to ensure that anyone else who uses your vehicle is aware that a Telematic Unit is installed, and that it gathers data about the use of the vehicle.

**Late Cancellation of Appointment**
If you do not present your vehicle at the time and location agreed with us or our installers for the installation or de-installation of the Telematic Unit, or if you cancel such an appointment with less than 24 hours notice then we reserve the right to charge you for the costs the installers incur as a result.

Currently this fee is set at £30, and this amount will be charged to you via your Bell policy.

**Document Inspection**
For newly purchased policies we will ask you to provide documentation at the point the unit is installed, so our installer can take ‘virtual’ copies that will be transmitted back to us securely and wirelessly. You will be required to provide the following documentation to us at the point of install:

- Your Driving Licence (Photocard and paper Counterpart)
- Valid MOT Certificate for the insured vehicle
- Proof of your No Claims Bonus (if you are claiming any)

Our installers will not be authorised to install the Telematic Unit in your vehicle if you fail to provide the relevant documentation, in which case a missed appointment fee of £30 may apply. Your policy may also be cancelled if you fail to supply the required documentation within the first 30 days of the policy.

**Dealing with Faults and Limitations of Service**
We, via Octo's appointed network of installers, will perform the initial installation of the Telematic Unit at no charge to you.

The Telematic Unit has obtained all the relevant technical approvals and indicators of complete safety and reliability, so will not harm or interfere with your vehicle. The unit is compatible with any type of vehicle, and will not affect any manufacturer or aftermarket warranty that applies to the insured vehicle.

The approved network of installers consists of qualified staff, who have been carefully selected and trained according to strict guidelines. The installation service provided is guaranteed against faulty workmanship and/or materials. During the agreed insurance term any faulty or incorrect installation will be rectified free of charge.

If, during the term of the insurance policy, the Telematic Unit is suspected by us to be defective, we will contact you and make all reasonable endeavours to repair or (at our option) replace the unit free of charge.

If during this term you suspect the Telematic Unit to be defective for any reason you must notify us as soon as possible, by calling our helpline on 0190 579 1717 to enable us to investigate and if necessary to repair or (at our option) replace the Telematic unit in your vehicle free of charge. Calls to the helpline number cost no more than standard national rates from a BT
landline. Calls from mobiles and other networks may vary.

If a visit from an engineer is required to repair or replace your unit, you will again be contacted by us or the installer network, and given a choice of appointments to suit you. You must ensure your vehicle is made available to our engineers within 30 days of our request to inspect the unit, or your policy may be cancelled.

You accept that the Telematic Unit uses the battery power supply and so there may be a small drain on your battery even when the vehicle is not being used. You accept it is your responsibility to maintain your vehicle and battery in good working order. To help alert you of any battery issues, we will send you an SMS alert if the unit detects a low battery charge.

The collection and transmission of data by the Telematic Unit and the provision of the Theft Tracking on Demand may occasionally be impaired or interrupted by operational and/or atmospheric conditions, power failures, or other causes, conditions or events beyond the reasonable control of Admiral Group or Octo, or the capabilities of the Telematic Unit.

The transmission and receipt of data is dependent upon mobile telecommunications services and you acknowledge that this service may be interrupted, circumvented or compromised. If transmission of data is affected in the manner described in this paragraph, this does not necessarily mean the Telematic unit is defective. However, we and/or Octo will make reasonable efforts to rectify the problem with such transmission where it is possible for us to do so.

During the agreed policy term we may, at our discretion, replace the Telematic Unit at our expense with any other Telematic Unit providing you with at least the same functionality.

This will enable us to ensure the Telematic Unit is updated if there are technological changes or improvements.

**Tampering**

The unit has tamper controls and attack safe guards. If the intelligent alert system is triggered it will notify Octo of any unauthorised tampering with the device. An investigation will be initiated and a physical inspection by an engineer will be required.

You will not, nor will you permit any other person to tamper with, reverse engineer, dismantle, remove the SIM from, relocate or make any alterations, additions or improvements to any part of the Telematic Unit.

You will not, nor will you permit any other person to tamper with the GPS/GSM signal that is emitted from the Telematic Unit.

Whilst you are a policyholder, no one other than us and/or our agents or service providers may install, de-install, modify or repair the Telematic Unit. Please note that tampering with the Telematic Unit will invalidate all warranties relating to the unit and installation, and also invalidate the insurance cover provided. Damage or loss caused by any form of tampering or non-permitted interaction with the Telematic Unit is not covered by this insurance policy.

If following an investigation you or anyone else is proven to have tampered with the Telematic Unit, you will be required to pay for any reasonable costs we, the installer, or Octo have incurred including
deinstalling, repairing or replacing the defective Telematic Unit or parts thereof. Your insurance policy will also be cancelled and you will be liable for the disconnection and cancellation fees outlined in the additional charges section of these terms and conditions.

Cancellation of Your Insurance Policy and impact on the Telematic Unit

If the insurance policy is cancelled all Telematic services and features relating to Telematic services will cease to apply. You should not attempt to remove the Telematic Unit from the vehicle yourself as it will have been integrated into your vehicle.

We will not be responsible for any damage to the insured vehicle caused by de-installation of the Telematic Unit by you or anyone acting on your behalf.

To notify us of your intention to cancel your policy and discuss your options, please contact Bell Customer Services on 0871 882 1112. Calls to 0871 numbers are charged at 8p per minute plus network extras.

Normally, if you cancel your policy mid-term we will remotely deactivate the unit so it cannot collect or transmit any data. As we can no longer use this hardware, you will be required to cover the costs of such deactivation. These costs will take the form of a disconnection charge, and will be separate to any cancellation fees that may apply as part of your Bell policy.

Similarly, if at any time you no longer wish to use the Telematic Unit and ask us to remotely deactivate it, we will treat this as a cancellation request made by you and disconnection and cancellation fees will be charged in line with those explained in the Additional Charges section.

On occasions we may request that the Telematic Unit is physically removed from your vehicle. If this occurs the disconnection fee will be charged to cover the call-out and removal charges we incur, so the cost to you will not change.

If you decide to cancel your policy at renewal, the unit will be left in place in a disconnected state and will not collect or transmit any data. In these cases you will not be charged. If you wish for the unit to be de-installed then a charge will apply to cover call out and removal charges. Again this will be equal to our mid-term disconnection charge.

Review Points

If when you purchased the policy you agreed to a review point six months into the policy, we will compare your driving score to that of other Safe Driver policy customers, and adjust your premium based on how you have performed. If you have agreed to the relevant review point, you will receive an additional discount if you are in the top 25% of drivers. If they agreed to purchase this version of the product, customers in the bottom 25% will see an increase in premium, which will be charged to the payment method we hold on file. In all cases we will inform you of any changes to your premium in writing, and premium changes will be capped at the levels you agreed to when you purchased the policy.

Please refer to your welcome email for a summary of the review points you have agreed to, or call our Customer Services team on 0871 882 1112 for a reminder. Calls to 0871 numbers are charged at 8p per minute plus network extras.
Damage to the Telematic Device as a Result of Accidental Damage to or Theft of Your Vehicle

Whilst the vehicle in which the Telematic Unit is installed is insured under your Bell policy the Telematic Unit will also automatically be insured under the policy. If you make a claim under your policy for damage to or loss of the Telematic Unit whilst installed in your vehicle, and Bell agree to settle this claim, we will repair or, at our option, replace the Telematic Unit subject to the terms and conditions of your policy, and subject to the policy continuing.

Your Driving

We use the information from the Telematic Unit to assess how you drive and look for patterns of safe driving behaviour. We also use information from the unit to check the accuracy of information you have declared to us when you purchased the policy. We reserve the right to adjust or correct policy information relating to your annual mileage, where your vehicle is kept overnight and what your car is used for if the Telematic Unit indicates these details are incorrect or have been misrepresented. If any such adjustments are required which affect your insurance premium, we will notify you, in writing, in advance of any charges or refunds being made.

Throughout your policy term we will compare your driving to that of other customers with Safe Driver policies, and provide you with an insurance premium based upon your driving performance.

IMPORTANT – Dangerous speeding

As this is a Safe Driver policy, dangerous speeds are treated seriously. As a result, if the Telematic Unit detects that your vehicle has been driven at 100mph or over on a public road, your policy will be cancelled. We will write to you and provide you with seven days’ notice of cancellation before your policy is terminated.

Data Protection and Privacy

Data Use

For the purpose of providing you with the policy, the data controllers for any personal data you supply or recorded by the Telematic Unit are EUI Limited and Octo Telematics S.p.A. Both companies and any agents and/or service partners they appoint will process your information in accordance their respective responsibilities under the Data Protection Act 1988 and the European Data Protection Directive. To protect your information captured by the Telematic Unit, it will be transmitted in a secure format. From the installation, we will use the Telematic Unit to capture data from your vehicle relating to the date, time, location and other associated vehicle information.

We will gather data from your vehicle to enable us to:

- Test your Telematic Unit (e.g. during installation)
- Provide you with an insurance premium based upon your driving performance
- Provide you with Theft Tracking on Demand and any additional optional

your driving score and other score-related feedback via email, SMS, and in writing.
services that may become available, that you agree to during the lifetime of your policy, which require use of the Telematic Unit.

It is important that you notify any authorised person that drives your vehicle that a Telematic Unit has been installed and that their journey will be monitored and data collected.

Bell, Admiral MultiCar, Octo, and those acting for both companies, will use the data captured by the Telematic Unit for the purposes of:

1. Calculating and charging insurance premiums based upon actual vehicle usage
2. Controlling your personal data for the purpose of providing you with services relating to the insurance policy. We will process your information in accordance with our responsibilities under the Data Protection Act 1998 and European Data Protection Directive.
3. Carrying out the installation, deinstallation, servicing or testing of the Telematic Unit;
4. General research and analysis, mapping purposes, researching and refining techniques for analysing motor Telematics data and the supply of traffic information. In all such circumstances the information will be used anonymously and will not identify any individual, vehicle user, or the policyholder
5. Enabling Bell, Octo and any service partners, to contact you by post, electronic mail, telephone or text messaging regarding the administration of your insurance policy and the associated services.

6. Provision of the insurance services under the policy, including management of claims, underwriting and policy servicing. Data will be used for any underwriting or claims development or investigations that may be required, and for fraud prevention and detection purposes.

**On Demand Theft Tracking and Recovery**

In the event of theft of your vehicle, Octo will attempt to locate and recover it using the Theft Tracking service. The Telematic Unit fitted to your vehicle has GPS/GSM tracking functionality. Please note that our ability to recover your vehicle is not guaranteed and that Octo are not liable for any costs associated with your vehicle’s repair or replacement. Claims for theft or damage resulting from theft or attempted theft will be subject to our standard claims management practice.

**Theft Tracking Process**

If you discover that your vehicle has been stolen you must call Octo’s 24 hour Emergency Assistance room on 0333 202 0004.Calls to this number cost 8.5p/minute plus VAT from a BT landline. Calls from other operators and mobile phones may cost considerably more.

You will be connected directly to an operator for immediate assistance. The operator will verify your vehicle details and explain the vehicle tracking and recovery process.

The control room will immediately start tracking the insured vehicle to establish its whereabouts. If You have not already done so, You will be asked to contact the Police to report the theft and call back immediately with a Police Incident...
Number or Crime Reference Number as Police Forces require keyholder verification of a theft before they can act to recover the vehicle. You must also contact the Bell claims department on 0844 543 4410 and follow the claims process outlined in the Bell “Guide to your Cover. Calls to this number are charged at 5p per minute from BT Landlines. Calls from mobiles and other networks may vary.

Once the tracking feature service has been activated and the police have issued an incident number/crime reference number, the helpline advisor will liaise with the relevant Police Force to seek to recover the insured vehicle. When the Police secure the stolen vehicle, arrangements will be made with you for the vehicle to be collected. However, the Police may require it to be taken to a secure compound for further investigation. You will be liable for any statutory Police recovery & storage charges, as you normally would. These are payable directly to the Police.
Notes
This booklet is made from recycled paper.