

## Telematics Terms and Conditions (Markerstudy Insurance)

Telematics Terms and Conditions – Markerstudy & Zenith v1.9

Your insurance policy with Markerstudy Insurance Company Ltd requires the installation of a telematics device (Autosaint Box) into your vehicle. The following Telematics Terms and Conditions should be read in conjunction with our [Terms of Business](#), our [Privacy Policy](#) and your insurer's Policy Wording, Key Facts, Schedule and Statement of Facts. You must make any named drivers aware of these terms and conditions. Their driving style is also monitored by the Autosaint Box and could result in cancellation of the policy.

### Fitting of the Autosaint Box:

#### **OBD (Self Install)**

If you were advised at the time your policy was set up that we would be providing you with a self-install Autosaint Box, this will be sent to your home address. You must install this into your vehicle within 7 days of the purchase of your policy. If the Autosaint Box is not installed within this period, a 7 days' notice of cancellation will be issued. If the Autosaint Box is not installed by the time this notice period expires the policy will be cancelled on day 15.

#### **Hardwire (Installer Fitted)**

If you were advised at the time your policy was set up that we would be providing you with a hardwired Autosaint Box, you must arrange an appointment for the installation of this within 7 days of the purchase of your policy. If the Autosaint Box is not installed within this period, a 7 days' notice of cancellation will be issued. If the Autosaint Box is not installed by the time this notice period expires the policy will be cancelled on day 15.

You will receive an email from our installer network Avian to book the date of your appointment, on the day itself our engineer will send you a text and email giving you a two-hour time slot for expected arrival.

Tampering with, or removal of the Autosaint Box during the policy term will result in cancellation subject to a 7 day cancellation notice. If you purchased the policy whilst holding a provisional licence, the policy may not require the installation of an Autosaint Box, this will be explained to you when you take the policy out. If your provisional policy does not require the fitting of an Autosaint Box, you must contact us once you have passed your test to arrange for this to be installed. Your insurance policy will be invalid once you have passed your test, you therefore must not use your vehicle until you have contacted us. An additional premium may be due at this point in addition to the fees noted in our [Terms of Business](#). If you decide to cancel your policy instead, our cancellation charges will apply. With these policies you cannot take your test for the first 12 weeks of the policy term otherwise your policy will be rendered invalid.

### **Your Driving Score**

Once installed, the Autosaint Box will begin transmitting data on how the vehicle is driven by you, any named drivers or any other person who uses the vehicle under their own insurance (where their policy permits this). This data will be used to calculate the overall driving score which is based on:

- the speed at which the vehicle is driven;
- how hard and frequently the vehicle brakes;
- when and where the vehicle is driven
- the duration and frequency of trips in the vehicle

Driving above the speed limit, accelerating rapidly or braking hard will negatively impact your driving score, whereas adhering to road speed limits, accelerating and braking smoothly and gradually will positively impact your driving score.

### **Autosaint Dashboard or Autosaint App.**

You can keep track of your driving score in the following ways. You can either log in to your very own Autosaint Dashboard [here](#) by creating an account or download the Autosaint App to your smart phone. This can be accessed from either the [Google Play Store](#) or [iTunes](#) for Apple. You should use these resources to improve your driving and make yourself a safer road user.

### **Extreme Speeding Events**

Where data from the Autosaint Box indicates that your vehicle has travelled at 25mph or more above the road speed limit, the policy will be cancelled subject to a 7 day cancellation notice.

If your vehicle travels 15mph above the speed limit for the road it's on, you will be sent a warning letter, the third such warning will result in your policy being cancelled subject to 7 days notification. If consistent speeding persists after this warning, your insurance may be cancelled subject to a 7 days' notice of cancellation. If the driving is deemed to be dangerous during the policy period or excessively poor, we reserve the right to cancel your insurance subject to a 7 day cancellation notice.

### **Overall Driving Score**

If the driving score drops below 30, we will send you a warning letter giving you 30 days to improve it. If the driving score does not improve, or it drops below 30 for a second time you will receive a second and final warning. If the score does not improve or drops below 30 for a third time during the policy period, your insurance will be cancelled.

### **Night Time Score**

Statistics show that driving late into the evening or in the very early morning increases the risk of being involved in a serious accident.

Whilst Autosaint policies do not have a curfew, regularly driving on Weekdays between 11pm – 5am and Weekend between 8pm – 5am will adversely affect your overall driving score. As young drivers are SEVENTEEN TIMES more likely to have a serious collision at night than older drivers.

### **Vehicle location**

It is essential that you inform us of the correct address where you plan to park the vehicle overnight and if you plan to routinely keep the vehicle at more than one address, when you first take out the policy with us. You must also tell us if the address where you keep the vehicle overnight changes during the policy term. The Autosaint Box will be used to determine where your vehicle is kept overnight, and if this is different than the address you have told us about, there may be an additional premium to pay and in some cases it may result in cancellation of your policy.

**Mileage**

You must ensure that your policy includes sufficient mileage for the use of the vehicle throughout the policy term. If the vehicle is likely to exceed the agreed annual mileage we will contact the Policyholder. Once the included mileage has been exceeded, additional miles must be purchased if the vehicle will continue to be used, otherwise the policy will be cancelled subject to a 7 day cancellation notice. You can purchase additional miles by calling us on **0344 557 8401**. Your mileage usage will be reviewed after the first 90 days and used to calculate a projection of your total annual mileage. If the projected mileage exceeds the number of miles purchased at inception we will contact you to discuss purchasing additional miles. If we are unable to speak with you we will write informing you of the cost of the additional miles. These will be added to your premium and become payable under your agreed payment method. Your mileage will be rounded to the nearest decimal point e.g. if you travel 24.4 miles it will be recorded as 24. If you travel 24.5 miles it will be recorded as 25.

The cost of additional mileage will be dependent on your current speeding score, premium paid, number miles purchased at inception and the number of additional miles required. For example if you purchased a policy for £1500 including 5000 miles and your current speeding score is 95, the additional premium for a further 2500 miles will be £255.00. Similarly, if your speeding score is 70 the additional premium will be £361.25 and if your speeding score is 60, the premium would increase to £403.75. Our Mid-Term Alteration fee will also apply.

**Cancellation**

If your policy is cancelled by you or us, premium refunds will be calculated on either, the remaining period of insurance or the number of unused miles, whichever is less. For example, if you have 9 months remaining on your policy but have used 50% of your mileage allowance, your premium refund will be prorated upon you using half your mileage allowance rather than 25% of the policy term. You will also be charged cancellation costs in line with our [Terms of Business](#)