

Highway

Telematics Terms and Conditions (Highway Insurance) - December 2017

Your insurance policy with Highway Insurance 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

You must arrange an appointment for the installation of the Autosaint Box 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.

Tampering with, or removal of the Autosaint Box during the policy term will result in cancellation subject to a 7 day cancellation notice

Your Driving Score

Once installed, the Autosaint Box will begin transmitting data regarding how you and any named drivers on your policy drive. This data will be used to calculate the overall driving score which is based on:

- the speed at which you drive;
- how quickly you accelerate;
- how hard you brake;
- how quickly you corner;
- when and where you drive;
- the duration and frequency of your trips

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. You must monitor your driving score using the [Dashboard](#) and use this information to make yourself a safer driver.

Speeding Events

Your speeding score is calculated on a rolling 28 day basis. If you fail to maintain a speed score above 49 a warning letter will be sent. You will have 28 days to improve your speeding score. Following this, should your speed score fall below 50 your insurance may be cancelled subject to a 7 day cancellation notice. If your driving is excessively poor, or deemed to be dangerous during the policy period, we reserve the right to cancel your insurance subject to a 7 day cancellation notice.

Extreme Speeding Events

Driving above the speed limit for the road you are on may be classed as a speeding event. You may receive warnings relating to the speed at which you drive. 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 you travel 15mph above the speed limit for the

road you are on, you will be sent a warning letter, the third such warning will result in your policy being cancelled subject to 7 days notification.

Braking Score

If your driving score drops below 30, we will send you a warning letter giving you 28 days to improve it. If your braking score does not improve, or it drops below 30 for a second time during the policy period, this may result in your policy being cancelled.

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.

Each additional 1000 miles will be charged at 2.5% of the original premium. For example on a premium of £1500 an additional 1000 miles would result in an additional insurer cost of £37.50. Our Mid-Term Alteration fee will also apply.

Parental Involvement

If you are aged under 21 you will have received a discount on your premium for including parental controls on the policy, your parent or guardian must be spoken with so that we can discuss their role in exercising these controls. This will include allowing them access to the online dashboard so they may review the results and provide coaching and support to help you become a safer road user. If we are unable to make contact with your parent or guardian within 14 days of the inception of the policy, this discount will be lost and an additional premium will become due.