

# Your device terms and conditions



**aura**

# Aura Terms and conditions

Please read these terms and conditions carefully, if there is anything you don't understand, please call us to discuss

**This insurance requires a telematics device to be fitted to the vehicle which remains activated and fitted to the vehicle for the duration of the policy.**

It is your responsibility to ensure that any party who has an interest in the ownership of the insured vehicle has agreed that the Telematics Unit can be installed and activated. You must notify any authorised person that drives your car that the Telematics Unit has been installed and that their journey will be monitored, and data collected.

## Your device

The telematics device is a small unit designed to be easily fitted to the 12v or OBD port of your vehicle within a matter of minutes.

The device is leased to you for the period of the insurance. If you lose it, damage it, do not return it upon policy cancellation or following not renewing your policy, you will be charged a fee.

Your device will be sent, directly from the manufacturer, via 1st class tracked delivery to the policy address. Where the installation process has not been completed within 24 hours of delivery, we will issue a 7-day notice of cancellation.

## Installation

The set-up of your device and installing the app is easy.

- Download your Tracker Telematics app from the [App Store](#) or [Google Play](#). You must keep your mobile app updated to ensure your device operates correctly.
- Once downloaded, open the app and select Activate.
- Enter your activation code. This will be emailed to you by Tracker.
- Enter your email address, choose a password, and press Activate.
- Install the device into your vehicle as directed using the instructions provided.

Once all the above steps have been completed, the installation will be complete.

Please note that your device will need to be updated to within the last two versions of software updates and remain installed for the duration of the policy term.

**Where the installation process has not been completed within 24 hours of delivery, we will issue a 7-day notice of cancellation. If the device is not installed within this time your policy will be cancelled.**

If the device supplied to you is not compatible with your vehicle, your policy will need to be cancelled. This means we will issue a 7-day notice of cancellation.

## Changing your vehicle

Your device is transferable. If you change your vehicle during the policy term you must tell us immediately. You will be required to remove the device from your current vehicle and install it in your new vehicle within 24 hours.

## Fees and Charges relating to your device

We will apply the following fees and charges for your device. These are in addition to any fees and charges detailed in our Terms of Business Agreement, which are applied for our services in arranging and administering your policy.

**These fees and charges are non-refundable and are payable at the time of the transaction it relates to.**

Type of charge	Amount
For your first device lease	£54
Renewal of device lease	£54
Non-return of device following expiry/cancellation of policy	£30
Replacement device if lost or damaged	£54

## Telematics data

Once the telematics device is installed and activated in your vehicle, you and any named drivers on the policy can drive as you normally would.

The telematics device sends us regular information, which allows us to understand how your vehicle is being driven, the distance it is travelling, when it is being driven and where it is parked.

## Driving score

Scores are calculated in a range of 1 to 100, with 100 indicating the best driving behaviour. The device collects trip data on speed, acceleration, braking, time of use and journey duration and length. The scores are then presented individually within the app, in the following sections:

- Overall score
- Speed
- Braking
- Night-time driving

You and any driver of the insured vehicle must observe the law and always comply with statutory speed limits. If we detect that you or any permitted driver of the insured vehicle has driven in a dangerous and/or illegal manner we reserve the right to cancel your policy. Erratic driving is measured by combining several driving behaviours, such as speeding up, harsh braking and cornering.

You are required to maintain your overall driving score to an acceptable level throughout the period of insurance. The app will provide tips on how to improve your driving and highlight any risk of policy cancellation due to a low driving score in advance of a cancellation notice being issued.

## Excessive speed events

We don't believe there is any reason to be driving at excessive speeds on any road type. Driving at excessive speeds will trigger an extreme event notification and may lead to cancellation of your policy.

**Should the insured vehicle exceed an excessive speed threshold, a warning letter will be issued. If a second excessive speed event is detected, we will issue a 7-day notice of cancellation and the policy will be cancelled.**

**If the vehicle is detected exceeding 100mph, this will lead to the policy being cancelled.**

As an example, an excessive speed event is one which, if caught by a speed camera or the police, would result in penalty-points being applied to your driving licence, or a fine. These indicate high-risk driving.

**Excessive speed events are defined as follows:**

Road speed limit	20mph	30mph	40mph	50mph	60mph	70mph
Threshold	50mph	60mph	70mph	80mph	90mph	100mph

## Additional drivers

The device cannot identify who is driving the vehicle. It is your responsibility to ensure that whoever drives your vehicle is aware that they are being monitored by the device.

## Declared mileage

Your miles driven will be monitored throughout the policy. If your driving data shows that you're likely to exceed your declared mileage, we'll aim to let you know. You can monitor the miles driven via your Tracker Telematics app throughout the policy.

Where the declared mileage is exceeded, you'll need to update your policy with a higher declared mileage, estimating how much you'll drive during the rest of the policy, which may increase your premium. If the increased mileage means the policy becomes unacceptable, the policy may need to be cancelled.

If you don't update your declared mileage when we've asked you to, we'll write to you and your policy may be cancelled.

## Time of day

Our policies do not have curfews. We like to give you the flexibility to drive when you want. However, please remember that driving late at night, could negatively affect your driving score as there is a greater risk of being involved in an accident.

Driving in the late evening through to the early hours is the riskiest time to be on the road. Statistically this is when the most serious accidents occur.

## Overnight location

Aura will monitor the overnight location of the insured vehicle to ensure it is returning to the risk address.

If the data indicates the vehicle is not being kept at the declared risk address, we reserve the right to amend the premium or to cancel the policy. If the overnight location where the vehicle is being kept is unacceptable the policy will be cancelled.

## Device tampering

**You must have an active Telematics Device in your vehicle during the policy term and you must not remove it, dismantle or tamper with it.**

**If you fail to do this, we will treat this as a cancellation request and issue a 7-day notice of cancellation.**

The Telematics Device has tamper and removal controls which will trigger the intelligent alert system in the event of any unauthorised tampering with the unit. If you dismantle or tamper with the Telematics Device or interfere with the transmission of the data or location signal you will invalidate the manufacturer's warranty and will be charged for the Device and/or any damaged components thereof.

We will contact you where we detect potential tampering and may cancel your policy where the device has been tampered with, we cannot collect data from the device, or we are unable to contact you.

Should we not be able to contact you, we will write to you asking you to make contact with us within 48 hours. Where you do not respond we will issue a 7-day notice of cancellation.

If for any reason we request that you reset or replace the Telematics Device in your vehicle, and you fail to do this, we will treat this as a cancellation request and issue a 7-day notice of cancellation.

We will not be responsible for any damage to the insured vehicle caused by any attempt to remove or deactivate the Telematics Device by you or anyone acting on your behalf.

## No data

Where your device does not report data for a period, we will contact you to establish the reason. We may cancel your policy where we cannot make contact or are unable to rectify the problem.

If the device is removed from the vehicle so diagnostic work can be undertaken in the event of a vehicle breakdown or routine service, you must confirm this to us in advance so we can update your policy.

## Data errors

We will not be held responsible for any loss, damage, liability, or costs incurred by inaccuracies in the data collected by the device.

## In the event of a claim

We will use your driving data at or around the time of accident to assist with the claims process and ensure the insured vehicle was being driven in according with your policy terms and conditions.

If the device detects an impact which is severe enough to indicate a crash, the device will notify our claims assistance team. You may be contacted to check you are safe, and to offer you crash assistance in line with the cover you hold under your policy.



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