

LittleBox Guide



ADDITIONAL CHARGES

The following additional charges may apply to your policy, these charges are separate from and in addition to those outlined in Your Car/Van Insurance Guide. Please see the relevant guide below for a full description of when these amounts may be charged:

- Charge if you change vehicle - £59.50
- Disconnection charge if you cancel your policy after the **unit** has been fitted - £100
- Missed installer appointment charge - £30
- If you fail to comply with installing **LittleBox** within the first 30 days of your policy, either your policy will be cancelled or you will lose any discounts associated with **LittleBox**

LittleBox Guide

This guide sums up the key features and requirements of your LittleBox policy, so you can understand how it works at a glance.

The clauses contained in this Guide and the following Terms and Conditions are in addition to those in the Your Car or Van Insurance Guide booklet, available at www.admiral.com, and must be read in conjunction with the policy documentation enclosed in your 'Welcome Pack'.

By purchasing this **LittleBox** policy, which utilises Telematic technology, you are agreeing to the following policy features and processes:

Your LittleBox Unit

Installation

You consent to having a **LittleBox unit** professionally installed in the insured vehicle, and agree to make the vehicle available to **our** installation team within 30 days of the policy start date. 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.

Your **LittleBox** will be fitted discreetly by professional engineers who have been trained according to strict guidelines. **LittleBox** is compatible with most types of vehicles and should you have any concerns about the warranty of **your vehicle**, please let **us** know before you have the device installed or contact **your vehicle** manufacturer.

Our installers will endeavour to visit at a time and location of your choice, however some restrictions may apply. Appointments are normally either 'morning' or 'afternoon' slots Monday to Friday. Whilst **we** cannot specify an exact time when you book your appointment, **our** installer will contact you an hour before they arrive to confirm they are on the way and to ensure you are available. 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. Alternatively **we** will offer an alternative Telematics policy, or you can opt to convert your policy into a non-Telematics policy with no loss of discount.

LittleBox Guide (cont.)

IMPORTANT

If you 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. Alternatively, in these circumstances **we** may offer to revert your policy to a standard Admiral policy, in which case you will lose any discounts and policy features associated with **LittleBox**. Again, **we** will provide seven days' written notice of this loss of discount.

Your driving

Once your **LittleBox** has been installed, just drive as you normally would. **LittleBox** allows **us** to understand how smoothly you drive **your vehicle**, how far you travel and what time of day you drive. Consistent good driving and avoidance of late-night driving could earn you a better renewal price!

We use the data **LittleBox** sends **us** to assess the way **your vehicle** is driven and then **we** turn this into a score based on how safe **we** interpret your driving to be. Your score will place you in one of several performance groups, which will show you how you compare to other policyholders. You can view details of your current performance group, and see how it has changed over time via your own personal dashboard website.

In the event of a claim, **we** will also use your driving data at the time of the accident to ensure **your vehicle** was being driven in accordance with your policy terms and conditions

How does my driving affect my score?

We look at a range of driving behaviors to work out your driving score. How, when and where you drive are all taken into account, **we'll** also look at the accuracy of your policy details and your overall pattern of use.

Your score reflects the way **your vehicle** has been used consistently over the monitoring period, and how likely **we** feel you are to be involved in an accident or insurance claim.

Some factors which have a large impact on how you score are:

Harsh driving – Accelerating and braking harshly or suddenly gives other road users less time to react to your movements, and also tends to burn more fuel. Anticipating your next move and driving smoothly will help your score and your fuel bill too!

LittleBox Guide (cont.)

Late night driving - 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, especially for young drivers. Try to avoid late drives to get the best score.

Speeding - If you frequently drive above the speed limit this will reduce your score. Driving at a speed appropriate for the road and conditions is the safest approach and will help you maximise your score.

Your score and Performance Group are based on the way **your vehicle** is driven consistently over time, so the occasional harsh event, late trip or an emergency stop is unlikely to change your group. If you are a smooth, consistent driver that avoids late-night driving you are more likely to be in a high Performance Group, and be eligible for a lower premium at renewal. Drivers who score in the lower performance groups may see their premium rise at renewal.

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!

Driver Improvement measures and Cancellation due to poor score

If your overall driving score is amongst the bottom 5% of customers after any 60 days of continuous monitoring, **we** will contact you to advise you that driver improvement is needed.

We will offer support to help you improve your score, by writing to you, indicating which areas of driving behaviour are causing the low score.

If you are unable to increase your score to be above the bottom 5% of customers by adjusting your driving behaviour within 30 days, **we** will cancel your policy. If this occurs **we** will give you seven days' notice of cancellation in writing. For further information regarding cancellation please see General Condition 4 of Your Car or Van Insurance Guide.

If you make sufficient improvement in your score your policy will continue as normal.

Should your overall monthly score dip into the bottom 5% again you will receive another warning and will need to increase it to above the bottom 5% within 30 days, or you will face cancellation as outlined above.

LittleBox Guide (cont.)

Policy details

Your insurance premium is based on the information you declared to **us** during the quote and purchase process, so it is important to make accurate declarations to ensure you are covered in the event of an accident. **We** periodically use the data **LittleBox** sends to check the accuracy of policy information, and will contact you in the event of any queries, or if **we** feel that changes may be required to your policy. For example increasing your mileage allowance. Your Car or Van Insurance Guide contains more information on keeping your policy up to date and General Conditions about accurate information.

Mileage

The 'annual mileage' you declare at the start of your policy acts as your mileage limit for the policy term. If **LittleBox** data shows you will exceed this amount by a significant margin of 25% or more, **we** will contact you and update your policy details with a higher mileage limit taking into account your driving score, this may increase your premium.

Assistance calls

If the **LittleBox** detects an impact which is severe enough to indicate a crash, it will attempt to notify **our** assistance team, who may try to contact you via the telephone numbers you have provided to check you are safe, and to offer you crash assistance in line with the cover you hold under your main motor policy.

Please ensure you provide **us** with correct mobile contact number(s) when you set your policy up, and keep your policy up to date with any changes in order for this service to be effective.

We will only discuss such matters with the Policyholder, Named Drivers, Spouses or Parents, as outlined in General Condition 13 of Your Car Insurance Guide or General Condition 12 of Your Van Insurance Guide.

Please note this service is not guaranteed, and it is important that you take all available measures to safeguard yourself and any other party involved in an accident, informing the emergency services where appropriate. Please also remember you are required to inform **our** claims department of any accident, incident, loss or claim on **0333 220 2043**.

LittleBox Guide (cont.)

Charges

There is no charge to you for initial installation and use of the **LittleBox**.

You will not be charged if your **LittleBox** develops a fault and technical support or an engineer call out is required.

You will not be charged if you reach the end of your policy term and decide not to renew your **LittleBox** policy.

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

- You must inform **us** beforehand if you intend to change **your vehicle**. The **LittleBox** in your old vehicle will need to be deactivated, and a new one will be fitted to your new vehicle. This process will incur a £59.50 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 £30 to cover costs incurred by the installers
- If you decide to cancel your policy before the agreed policy term ends, the **LittleBox** will be remotely deactivated and you will be subjected to a disconnection charge of £100. This charge is in addition to any mid-term cancellation charges detailed in 'Your Agreement with EUI Limited', which is available online and included with your documents issued at inception and renewal. If you decide you no longer wish to utilise the **LittleBox unit** installed in **your vehicle** during the policy term, this will be treated as a cancellation request and the disconnection charge will apply
- If you choose to cancel your policy within the first 14 days, before the **LittleBox** is installed, then no disconnection charge will apply. If however your **LittleBox** has already been fitted then the £100 disconnection charge will apply. Any separate charges for policy cancellation in the first 14 days are outlined in 'Your Agreement with EUI Limited', which is available online and included with your documents issued at inception and renewal
- If you choose not to renew your policy, then **we** will remotely deactivate your **LittleBox** so it no longer collects any data, and no charge will apply. If however you wish for the **LittleBox** to be physically removed from **your vehicle**, you will be subject to a disconnection charge of £100 to cover the cost of the de-installation

LittleBox Guide (cont.)

Your data and privacy

We take your privacy seriously and will process your data in accordance with the General Data Protection Regulation and all applicable UK data protection legislation.

We will never volunteer information about your driving to the police or other authorities unless either you consent to this, **we** are required to by law or by an appropriate request from an authorised authority, or fraud is suspected.

Please see the summary of **our** Privacy Statement at the end of this document, and **our** full Privacy Statement online at www.admiral.com/your-privacy-and-security/ for complete details of how **we** protect your privacy and process your data.

Supplementary General Terms and Conditions

Further Definitions specific to Supplementary Terms and Conditions

LittleBox, 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 Admiral Insurance, a trading name of EUI limited, part of the Admiral Group.

Unit provider

means Octo Telematic S.p.A, or Vodafone Automotive UK Limited who provide the services associated with the **Telematic unit**.

Your vehicle

means the vehicle insured under the 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 Admiral Insurance. The **unit** is licensed to you for the purposes of your Admiral insurance policy, including services related to the policy. 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**.

Supplementary General Terms and Conditions (cont.)

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 either by email, phone or SMS 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.

You must make all reasonable efforts to have the device fitted within the 30 day period and arrange a suitable location for the installation to take place.

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 the Registered Keeper or 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**.

If there is a **Telematic Unit** already fitted to **your vehicle**, and **we** are able to utilise it for **LittleBox**, **we** will remotely activate the device and confirm this to you via email. In these cases no installation appointment or visit should be necessary. Due to device compatibility issues **we** cannot guarantee to re-use already fitted **Telematic Units**, but **we** will make reasonable efforts to do so before **we** resort to installing a new one.

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. As part of the services provided under this policy, summary driving information indicating a 'Performance Group' is available via a web portal to which the policyholder is given access. All users of the vehicle should be aware that this summary data relates to the overall way the vehicle is driven, but does not attempt to identify which driver was driving at any particular point.

Supplementary General Terms and Conditions (cont.)

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 you will be charged an amount to cover the costs the installers incur as a result. This charge is set at £30, and this amount will be charged to you via your Admiral policy.

Dealing with faults and limitations of service

We, via the **unit provider'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 most types of vehicles, and should not affect any manufacturer or aftermarket warranty.

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 any such defect results in any damage to **your vehicle**, this will be rectified by **us**, the **unit provider** or a mutually acceptable party, at no cost to you.

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 **01282 473 767** 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 14 days of **our** request to inspect the **unit**, or your policy may be cancelled.

Supplementary General Terms and Conditions (cont.)

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 if the **unit** detects a low battery charge.

The collection and transmission of data by the **Telematic unit** 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 or the **unit provider**, 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 the **unit provider** will make reasonable efforts to rectify the problem with such transmission where it is possible for **us** to do so.

Wherever possible Admiral will provide the services associated with the **Telematic unit**, including the calculation and provision of driving scores and web-based feedback, and any additional services that may be developed and implemented during the term of the policy. If, due to the conditions listed above, or due to the failure of one or more of **our** Third-Party suppliers or the Telecommunications networks upon which they rely, provision of these services becomes impossible or severely impeded, then Admiral may have to withdraw them. If this occurs Admiral will continue to provide you with the insurance services you have purchased, with the omission of the services related to the **Telematic unit**. In the case of policies that include 'Review Points' to vary the premium up or down, these will remain at the initial premium you were quoted and no reviews will take place. In any case of service withdrawal you will be notified and given the option to cancel your policy at no additional cost.

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.

Supplementary General Terms and Conditions (cont.)

Tampering

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

You will not, nor will you permit any other person to tamper with, reverse engineer, dismantle, remove the SIM or other components 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. 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 actual costs **we**, the installer, or the **unit provider** 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 charges outlined in the additional charges section of these terms and conditions. If evidence suggests that the tampering was performed deliberately in order to disrupt Admiral's ability to collect data, **we** will treat the matter as fraud. Full terms relating to fraud can be found under General Condition 9 of Your Car/Van Insurance Guide.

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**.

Supplementary General Terms and Conditions (cont.)

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 Admiral Customer Services on **0333 220 2010** for your car, or **0333 234 0206** for your van.

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, as explained in the 'Charges' section, and will be separate to any cancellation charges that may apply as part of your Admiral policy.

Similarly, if at any time during the policy term 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 charges will apply in line with those explained in the Charges section.

On occasions **we** may request that the **Telematic unit** is physically removed from **your vehicle** at policy cancellation. If this occurs the disconnection charge will 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 costs. Again this will be equal to **our** £100 disconnection charge.

In all cases of cancellation **we** aim to deactivate the **Telematic unit** as quickly as possible after the insurance cover ceases, however due to the processing time involved there may be a short period between your policy being cancelled and the **unit** being deactivated, where data is still collected. If for any reason this period exceeds 7 working days, the data collected after cancellation will be anonymised and disassociated from your driving profile and/or score.

Supplementary General Terms and Conditions (cont.)

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 Admiral 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 Admiral 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 to look for patterns of safe driving behaviour and overall vehicle use.

We compare your driving to that of other customers who also hold Telematics equipped policies, and calculate a driving score based on how you drive, how **your vehicle** is used overall, and how this compares to other customers. This calculation is fed back to you in the form of the Performance Group **we** present to you via the Dashboard website.

At renewal **we** will use this score and Performance Group to determine if your Renewal price should be discounted or increased. In either case, you are free to choose whether to renew or buy from a different insurer, with no additional barriers to switching or charges to pay.

Throughout your policy term, **we** may periodically send you reminders of your Performance Group, other score-related feedback, hints and tips, and opportunities to participate in score-based challenges via email, SMS, and in writing. These communications will not take the form of marketing or promotional material.

We are not in a position to police your driving or indicate to you if your driving behaviour breaches Road Traffic Regulations and it is your responsibility to comply with any relevant legislation.

Supplementary General Terms and Conditions (cont.)

Accuracy of policy details

We also use information from the **unit** to check the accuracy of information you have declared to **us** when you purchased the policy. **We** may adjust or correct policy information relating to your annual mileage, where **your vehicle** is kept overnight and what **your vehicle** is used for if the **Telematic unit** indicates these details are incorrect or have been misrepresented.

In cases of significant policy inaccuracy **we** will void or cancel the policy, see General Conditions 9 and 15 of Your Car Insurance Guide or General Conditions 9 and 14 of Your Van Insurance Guide.

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 processed.

Mileage

The annual mileage you declare at the start of your policy acts as your limit for the policy term. If the Telematics data shows you have exceeded, or are likely to exceed this limit by 25% or more **we** will contact you and update your policy details with a higher mileage limit. Any change in premium for such amendments will be assessed based on your individual policy details, which includes your driving score; no flat rates for mileage increases will apply. If you are charged more for additional mileage under this sections, **we** will review your mileage again shortly before renewal.

In the event of your mileage being less than **we** predicted, you will be given a refund for any unused mileage you were originally charged for. No premium change will be automatically processed for customers who do not exceed their stated mileage limit.

Data protection and privacy

This Privacy Policy will help you understand how **we** collect, use and protect your personal information when you interact with **us**. Please take a few moments to read the sections below and learn how **we** may use your personal information; by providing your personal details to **us** you consent to its use in accordance with this Privacy Policy. To read Admiral's full Privacy Policy please visit: www.admiral.com/your-privacy-and-security/

Supplementary General Terms and Conditions (cont.)

IMPORTANT

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.

Also, if you give **us** information about another person, in doing so you confirm that they have given you permission to provide it to **us** to be able to process their personal data (including any sensitive personal data), and also that you have told them who **we** are and what **we** will use their data for.

Who we are and how we will use your information

As defined by the GDPR, the joint/co data controllers for any personal data you supply or that is recorded by the **Telematic unit** are EUI Limited, Octo Telematics S.p.A and Vodafone.

Admiral, Bell, Diamond, Elephant and Gladiator are all trading names of the data controller EUI Limited (Registered Number 02686904). EUI Limited is part of Admiral Group plc.

We, EUI Limited, Octo Telematics S.p.A, Vodafone Automotive UK Limited and any appointed agents and/or service partners, will process your information in accordance with **our** respective responsibilities under the General Data Protection Regulation and any applicable UK legislation. 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, speed, 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 any additional optional Telematic services that are or may become available, where you agree to these at purchase or during the lifetime of your policy

Supplementary General Terms and Conditions (cont.)

Third parties

Telematic data will only be disclosed to other parties in the following circumstances:

- To **our** agents and subcontractors for operational reasons, including providing the agreed services under the policy
- If **we** are required by law to disclose the information, such as to **our** regulators or if **we** are issued with a court order
- To Octo S.p.A and/or Vodafone Automotive UK Limited as detailed below
- EUI Limited, Octo, Vodafone Automotive UK Limited and those acting for both companies, will use the data captured by the **Telematic unit** for the purposes of:
 - Calculating and charging insurance premiums based upon actual vehicle usage, and compiling and generating Driving Scores
 - 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 GDPR and any applicable UK data protection legislation
 - Carrying out the installation, activation, deinstallation, disconnection, servicing, updating or testing of the **Telematic unit**
 - 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
 - Enabling EUI limited, Octo, Vodafone Automotive UK Limited 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
 - 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, detection and investigation purposes
- Your information may also be shared with the relevant insurance and claims databases, in accordance with the Privacy Policy on www.admiral.com/your-privacy-and-security/

