

Plug and Drive

Terms and Conditions



ADDITIONAL CHARGES

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

Please note, these charges will be refunded in full once we receive your returned unit and validate that it has not been damaged.

- Hardware charge if you cancel your policy after your Plug and Drive unit has been dispatched - £50
- Hardware charge if you fail to return your Plug and Drive unit within 14 days of a return request or renewal - £50

If:

- you fail to fit the unit within the required 15 days
- the data indicates that the unit has been unplugged for more than 5% of your mileage
- we have reason to believe that the unit has been unplugged for more than 5% of the monitoring period

we will terminate this agreement, and either revert your policy to a standard Admiral one, in which case any discount will be removed, or cancel your policy outright. In all cases the additional hardware charge of £50 will apply, which will be refunded in full, upon return of the unit to us.

Admiral Plug and Drive

This guide sums up the key features and requirement of your Admiral Plug and Drive policy, including your Plug and Drive unit, so you can understand how it all works.

The clauses contained in this Guide and the following Terms and Conditions are in addition to those in the 'Your Car 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 Plug and Drive policy, which utilises Telematic Plug and Drive technology, you are agreeing to the following policy features and processes:

Admiral Plug and Drive Unit

Installation

You agree to have an Admiral Plug and Drive unit installed in the insured vehicle. Where you are not the owner of the vehicle you agree that the owner has consented to this.

The unit is an easy-to-fit device that you simply plug into a 12v power socket in your vehicle interior.

The unit has been designed to be compatible with any type of vehicle which has a 12v power socket, and comes with a 12 month warranty against defects or failures.

Unit delivery and installation

Once you have purchased your policy, we will mail your Admiral Plug and Drive unit to you via recorded post which requires a signature at delivery. You agree to sign for the unit upon delivery, or, if the initial delivery was not possible as a signature could not be obtained, rearrange delivery or collect the device from the delivery network directly.

Once you have received your unit, please follow the instructions provided to fit the device to your vehicle.

You agree to install the unit within 15 days of the policy start date, using the enclosed instructions.

Please retain the packaging and return label for future use, as you will need to return the Admiral Plug and Drive unit to us.

Admiral Plug and Drive (cont.)

If for any reason you experience installation, mechanical or technical difficulties, please call us on **0333 220 2010** or email us at pluganddrive@admiralgroup.co.uk so we can support you and help you to resolve any issues.

IMPORTANT

Your 'Admiral Plug and Drive' unit must be installed within 15 days of the policy start date, or you risk cancellation of your cover, or loss of any discount.

If you fail to comply with installation in the first 15 days, we will treat this as a cancellation request, and terminate your policy with seven days' notice, in writing, to your last known address. Alternatively, in these circumstances we may offer to change your policy to a standard Admiral policy, in which case you will lose any discounts or policy features associated with the Plug and Drive policy. Again we will provide you with seven days' notice of this loss of discount.

The Admiral Plug and Drive Unit - your commitment to use

Once fitted, you agree to keep the Plug and Drive unit installed in your vehicle at all times.

Should the unit be removed for any reason, it should be plugged in again as soon as possible. You agree that in the event of a disconnection our Customer Support team may contact you at any time to check why the device has been disconnected.

IMPORTANT

If the data logging indicates the unit has been unplugged for more than 5% of your mileage, or if we have reason to believe the unit has been unplugged for more than 5% of the monitoring period, we will terminate this agreement, and either revert your policy to a standard Admiral policy, request the return of the unit and remove any premium reduction or discount you have been awarded or cancel your Admiral motor policy.

Admiral Plug and Drive (cont.)

Your driving

Once your unit has been installed, just drive as you normally would. The unit allows us to understand how smoothly you drive your vehicle, how far you travel, and what time of day you drive. Consistent good driving could earn you an additional discount at renewal.

We use the data the unit 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. During the review period, we will send you periodic email updates which will show you your current performance group, and let you know how your score has changed over time. These emails will normally begin around 21 days after you first begin to use your unit.

When you return your unit at the end of the review period you will no longer be able to influence your driving score, and your renewal premium will be based on the data we have collected so far. 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 behaviour and vehicle use to work out your driving score.

Your score reflects the way your vehicle is used consistently over the monitoring period, and how likely we feel you are to be involved in an accident or an 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!

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.

Admiral Plug and Drive (cont.)

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!

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 or loss. **We** use the data the **Plug and Drive unit** 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.

Mileage

The 'annual mileage' you declare at the start of your policy acts as your mileage limit for the policy term. If the Admiral Plug and Drive 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.

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, via email guidance, indicating which areas of driving behaviour are causing the low score.

Admiral Plug and Drive (cont.)

If you are unable to increase your score to be above the bottom 5% of customers, by adjusting your driving behaviour, **we** will cancel your policy. If this occurs **we** will give you seven days' notice of cancellation in writing.

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.

Return requests

After your review has taken place we will contact you by post and e-mail and ask you to return the Admiral Plug and Drive unit to us. Once we request the return of your unit you are authorised to remove it from your vehicle. Your premium will stay at the agreed level for the remainder of your policy term (unless changes to the policy are made) and we will not use your driving score to further adjust your premium until you reach renewal.

You will also be required to return your unit should your policy be cancelled for any reason.

To return the unit to us, simply remove it from your vehicle and place it back in the original packaging. A pre-paid return envelope is already supplied in the pack, once this is done, just take the package to the post office to send it back to us. If you no longer have the original packaging or pre-paid envelope you can either use suitable packaging and post the device back yourself, or call our Customer Services line on **0333 220 2010** for assistance.

Please note that if you do opt to send the unit back to us using your own packaging or postal service, you will need to bear the costs of these yourself, and you should use a tracked/insured service, as you are responsible for any loss or damage to the unit that occurs during transit.

Returns that do not use the label should be posted to:

CTDI Ltd,
Featherstone Road,
Wolverton Mill,
Milton Keynes
MK12 5TH

Admiral Plug and Drive (cont.)

Additional Charges

There is no charge to you for initial delivery or use of the Admiral Plug and Drive unit.

You will not be charged if your unit develops a fault and a replacement unit is required. If you need to return a faulty unit postage costs will be covered by Admiral.

There are no additional charges relating to the Plug and Drive unit if you change vehicle - simply inform us of the change, then once your policy is updated, unplug the unit and install it in your vehicle.

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

- If you decide to cancel your policy before the agreed policy term ends or before we have requested a return of the unit, you will need to return the unit to Admiral, and you will be subject to a hardware charge of £50 until we have received it. This charge is in addition to any mid-term cancellation charges detailed in the 'Your Agreement with EUI Limited' leaflet
- If you decide you no longer wish to utilise the Plug and Drive unit installed in your vehicle during the policy term, this will be treated as a cancellation request and the hardware charge will again apply until the unit has been returned
- If you choose to cancel your policy within the first 14 days then the normal policy cancellation charge, as set out in the policy documentation, will apply (subject to you not having made a claim under the policy). For further information please see 'Your Agreement with EUI Limited'. However if you choose to cancel and your unit has already been dispatched for delivery, you will be subject to the £50 hardware charge noted above, until the unit has been returned to Admiral in working order

If we request that the unit is returned to us during the policy term, you will not be charged as long as you return the unit to us within 14 days. If you fail to return the unit within 14 days you will be subject to the £50 hardware charge, which will be waived or refunded if the unit is subsequently returned to us in working order.

If you still have your unit at renewal as we have not requested it to be returned, and you decide not to renew your Plug and Drive policy then you will not be charged as long as you return the unit to us within 14 days. If you fail to return the unit within 14 days you will be subject to the £50 hardware charge, which will be waived or refunded if the unit is subsequently returned to us in working order.

Admiral Plug and Drive (cont.)

In all cases we will allow for reasonable wear and tear on the unit, and you will only be charged where the unit is no longer in working order due to misuse, lack of care, or damage not related to normal wear, such as liquid ingress, exposure to excessive moisture, heat or cold, and damage from impacts, dropping or crushing.

IMPORTANT

The £50 hardware charge will not be waived or refunded in the following cases:

- Where the unit has not been returned to Admiral
- Where the unit has been mailed to Admiral without using a Admiral Return label, and then subsequently 'lost in the post' or not delivered
- Where the unit has been returned to us and is not in working order, due to damage which could not reasonably be the result of normal wear and tear

Your data and privacy

We take your privacy seriously in accordance with the General Data Protection Regulation (GDPR) and any applicable UK legislation.

We will not sell your driving data to any third parties.

We will not release information about your driving data 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 Terms and Conditions at the end of this document for full details of how we protect your privacy and process your data.

Admiral Plug and Drive (cont.)

Supplementary Terms and Conditions

Further definitions specific to supplementary terms and conditions

Plug and Drive Unit, Device, Unit

means 'Simple to install' electronic on-board equipment (including connections and related wiring) which records and transmits vehicle usage data to **us**.

We, Our, Us

means Admiral, a trading name of EUI Limited, part of the Admiral Group.

Redtail

means Redtail Telematics Limited, who provide the services associated with the **Plug and Drive unit**.

Your vehicle

means the vehicle insured under the insurance policy.

Summary

It is a condition of this insurance policy that you have a Admiral **Plug and Drive 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 12v power plug and attached sensor **unit**, which is designed to fit any vehicle with a suitable 12v power socket.

The **unit** 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.

We will post your Admiral **Plug and Drive unit** to you, at the postal address registered on your insurance policy, within a few days of your policy purchase. Shipment will be via a recorded delivery service which requires a signature at the point of delivery.

It is your responsibility to ensure the **unit** can be delivered to your address, or if this is not possible, to ensure that you retrieve the **unit** from the delivery agent within the required 15 day timescale.

Supplementary Terms and Conditions (cont.)

If you are having installation or technical issues which are preventing installation, you must inform **us** as soon as possible on **0333 220 2010**. Alternatively you can email **us** at pluganddrive@admiralgroup.co.uk

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 and used 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. You should inform these users not to remove, adjust or unplug the **device** as doing so may affect the insurance cover **your vehicle** has.

As part of the services provided under this policy, summary driving information indicating a Driving Score and/or 'Performance Group' is provided via email to the email address **we** hold on file. 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.

Installation issues and compatibility

IMPORTANT

The **Plug and Drive unit** must be installed in **your vehicle** within 15 days of your policy start date.

If you are experiencing any problems with installing or using the **Plug and Drive unit** you should refer to your instruction manual for guidance and troubleshooting tips. If these do not resolve the problem you should call **our** Customer Services team on **0333 220 2010** for support. Alternatively you can email **us** at pluganddrive@admiralgroup.co.uk

Supplementary Terms and Conditions (cont.)

IMPORTANT

In a small number of cases the **Plug and Drive Unit** may not be suitable for a particular vehicle due to the location, angle, or lack of a suitable 12v socket. Any such problems should be reported to **us** immediately using the contact details above. If **we** agree that as a result of these issues the **unit** cannot be installed or used in **your vehicle** **we** will provide you with the following options:

- Offer to revert your policy to a non-Telematics Admiral policy, in which case you will lose any discounts or policy features associated with the **Plug and Drive unit**
- Allow you to cancel the policy and provide a full refund of any premium paid, subject to you not having claimed under the policy
- Offer you an alternative insurance policy from EUI Limited, which includes a professionally installed Telematics **device**, at no extra cost to you

Dealing with faults and limitations of service

The Admiral **Plug and Drive unit** has obtained all the relevant technical approvals and indicators of complete safety and reliability of use, so will not harm or interfere with **your vehicle**. The **unit** is compatible with any type of vehicle, and as a 12v accessory that is not integrated into the vehicle, it will not affect any manufacturer or aftermarket warranty.

If, during the term of the insurance policy, the **Plug and Drive 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 **Plug and Drive unit** to be defective for any reason you must notify **us** as soon as possible, by calling **our** Customer Services team on **0333 220 2010** to enable **us** to investigate, and if necessary to repair or (at **our** option) replace the **unit**. All repairs and replacements that result from defects or faults will be free of charge.

Supplementary Terms and Conditions (cont.)

You accept that the **Plug and Drive unit** uses the battery power supply and, as with any electrical **device**, 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.

The collection and transmission of data by the **Plug and Drive 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 **Redtail**, or the capabilities of the **Plug and Drive 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 **device** is defective. However, **we** and/or **Redtail** 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 **Plug and Drive unit**, including the calculation and provision of driving scores and email updates on these scores, along with 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 Telematics **unit**. 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 **Plug and Drive 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 Terms and Conditions (cont.)

Unplugging

It is a condition of your policy that you must install the Admiral **Plug and Drive unit** into the insured vehicle within 15 days of the start date, and that if:

- the data logging from the **unit** indicates the **unit** has been unplugged for more than 5% of your mileage
- **we** have reason to believe the **unit** has been unplugged for more than 5% of the monitoring period

we will terminate this agreement, and either revert your policy to a standard Admiral policy, request the return of the **unit** and remove any premium reduction or discount you have been awarded, or, in the case of repeated failure to maintain connection of the **device**, your policy will be cancelled.

We will provide you with 7 days' written notice if this occurs.

In these cases you will be liable for the £50 hardware charge until the **device** is returned to **us**.

If the **device** needs to be unplugged for any reason, it should be re-connected as soon as possible. An extension 12v socket is supplied with the **device** to allow you to use other accessories without removing the **Plug and Drive unit**.

Where you wish to make use of this feature it is your responsibility to obtain USB cables which are compatible with your **device**. Good quality CE certified cables should always be used to prevent damage to your accessory or the **Plug and Drive device**.

If **we** have any queries with the connection status of your **device** **we** will contact you. **We** may request you to supply photographic proof or other reasonable evidence of the **device** being plugged in, which may include a physical inspection of **your vehicle** and **device** by an appointed representative.

Failure to respond or to cooperate with any inquiry into the status of your **device** will be treated as a cancellation request.

Supplementary Terms and Conditions (cont.)

If evidence gathered by **our** systems, data, inspections or pictorial evidence proves that you, anyone insured under this policy or anyone acting on your/their behalf has installed the **device** in a different vehicle, or deliberately connected or disconnected the **device** in an attempt to mislead **our** systems, or if you knew this had occurred and not acted to halt this action or inform **us**, **we** will treat the matter as fraud, and your policy will be declared null and void. Please see General Condition 9 of “Your Car Insurance Guide”.

Tampering

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

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 **Plug and Drive unit**.

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

Please note that tampering with the **Plug and Drive unit** will invalidate all warranties relating to the **device**. Damage or loss caused by any form of tampering or non-permitted interaction with the **device** is not covered by this insurance policy.

If following an investigation you or anyone else is proven to have tampered with the **Plug and Drive unit**, you will be required to pay for any actual costs **we**, an investigator, or **Redtail** have incurred. Your insurance policy will also be cancelled and you will be liable for the Hardware charge 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.

Damage to or loss of the Plug and Drive unit

Admiral will not be liable for any loss of, or damage to the **device** where it was not installed in the insured vehicle, unless this occurs during the delivery or return process using the designated postal service. In such cases of uninsured loss or damage **we** will apply a hardware charge of £50 to cover **our** incurred costs.

Supplementary Terms and Conditions (cont.)

Whilst the vehicle in which the **device** is installed is insured under your Admiral policy the **Plug and Drive unit** will also automatically be insured under the policy.

If you make a claim under your policy for damage to or loss of the **Plug and Drive unit** whilst installed in **your vehicle**, and Admiral agree to settle this claim, **we** will replace the **device** subject to the terms and conditions of your policy, and subject to the policy continuing.

Cancellation of your insurance policy and impact on the Plug and Drive unit

If the insurance policy is cancelled all Telematic services and features relating to Telematic services will cease to apply, and it will be your duty to return the **Plug and Drive unit** to Admiral.

To notify **us** of your intention to cancel your policy and discuss your options, please contact Admiral Customer Services on the following number: **0333 220 2010**.

When your policy is cancelled **we** will apply a hardware charge of £50 to cover the costs of the **Plug and Drive unit**. This charge will be refunded to you in full (or waived if it has remained outstanding) upon return of the **Plug and Drive unit** to Admiral.

If you choose not to renew your Admiral policy, **we** will not apply any hardware charges as long as you return the **Plug and Drive unit** within 15 days of your renewal date. Where the **unit** has not been returned within 15 days, **we** will make a charge of £50 to the details **we** hold on file. Again, this charge will be refunded to you in full (or waived if it has remained outstanding) upon return of the **Plug and Drive unit** to Admiral.

In all cases of cancellation, whether or not the **Plug and Drive unit** is unplugged, **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.

Return of your Plug and Drive Unit

At the cancellation of your policy, or during your policy at the specific request of Admiral, you will have to return your **Plug and Drive unit**. To assist this process **we** recommend you retain the original postal box and packaging.

Supplementary Terms and Conditions (cont.)

When your **device** initially arrived it contained an approved pre-paid envelope that you can put the box inside before placing in the post.

When returning devices to Admiral please ensure the packaging is sealed shut securely and protects the **unit**.

Whilst you use the Admiral approved pre-paid envelope and original packaging you are insured against any loss or damage to the box once it enters the mail system. If for any reason you return the **unit** using a different postal service or packaging, it is your responsibility to ensure the package is suitable, and uses a tracked or insured delivery service. Under these circumstances you will be liable to pay a £50 hardware charge if the **device** is lost, or is returned to Admiral in a damaged state.

If you wish to discuss returns, please contact Admiral customer services on **0333 220 2010** for assistance.

Your driving

We use the information from the Telematic **Unit** to assess how you drive and look for patterns of safe driving behaviour and overall pattern of 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 your driving compares to others. This calculation is fed back to you in the form of the Performance Group **we** present to you via periodic feedback emails. At the review point, and again at renewal **we** will use this score and Performance Group to determine if your insurance premium should be discounted. Whilst no price increases will occur at the review point, they may be increased at renewal. At renewal you are free to choose whether to renew or buy from a different insurer, with no additional barriers to switching or fees to pay.

During the period your **Plug and Drive unit** is plugged in, **we** will periodically send you reminders of your Performance Group. These reminders will normally be via email, but may additionally be via SMS or in writing, and may contain other score-related feedback, hints and tips, and opportunities to participate in score-based challenges. These communications will not take the form of marketing or promotional material.

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

Supplementary Terms and Conditions (cont.)

IMPORTANT - Minimum data collection

Plug and Drive is designed to monitor normal driving, where a vehicle is used regularly and covers a reasonable proportion of the declared annual mileage.

You will not qualify for discount at the renewal point if **we** have not collected enough data to provide you with an accurate driving score – this may occur if you have repeatedly unplugged your **unit**, only driven short distances overall, or not driven **your vehicle** for extended periods.

Accuracy of policy details

We also use information from the **unit** to check the accuracy of information declared to **us** when the policy was purchased. Should the review indicate the location where **your vehicle** is parked overnight, what **your vehicle** is used for or your mileage are incorrect **we** shall amend your policy accordingly and inform you in writing of any change to your premium. If any discrepancy is disputed **we** will review the data from your **device** and you may be asked to use the **device** for an additional period.

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

Mileage

The annual mileage you declare at the start of your policy acts as your limit for the policy term. If the data from the **device** 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, and no flat rates for mileage increases will apply. No premium change will be automatically processed for customers who do not exceed their stated mileage limit.

If your mileage and premium are increased by the above process, and you opt to keep your **Plug and Drive unit** for a longer period of time to dispute the increase, then **we** can 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 that **we** originally charged you for.

Supplementary Terms and Conditions (cont.)

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/

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

EUI Limited and Redtail Telematics Limited are joint/co data controllers (as defined in the GDPR) of any personal data that you supply or that is recorded by the Telematic Unit.

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, **Redtail Telematics Limited** and any appointed agents and/or service partners, will process your information in accordance with **our** respective responsibilities under the GDPR and any applicable UK Regulations and 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.

Supplementary Terms and Conditions (cont.)

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

- Test your Telematic **Unit** (e.g. during initial plugin)
- 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

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 **Redtail Telematics Limited**, as detailed below

EUI Limited, **Redtail Telematics 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 delivery, commissioning, activation, return, 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

Supplementary Terms and Conditions (cont.)

- Enabling EUI Limited, **Redtail Telematics 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

Supplementary Terms and Conditions (cont.)
