

Your device terms and conditions



aura

Aura Terms and conditions

Please read these terms and conditions carefully before you purchase an insurance policy through aura. If there is anything you don't understand, please call us to discuss.

Your Theo device

The Theo device is a small telematics unit designed to be easily fitted to your windscreen within a matter of minutes. In the event of an accident, built in Alexa technology allows your device to communicate with you if it detects an accident. It can guide you through the claims process and contact the emergency services if necessary.

The device is solar powered and therefore needs to be fitted in one of the recommended locations or this could result in the Theo device not receiving enough sunlight to charge the battery.

Where the Theo device's battery is too low to collect data, we will ask you to charge the device using a standard USB C charger via your 12v port. A charging cable for your Theo is supplied with your device.

If the Theo device cannot collect data then the policy may have to be cancelled.

The cost of your Theo device is non-refundable in the event of cancellation for any reason by either party.

Your Theo device will be sent, directly from the manufacturer, via 1st class tracked delivery to the policy address. It's your responsibility to make sure you're able to receive it. The amount you pay for your Theo device can be found in the [Fees and Charges](#) section.

Installation

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

- Install the Theo device and the cradle which the device attaches to, in your windscreen. It needs to be placed on the passenger side of the windscreen so it's out of your line of vision. You can choose to place it in either the top corner or bottom corner of the windscreen as directed by the instructions provided. The area of the windscreen the device will be fitted needs to be clear, and pressure applied to the cradle to ensure sufficient contact is made.
- Download and log in to your Aura app. Log in details will then be issued by email to access the app. You must keep your mobile app updated to ensure your Theo device operates correctly.
- Upload a photo of the vehicle via the text link provided, showing the Theo device fitted and the registration plate to ensure the Theo device is fitted to the correct vehicle.

Please take time to read the fitting instructions prior to attaching your Theo device to your windscreen. Faulty installation may cause damage to your Theo device. There is a charge applied for replacement Theo devices of £54, and replacement cradle of £18.

Once all the above steps have been completed, the installation will be complete. You must not remove the aura mobile app from your phone whilst your policy is in force, unless you need to replace your phone. In that case you need to download and log into the app on the new phone within 24 hours.

It's a condition of your policy that you use the Theo device and aura app because they are an important part of how your insurance works. By buying the policy, you agree to never remove Theo from the insured vehicle, unless you've sold the vehicle, or your windscreen is being repaired/replaced. If your windscreen needs to be replaced, please refer to [Windscreen Replacement](#) section.

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 Theo device is not installed within this time your policy will be cancelled.**



Changing your vehicle

Your Theo device is transferable. If you change your vehicle during the policy term you must tell us immediately.

You will be required to remove the Theo device from your current vehicle. We will send a new cradle that is to be used to install the Theo device within your new vehicle. You will again be required to upload a photo of your vehicle via the link provided via text message.

Please note that in the event of a change of vehicle there is a charge of £18.00 for a new a cradle to enable Theo to be installed in your new vehicle. The Theo device will need to be installed in the new vehicle within 24 hours of the cradle being delivered. If you don't fit your Theo device in the time limit, your policy may be cancelled.

Windscreen replacement

Should you need to replace your windscreen you must notify us immediately and we will arrange for a new cradle to be issued. You will need to remove the Theo device from your current windscreen and install on the new windscreen once your cradle has arrived within 24 hours.

Please note – it is your responsibility to ensure the Theo device is removed from your current vehicle, should this become necessary due to a change of vehicle or a windscreen replacement. Should you fail to remove the Theo device from your current vehicle, you will be charged the price of a replacement device, which is £54.

Fees and Charges relating to your Theo device

We will apply the following fees and charges for your Theo 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 Theo device (included in your starting premium)	£96
Replacement cradle	£18
Replacement device	£54
Renewal of data feed (included in your renewal premium)	£42
Renewal of telematics data reporting following cancellation	Free

Driving score

Your driving score is calculated in blocks of 100 miles (blocks can be more than 100 miles but never less) and can range from 1 to 100 with 100 indicating the best driving behaviour. The Theo 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 on a star rating basis with 5 being the best, in the following sections-

- Speed
- Eco
- Time of Day
- Journey duration

Overnight location

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

We will initially monitor this for 10 days following the installation of the Theo device and will act where the insured vehicle has not returned to the risk address.

Following this we will monitor overnight location on a rolling 30-day basis and will contact you to discuss your policy should the data indicate the vehicle is not being kept at the risk address.

Excessive speed events

Should the insured vehicle exceed an excessive speed threshold, we will issue a 7-day notice of cancellation and the policy will be 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	40mph	50mph	60mph	70mph	85mph	100mph

Persistent Speed

These are minor speeding events which are recorded by the Theo device. These indicate that the vehicle is consistently being driven in an unsafe way.

Should the insured vehicle exceed persistent speed thresholds on a regular basis a warning will be issued.

Where a 3rd warning is triggered, we will issue a 7-day notice of cancellation and the policy will be cancelled.

Persistent speed events are defined below -

Road speed limit	20mph	30mph	40mph	50mph	60mph	70mph
Threshold	30mph	43mph	55mph	65mph	75mph	85mph

Eco Driving in conjunction with Speed

Eco driving is calculated using acceleration, braking and cornering.

Warnings will be issued where the speed and eco driving scores are below 3 stars for;

- 3 consecutive blocks
- 5 blocks in total

Should a 3rd warning be required the policy will be cancelled.

Should you feel the need to query/dispute a warning this must be done within 7 days of the issued date. If after reviewing the data we find that we the data to be incorrect, we'll remove the warning from your policy.

Additional drivers

The Theo 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 Theo 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 aura 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 at peak times, or late at night, could negatively affect your driving score as there is a greater risk of being involved in an accident.

Journey duration

We monitor the duration of your journeys, and your driving score will be affected should any of your journeys exceed 2 hours in length without taking a break.

Device Tampering

The Theo device has anti-tampering technology built in, so we know if your Theo device has been removed or tampered with.

It is a condition of your policy that the Theo device remains fitted and always charged during the policy. We will contact you where we detect potential tampering and may cancel your policy where the Theo device has been tampered with, we cannot collect data from the Theo 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.



No data

Where your Theo 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.

Warranty

The Theo device is covered by a 12 month warranty. You will be responsible for the cost of a replacement device, which is £54 should any defect occur which is not covered under the warranty terms.

Cancellation of your insurance policy

The cancellation section under General Condition 6 of your policy booklet is hereby amended in respect of premium refunds, which will be based on the number of days you have been on cover, or the mileage you have used.

All insurer cancellation charges detailed below are in addition to any broker fees and charges which are detailed in our Terms of Business Agreement.

The cost of your Theo device is non-refundable in the event of cancellation for any reason by either party.

Only the policyholder can cancel their policy, and it's their responsibility to let any named drivers know that they're not insured anymore. When the policy is cancelled, all cover ends.

Your annual mileage is allocated in accordance with the mileage agreed by you at inception (or any subsequent increases during the policy term).

Providing there have been no claims in the current period of insurance we will provide a refund of premium, which will be calculated on a pro-rata basis, based on the lower amount for either:

- a) the remaining period of insurance calculated on a proportionate basis dependant on the number of days left to run under the policy; or
- b) the number of unused miles calculated on a proportionate basis until the end of the policy term.

Less an insurer administration fee of £50. This covers our costs in providing your policy.

The following are examples of how a refund of premium will be calculated by us:

Example 1

- the annual premium is £1,000
- the miles purchased for the current annual period of insurance is 6000 miles and the policy has been in force for 6 months at the time of cancellation.
- you have driven 5000 miles during the 6-month period that cover has been in force. This represents 5/6ths of your annual allocated mileage.
- the cancellation refund will be £166.66 minus an administration fee, this represents 1/6th of the annual premium based on the number of unused miles.

Example 2

- the annual premium is £1,000
- the miles purchased for the current annual period of insurance is 6000 miles and the policy has been in force for 6 months at the time of cancellation.
- you have driven 6000 miles during the 6-month period that cover has been in force. This represents all of your annual allocated mileage.
- there will be no refund of premium as there are no unused miles.

Example 3

- the annual premium is £1,000
- the miles purchased for the current annual period of insurance is 6000 miles and the policy has been in force for 180 days at the time of cancellation.
- you have driven 2000 miles during the 6-month period that cover has been in force.
- due to the limited number of miles driven, the cancellation refund will be based on the number of days left to run under the policy.
- the cancellation refund will be £506.85 minus an insurer administration fee, this is based on the number of days left to run under the policy.



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