

# 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 device

The telematics device is a small telematics 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 the 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.**

### 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

## 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, 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.

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

## Excessive speed events

**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	45mph	55mph	65mph	75mph	90mph	100mph



## Persistent Speed

These are minor speeding events which are recorded by the 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

## 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 will 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 term, 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 between 11 pm and 5 am, could negatively affect your driving score as there is a greater risk of being involved in an accident.

We prefer our customers to avoid these times where possible.

## 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

It is a condition of your policy that the 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 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.**

## 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.

## 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 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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