

# Welcome to

# RAC Black Box Car Insurance

With your new RAC Black Box Car Insurance policy, you need to make sure your RAC Black Box is fitted within 14 days of the start of your policy. Otherwise your policy may be cancelled, and you won't be insured.

## Quick and easy fitting

RAC Black Box insurance uses professionally installed devices and a self-installed device.

Your welcome email will notify you which type of installation applies to your policy.

**Professional installation** – you will receive an email which contains a link to our installers online booking facility where you need to select a date to ensure your device is installed within 14 days of your policy start date.

**Self-installation** – you will receive your box within a few days of your policy start date and you need to ensure that you install the device within the 14 days of the start of your policy.

- Your Black Box will come with simple installation instructions on how to install in your car
- Your Welcome email will also include a link to an installation video and details of how to contact our engineers for assistance if you need help.

Please ensure that whichever device you are required to install that it is fitted within 14 days of your policy start date or your policy may be cancelled.

We've also enclosed the full terms and conditions of your RAC Black Box Car Insurance policy here, so please ensure you read these carefully and keep them with your policy documentation.



# RAC Black Box Car Insurance

Your Policy Booklet

PLEASE READ AND KEEP FOR YOUR RECORDS

# RAC Black Box Car Insurance

## Terms and conditions

### General

1. An RAC Black Box Car Insurance policy requires the vehicle to be fitted with a telematics device (RAC Black Box) within 14 days of the policy start date, or within 14 days of a change of vehicle. Failure to do so or removal of the RAC Black Box at any time during the life of the policy will result in the policy being cancelled.
2. You must provide a valid email address and can access the Internet throughout the term of the policy.
3. You must ensure that the Registered Keeper or any other party who has an interest in the ownership of the vehicle has agreed that the RAC Black Box can be installed in the vehicle.
4. It is your responsibility to check the terms of any warranty you have for your vehicle and ensure this will not be impacted by having the RAC Black Box fitted.
5. Should your policy be cancelled by you or us, it could take up to 5 days to deactivate the RAC Black Box. Any data collected after the cancellation date will be permanently deleted.

### Installation

6. The RAC Black Box must be fitted to your vehicle within 14 days of the policy start date;
  - a. Professionally installed device – you are required to book an installation appointment with our installers and ensure that the appointment goes ahead as scheduled and the device is installed
  - b. Self-installation device – must be fitted to your vehicle in accordance with the provided instructions by yourself or someone competent known to you.

If there are any issues with either obtaining an appointment, attending the appointment or fitting the device yourself within the 14 days, then you need to notify us immediately.

7. We may require you to provide an image of your current driving licence and/or the vehicle registration/V5 document within 14 days of purchasing cover. This will be clearly requested in your Welcome email when you purchase your policy including instructions on how to send this to us.
  - a. If you are required to provide your driving licence and/or vehicle registration/V5 documents, copies of these documents will be retained on your policy records. Any discrepancies with the information declared at point of purchase or with any claims made may affect your premium or the validity of any claim made under this policy.

### Changes to Information and Adjustments to Premium

8. Data that is collected via the RAC Black Box does not constitute notice to us of the change of any facts you have disclosed regarding your policy, you must still

notify us if any details change on your policy. Typical changes could be, but not limited to, changes to your declared mileage, where the vehicle is parked overnight, if you are using the vehicles for business use and/or to commute to a place of work or education.

9. We or your insurer will use information from the RAC Black Box to check the accuracy of the information you have declared to us when you purchased the policy, either during the life of your policy or in the event of a claim. We may contact you at any time to ask you to clarify any inconsistencies that may be identified between the RAC Black Box data and the information that is held on your policy. If we become aware that any information on your policy needs updating based on the data received from the RAC Black Box, (for example, your annual mileage) we may update your policy and advise you of any change to your premium or to the terms that the insurer requires. In some cases, we may have to cancel your policy if the change is unacceptable to the underwriter of your policy. We will always notify you in advance before any changes are made to your policy.
10. It remains your responsibility to ensure that all the information you have disclosed and is held on your policy, is correct and notify us of any changes to this information during the term of your policy. You must not rely on the data collected via the RAC Black Box to make us aware of any changes required to your policy.

### Driver Score – Standards of Driving and Vehicle Usage

11. We will monitor your driving behaviour by collecting information from the RAC Black Box about how the vehicle is driven and used. We will monitor this information regularly and use it to create a Driver Score for you.
12. Your Driver Score is calculated after each journey and is averaged every 7 days on the anniversary of your policy start date to provide an ongoing measurement of your driving behaviour. To ensure that the score is fair and accurate, it requires at least 200 miles to be driven. If you do not complete 200 miles in the 7-day period, the score will recalculate at the next anniversary period to ensure at least 200 miles has been driven.
13. Your Driver Score will be presented as a score out of 100, a higher score indicates greater adherence to safer driving practices and the relevant sections of the Highway Code.
14. Your Driver Score is calculated using measurements including (but are not limited to): your speed throughout your journey, braking frequency and force, acceleration, the types of routes you take (e.g. A-roads, motorways, country lanes), time and date of travel and the car's location.
15. Speeding is identified by comparing the speed that your vehicle is being driven against a database of speed limits. The vehicle speed and location is identified by the GPS (Global Positioning Satellites) capabilities of the device.

16. Your Driver Score is impacted by all journeys the vehicle makes regardless of who is driving. You must make any additional drivers (or custodians of your vehicle such as a garage) aware that information will be collected whilst they are driving and that the way they drive the vehicle will affect your Driver Score. In order to help you monitor your driving and ensure you are complying with your obligations under this policy, we will keep you informed of how you are driving by displaying your Driver Score on the RAC Black Insurance Portal and within your RAC Black Box app.
17. Your Driver Score will be updated on the RAC Black Insurance Portal/app and you will receive communication from us if your Driver Score drops to an unacceptable level or if we identify any other behaviours which could cause safety concerns.

## Red Alerts, Black Events and Cancellation of your Policy

### 18. Red Alerts

A Red Alert will be given where, your average Driver Score falls below 20 out of 100. Your driver score is measured over at least 200 miles to ensure it's a fair depiction of your driving behaviours. This shall be determined by having regard to good standards of driving and best practices, as well as adhering to the Highway Code. For example, consistent speeding, harsh braking and rapid acceleration will all have a detrimental impact on your Driver Score. You will be able to check your Driver Score at the end of every journey by logging into your RAC Insurance Portal/app. Drivers will be categorised according to the following parameters:

Driver Score	Driver Category
Below 20	Red Driver
Between 20 and 40	Risk of Red Driver
Between 41 and 89	Amber Driver
Over 90	Green Driver

If three Red Alerts are triggered within your policy term, your policy may be cancelled by us sending you 7 days notice by letter or email.

### 19. Black Events

A Black Event will be triggered where excessive speeds are identified by the RAC Black Box. This shall be determined by your vehicle exceeding the speed limits as outlined in the table below:

Speed Limit	Speed Alleged
20mph	In excess of 40mph
30mph	In excess of 51mph
40mph	In excess of 66mph
50mph	In excess of 75mph
60mph	In excess of 85mph
70mph	In excess of 100mph

If a Black Event is triggered within your policy term, your policy may be cancelled by us sending you 7 days notice by letter or email.

20. If you believe that a Red Alert or Black Event has been incorrectly issued you can ask us to review the data/any supporting evidence you can provide. Please contact us on 0330 159 8694 to discuss your concerns.
21. We will remove any Red Alerts or Black Events if it is found to have been issued incorrectly; however, our decision as to whether or not a Red Alert or Black Event will be upheld or removed based on the data received will be final.
22. If either you, or we choose to cancel your policy 14 days after your policy start date, we will charge you a fee of £125 plus the cost of the period of cover that you have benefited from.

## The RAC Black Box and the RAC Insurance Portal

23. The RAC Black Box remains the property of RAC and is licensed to you for the purpose of your RAC Black Box Car Insurance policy.
24. If you or an authorised automotive technician need to remove the device to conduct vehicle servicing or repair, you accept responsibility to ensure the device is re-fitted to the same standard as the original fitting prior to resuming normal use of the vehicle. If the device is not re-fitted prior to normal use, your policy will be cancelled by us providing you with 7 days notice of cancellation.
25. You will not, nor will you permit any other person to tamper with, alter, dismantle or remove components from the RAC Black Box; or tamper/ interfere with the GPS/GSM signal that is emitted from the RAC Black Box.
26. If we have reason to believe that there has been non-permitted interaction or interfering with the RAC Black Box we may cancel your policy. Damage or loss caused by any form of tampering or non-permitted interaction with the RAC Black Box is not covered by this policy and we reserve the right to charge you a fee of up to £125.
27. If you suspect the RAC Black Box to be defective for any reason or if it has become damaged you must notify us as soon as possible, by calling our Customer Service helpline on 0330 159 1048.
28. The RAC Black Box uses the vehicle's battery power supply and there may be a small drain on your vehicle's battery even when the vehicle is not being used. It is your responsibility to maintain your vehicle's battery in good working order. If you or an automotive technician suspect that the device is causing any issues with your vehicle or significant battery drain, you need to inform us by calling 0330 159 1048 providing any evidence to support your or any automotive technicians suspicions.

29. We reserve the right to send one of our engineers in the first instance to resolve any suspected issues with the device or vehicle operation symptoms experienced caused by the device. We will not pay for any costs for vehicle diagnostics or repair unless expressly authorised and may charge you £45 for our engineers visit if the diagnostic identifies no issue with our device or our professional installation.
30. The transmission and receipt of data is dependent upon mobile telecommunications services that may be interrupted. This does not mean that there is something wrong with the RAC Black Box. If this happens, please notify us and we will make reasonable efforts to resolve any issues.
31. Wherever possible RAC will provide the services associated with the RAC Black Box, including, but not limited to, the RAC Insurance Portal/app, calculation and provision of Driver 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 RAC may have to withdraw them. If this occurs RAC will continue to provide you with the insurance services you have purchased, with the omission of the services related to the RAC Black Box.
34. If your vehicle breaks down during the opening hours, and you call the RAC telephone based technical advice line for assistance, we may:
- Access the data sent by the RAC Black Box to see if any fault codes have been detected;
  - Compare the fault codes to your description of the cause of the breakdown. We will attempt to diagnose the problem over the telephone and either:
    - Help you fix the problem at the roadside via the telephone; or
    - Send out the appropriate help to you.
  - If we do need to send a RAC Patrol or RAC Contractor out to help you, we will use your RAC Black Box to tell us the exact location of your vehicle;
35. If the RAC Black Box detects a fault code from your vehicles Engine Control Unit (or other On-Board Diagnostic Features within your vehicle) that is transmitted to us, we will analyse the fault code. If the fault code detected is one that in our reasonable opinion requires attention, you will receive a notification, via the RAC Insurance Portal/app or via telephone/email. The fault code will not be transmitted whilst your engine is running so you may not receive a notification until you have completed your journey.

If you receive a fault code outside of the opening hours and the RAC Insurance Portal/app advises you not to drive your vehicle, please contact us via the telephone number provide for RAC Breakdown. We will provide you with the benefits of your RAC Breakdown add on cover. Please see your breakdown terms and conditions for more information.

- If you receive a fault notification, where possible, we will try to let you know whether the fault needs attention, and if so what action to take. Please note:
- The telematics app will not detect every fault with your vehicle
  - The RAC Black Box requires enough 2G mobile signal available to the box; and
  - Fault codes are often generic and may only give us an indication of the fault itself, and not diagnose the exact problem.
36. The absence of a fault notification does not mean that your vehicle is road legal, safe to drive, or that it will not break down. The services we provide you does not replace the need for you to maintain your vehicle and follow your vehicle manufacturer's guidelines and handbook.

## Using Black Box Telemetry with Breakdown

32. Please note that the below features, terms and conditions will only apply to your policy if;
- You have one of our devices fitted to your vehicles On Board Diagnostics (OBD) port
  - You have selected the RAC Breakdown optional add on cover
  - Your vehicle is compatible and allows our device to read the vehicle fault codes
33. If we detect a fault code that either relates to a safety system or we believe indicates your vehicle may break down, we may attempt to call or email you via the contact details on your policy, and advise you what action to take. We will discuss the fault code with you and the potential cause of the problem, including, where possible, what action you can take to fix it. We may:
- Advise you whether a part needs attention or replacing;
  - Recommend you take your vehicle to a garage for repairs at the earliest opportunity. We may be able to recommend a local RAC Approved Garage; or
  - Advise you not to drive your vehicle and arrange for an RAC Patrol or RAC Contractor to attend your vehicle at the roadside.
37. If you change your vehicle during the term of your insurance policy, you are required to ensure that you have a working device in your new vehicle within 14 days of the change

If you change your vehicle, your policy is cancelled by you or us or your insurance policy ends.

- a. Self-installation device – you should remove the device prior to the sale or disposal of the vehicle as we may request return of the old device. We will send you a new device which you must install within 14 days of the change.
  - b. Professionally installed device – we reserve the right to charge you for removal and re-installation of the device in the new vehicle. You must schedule an installation of a box in the new vehicle to be installed within 14 days of the change.
38. We do not accept any liability for damage to your vehicle or the device if removed by you or someone acting on your instruction.
39. If your policy is cancelled by you or us during the term of the policy, we reserve the right to request return of the device where the full cancellation fee of £125 is not applicable.
40. If your policy reaches the end of the policy period and is not renewed, we reserve the right to request return of the device at no expense to you.

### Use of Data from RAC Black Box

41. It is very important that you read this section so that you understand how we, our agents and service partners will use the information provided by you and collected by the RAC Black Box. This notice is to be read in conjunction with the data protection notice included in your general car insurance policy.
42. We and our agents and services partners will process your information in accordance with the data protection legislation. By proceeding with this RAC Black Box Car Insurance policy you are consenting to data being collected by the RAC Black Box.
43. You must show this notice to any named driver on your insurance policy and any other person who drives your vehicle so they are aware that an RAC Black Box has been installed and that their journey will be monitored and data collected.
44. Your RAC Black Box will collect data including but not limited to your speed throughout your journey, braking frequency and force, acceleration, the types of routes you take (e.g. A-roads, motorways, country lanes), time and date of travel and the car's location.
45. In addition, if you have included RAC Breakdown add on with your Black Box policy, data from your vehicles Engine Control Unit (or other On-Board Diagnostic Features within your vehicle) may be transmitted to us in order to help prevent or diagnose your vehicle faults which may lead to safety concerns or potentially breaking down. We also may use this information anomalously to enrich our database of vehicle faults.
46. This data may be used by us or your insurer to:
- a. Provide you with data via the RAC Insurance Portal/app.
  - b. Contribute toward the calculation and charging of insurance premiums based upon your driver Score, standards of driving and vehicle usage.
  - c. Test your RAC Black Box and any associated software (e.g. during installation or to perform maintenance checks).
  - d. Assess your driving performance and Score to help determine your future insurance premiums on any RAC Insurance products.
  - e. Provide you with any additional optional Telematics services that are or may become available, where you agree to these at purchase or during the lifetime of your policy.
  - f. Pass data to your insurer in the event of a claim and to assist with the identification, assessment or investigation of claims made and to provide clarification as to the circumstances of the claim.
  - g. Carry out research and analysis of the driving behaviour of our customers.
  - h. Review the information disclosed by you in relation to your policy or any claim to identify any inconsistencies.
47. Your information may be transferred to any country, including countries outside the European Economic Area for administration and back-up of the RAC Insurance Portal/app and any information will be kept and transferred securely.
48. We will disclose information collected by the RAC Black Box to third parties in the following circumstances:
- a. Where you have provided your agreement to the disclosure.
  - b. For our agents and services partners for reasons to do with installing, servicing and removing the RAC Black Box and in order to provide you and the Insurer with information via the RAC Insurance Portal/app.
  - c. Where required to do so by law such as requested by the Police or other agency.
49. You have the right to withdraw your consent of the use by RAC and its service partners, of the RAC Black Box data at any time by calling 0330 159 1048 customer services help desk, however this will be taken as cancellation of the policy and a cancellation fee will apply as specified in the policy wording.
50. You have the right to request a copy or access to the data that is being held about you by writing to the Data Protection Officer, Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS. A fee may be payable for the provision of the data.



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