

# Quotemehappy Connect Safe Driving Terms



Save time by making your claim online. If you need to make a claim, let us know the details straightaway. We've made it quick and easy to do. Simply visit [www.quotemehappy.com/claim-support](http://www.quotemehappy.com/claim-support). Or, if you need to talk to us, call **0345 030 6902**.

# Quotemehappy Connect Safe Driving Terms

These additional terms and conditions must be read in conjunction with the main Quotemehappy Connect car insurance policy document. Unless specified in this document, the terms of the main policy apply including the general conditions and general exclusions.

## Overview

Quotemehappy Connect car insurance requires **you** to download and register in the Quotemehappy Connect app, which uses sensors in your smart phone to monitor and record how **your car** is driven. **You** will also need to connect the app with a device, which **you** attach to **your car** windscreen to ensure that the app only records trips in **your car**. The app monitors driving behaviour in **your car** thereafter and attributes a driver rating for each trip detected. Each trip is recorded and will contribute to a seven-day weekly rating and a cumulative annual rating. Your driving ratings may be used to calculate your renewal premium.

**You** will receive regular personalised feedback based on how **you** drive in the Quotemehappy Connect app, as well as by email, SMS and, if enabled, push notifications. Driver ratings range from red for very poor driving, amber for poor driving and green to gold for safe driving.

Points are allocated every seven days which can be redeemed for high street, leisure, dining, or travel e-gift cards in the app. **You** will be required to bank any points within seven days of the allocation date to avoid these being lost.

## Definitions

All definitions are as defined in your Quotemehappy Connect car insurance policy booklet.

## Key

 These boxes highlight information we want to particularly draw your attention to

 These boxes give you additional helpful information

## How does Quotemehappy Connect work?

Once **you** have registered in the Quotemehappy Connect app, **you** will pair the app with your device and then attach this device to **your car** windscreen. Your device should be delivered within two to three days of your cover start date and must be installed within seven days of your cover start date. Failure to register in the Quotemehappy Connect app and pair it with the device will result in the cancellation of your insurance. The app will monitor and record your driving behaviours and the device confirms the trip start and end point has occurred.

### **The app will capture and record:**

- Time & date of trips
- Distance travelled (i.e., miles driven)
- Car dynamics (i.e., speed, braking, acceleration, cornering)
- Location data (i.e., GPS coordinates)
- Smartphone usage (once the device detects car motion)
- Phone call status and audio pathway\*
- Road type (e.g., rural or urban)
- Crash detection
- Trip routes, including location of trip start point and end point

\*Please note “phone call status” and “audio pathway” are solely to determine whether **you** are on a call and if so, whether **you** are using a handsfree kit to speak or your smartphone’s internal microphone and speaker. No call details or conversations will be recorded.

### **The device will identify:**

- Car motion to confirm start and end times of trips
- Crash detection

Other technical information about your smartphone and device, such as battery status/level and Bluetooth connectivity, will also be captured.

Please read the Quotemehappy Connect Privacy Policy here <https://www.quotemehappy.com/privacy-policy-connect> for more detailed information.

### **Device Information:**

Once the device is installed in **your car**, the app will use sensors in your smartphone to capture **data** about your driving. The app will also use your smartphone’s GPS to collect and process information about the location of **your car**. An electronic data feed will translate **your** GPS coordinates from your smartphone to the app to provide information such as road type, road surface and speed limit of the road **you** are driving on at any specific time.

### **Mileage**

**We** will collect mileage **data** from your app. Where **we** identify that **you** have exceeded the annual mileage **you** declared, **we** will update your details with the revised annual mileage and your renewal premium will reflect this at your next renewal.

If at the time of **you** making a claim on your policy, **we** find that **you** have exceeded the annual mileage **you** declared, **we** will adjust your premium accordingly and deduct any additional charges from any claims payment to **you**.

# The Quotemehappy Connect app

**IMPORTANT** – The app operates on current Apple iOS and Google Android smartphone software and the two previous released versions only. New versions of smartphone software released should be downloaded when they become available to ensure performance of the app is maintained.

**You** must have your smartphone in **your car** whenever **you** are driving.

When using the app, **you** will be able to view the trips made in **your car** with each trip receiving a rating – red (lowest rated) through to amber, green or gold (highest rated). Driver ratings are calculated and reset every seven days and start from the day the app and device connect.

## Getting started

When **you** buy your policy, we will send **you** a device which must be attached to **your car** windscreen and paired with the Quotemehappy Connect app within seven days of your cover start date. If this doesn't happen, **we** will cancel your policy. **We** will provide instructions on where to attach the device and a step-by-step process to register in the app and pair the device via a Bluetooth connection. If **we** cancel your policy, **we** will give you seven days written notice of cancellation as required by the Road Traffic Acts so that **you** can arrange alternative insurance cover elsewhere.

### Bluetooth & app permissions

The connection between the app and the device requires Bluetooth to be enabled. Bluetooth must be enabled at all times to ensure the information identified by the device (see above) is sent to the app to create an accurate trip rating. If you disable Bluetooth, **we** will notify **you**.

**You** will also have to enable two app permissions that will collect information about your location and motion. In Apple iOS smartphones, these are called "Location Services" and "Motion & Fitness". In Google Android supported smartphones, these are called "Location Services" and "Activity Recognition".



If **you** have downloaded the app on a Google Android supported smartphone, you will also have to enable "Phone Activity" (in order for us to detect smartphone usage) and switch off "Battery Optimisation" (in order for the app to run in the background to detect trips).

These app permissions will be requested during the app registration process and must always be on for the app and device to record trips accurately and automatically. **We** will notify **you** if these permissions are disabled.

Whilst these permissions must be enabled at all times, please note the app will only record information about your location, motion and smartphone usage when connected to the Device and **car** motion is detected.

# About your device

## What if I change my car?



If **you** change **your car**, **you** should remove your device from your existing car before **you** sell it and re-attach it to your new car within seven days of your amended or new car insurance effective date.

## If you have a claim

If **your car** is involved in a claim and is declared a total loss, **you** will have three weeks to add a replacement car to your policy. Once the replacement car is on your policy **you** will need to re-attach your device to **your car** within seven days of the date the car is effective on the policy. If **you** don't re-attach your device in the time given, **we** will cancel your policy, giving you seven days written notice of cancellation as required by the Road Traffic Acts. If **you** are unable to locate your device or if the device is damaged, **we** will provide a replacement.

## Courtesy/hire car

If **you** have courtesy/hire car cover as shown on your policy schedule it will not be necessary to install a Quotemehappy Connect device in any courtesy car that **you** receive following an incident covered by your policy. However, once **your car** is returned to **you**, **you** must continue to ensure that your app and device continue to record your trips or your policy will be cancelled, and the charges shown in the Cancellation section will apply.

## Replacement devices

If **you** lose or damage your device during your policy term, we will charge **you** £17 plus Insurance Premium Tax at the appropriate rate to replace and despatch a new device to **you**. If your device fails to work, **we** will arrange for a replacement device to be posted to **you** at no additional charge.

## Disposing of your device

The battery in the device can be replaced with an equivalent battery to minimise waste and extend the usable lifetime of the device. Used batteries can be safely disposed in an environmentally responsible manner using collection boxes at retailers where electronic devices are sold, at recycling centres, or within your home recycling scheme (if permitted by your local authority). Similarly, devices that reach their end-of-life can be safely disposed in an environmentally responsible manner at recycling centres or within your home recycling scheme (if permitted by your local authority).

## App or device mismanagement

Where **we** identify that the performance of the app or device has been impacted and which results in the prevention of trips being recorded, **we** will alert **you** and send reminders to activate or restore any settings or software updates as soon as possible.

If **you** do not respond to our alerts and reminders, **we** will cancel your policy, giving **you** seven days written notice of cancellation as required by the Road Traffic Acts. These scenarios include:

- Deleting and failing to re-install the app
- Disabling app permissions necessary for the app to monitor and record your location and motion
- Disabling Bluetooth
- Discrepancies between the end point of a trip and start point of the following trip
- Device movement indicating the device has been removed from the car
- Failing to update your smartphone's operating software where required for the app to function correctly.
- Mileage variation

# Driver rating conditions

The Quotemehappy Connect app monitors and records your driving behaviours and where and when your car is driven in order to calculate trip driver ratings – these range from red for very poor driving, amber for poor driving and green to gold for safe driving.

If **you** have a red rated week – **we** will send you a warning and follow up reminders which will require **you** to improve your driving within seven days. If your driver rating doesn't improve within the specified time **we** will cancel your policy, giving **you** seven days written notice of cancellation. If you have low mileage (below 25 miles) in a week where your driver rating was red this will not count towards cancellation.

If **you** have four separate red weeks in a three-month period, **we** will cancel your policy, giving **you** seven days written notice to your last known postal or email address. (The three-month period starts from when **you** first register in the app and is reset at three-month intervals). We'll send **you** reminders and give **you** time to improve after your first red week.

Weekly driver ratings in amber, green or gold are not at risk of cancellation due to poor driving.

## Named drivers on your insurance



Any **named drivers** on your insurance who drive **your car** and where **you** are the passenger, will contribute to your driver rating and rewards if your smartphone and device are present. Any trips where your smartphone is not present will not affect your driver rating.

## Safe driver points & rewards

Safe driver points are awarded every seven days based on the driver rating given for the previous week and can be viewed in the app. Points must be banked within seven days of them being allocated or they will be lost. Once points are banked these can be redeemed through selected retailers participating in the rewards programme in the Quotemehappy Connect app for the available points and cash equivalent available. Points will be maintained and can be redeemed in the app whilst **you** are covered by the Quotemehappy Connect policy. Unredeemed points will be unavailable if cover is cancelled, or your insurance is not renewed.

Rewards points are not earned during red or amber rated weeks.

Reward points are fulfilled by Giftcloud as the approved supplier of the Quotemehappy Connect rewards programme. When redeeming points in the Quotemehappy Connect app **you** will receive an email from Giftcloud inviting you to choose how **you** would like to receive your e-gift card (this can be email, SMS, or both). Help with e-gift cards can be accessed at [hello@giftcloud.com](mailto:hello@giftcloud.com).

# Policy Cancellation

**You** will find both your and our cancellation rights in the General conditions section of your Quotemehappy Connect car insurance policy booklet and the Car Important Information document, including details of when **you** will not receive a refund of premium, and any premium that will be due if **you** cancel your policy and a claim has been made.

However, for Quotemehappy Connect policies there are additional circumstances in which **we** will cancel your policy and charges that could apply - these are set out within the Quotemehappy Connect Cancellation Charges section below.

## IMPORTANT



if **we** impose cancellation of your policy at any time this could impact your ability to get insurance elsewhere. – if **we** impose notice of cancellation, **you** will not be able to renew your policy with **us**.

## Cancellation Charges

| Scenario  | Charge                                       |
|---|--|
| Within your 14-day cooling off period (after cover has started) | £25 plus a proportionate cost of the device* |
| After your 14-day cooling off period has ended                  | £50 plus a proportionate cost of the device* |
| Cancellation after your first renewal                           | £50  |

*These charges are to cover costs which **we** have incurred. \*A proportionate charge will be applicable up to a maximum of £17. Plus, Insurance Premium Tax at the appropriate rate.*

## IMPORTANT – Quotemehappy Connect Cancellation

**We** will cancel your policy where there is evidence and a valid reason, by providing at least seven days written notice to your last known postal and email address if, for example:

- **You** have two consecutive red driver rating weeks (or four separate red weeks in a three-month period)
- **You** fail to register in the Quotemehappy Connect app and pair your device within seven days of your cover start date
- **You** fail to transfer your device to a replacement car within seven days of the change effective date
- **You** fail to install a replacement device within seven days of the agreed replacement date
- **We** can provide evidence of app misuse or tampering of the device which indicates trips are not recorded or necessary settings are not enabled to do so
- **You** fail to provide validation documentation when requested i.e., proof of no claim discount, copies of driving licences and **your car's** vehicle registration document
- Your driving data is inconsistent with where **your car** is parked overnight and what your car is used for

## Summary of all charges

Any additional charges incurred will be split over your remaining monthly instalments or if you paid in full will be payable in full at the time the charge is incurred.

| Scenario  | Charge                                       |
|---|--|
| <b>Replacement Device</b>   |  |
| Replacement device where the device is lost during delivery due to your error | £17  |
| Replacement device in the event you damage or lose your device                | £17  |
| <b>Cancellation Fee</b>   |  |
| Within your 14-day cooling off period (after cover has started)               | £25 plus a proportionate cost of the device* |
| After your 14-day cooling off period has ended                                | £50 plus a proportionate cost of the device* |
| Cancellation after your first renewal   | £50  |
| <b>Standard Administration Charge for making changes to your policy</b>       | £12  |

These charges are to cover costs which **we** have incurred. \*A proportionate charge will be applicable up to a maximum of £17. Plus, Insurance Premium Tax at the appropriate rate.

# Data Protection

For information on what data, including your personal information, is collected via the Quotemehappy Connect app and device and how it will be used, please see the Quotemehappy Connect Privacy Policy <https://www.quotemehappy.com/privacy-policy-connect>. These additional privacy terms supplement, and should be read in conjunction with, our main Quotemehappy Privacy Policy which can be found at <https://www.quotemehappy.com/privacy-policy>.

## Contacting us

If **you** have a query or need to contact **us** for help on how to self-serve your policy, please visit <https://help.quotemehappy.com>

To find out more about **us** and the other things **we** do, visit [www.quotemehappy.com](http://www.quotemehappy.com).

Save time by making your claim online. If **you** need to make a claim, let **us** know the details straightaway. We've made it quick and easy to do.

Simply visit [www.quotemehappy.com/claim-support](http://www.quotemehappy.com/claim-support). Or, if you need to talk to us, call 0345 030 6902. And if **you** hear from another party about your claim, ask them to get in touch with **us** instead. For our joint protection calls may be recorded and/or monitored.

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.





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