

## Important Information Regarding This Insurance Policy

### What Next?

When you purchase the policy, we will contact you to arrange installation of a telematics box to your vehicle that must be activated within 14 days of the effective date of the policy. The device will be used to monitor the number of kilometres driven.

### Your Driving Behaviour

Important: If we have agreed a time for your installation and you fail to make that appointment time an additional €45 charge will be applied to your account. If you are paying by direct debit this charge will be applied to your next payment.

### Your Kilometres

The telematics device will calculate how many kilometres you travel and if you run out of kilometres you can purchase "Top up" kilometres at any time. We recommend that you select the correct number of kilometres at inception as this is the most competitive option rather than regularly having to purchase "Top Up" Kilometres.

If you run out of kilometres during the final 3 months of your policy period and have demonstrated safe driving behaviour, as a reward you may not be required to top up and AIG BoxClever will inform you in advance by email and text.

### Your Driving Score

In addition to monitoring the Kilometres used, the device will also be used to monitor your driving behaviour. Your driving score will be worked out using the following criteria:

- Types of roads used.
- The Time of day the vehicle is used.
- Speed.
- Cornering, Braking, Acceleration, Deceleration g-force.

Once the device is installed and we have monitored your driving you will be sent a monthly score via text and email. You will also be able to view your performance from your online portal.

### Excessive Speed

Excessive speed is a major factor in serious road accidents and AIG BoxClever will help you drive safely at all times by providing recommendations on how you can improve your driving. If however you break the speed limit, AIG BoxClever reserves the right to cancel your policy. This will happen in the following circumstances;

- The policy will be immediately cancelled if you drive at or exceed 160 Km/h
- If you exceed the speed limit on a regular basis we will notify you to help improve your driving and reduce the risk of an accident.
- However, if there is persistent speeding, we reserve the right to cancel your policy. Full details of this will be in your policy document.

### Dangerous Driving Behaviour

AIG BoxClever will help you to drive safely but should the telematics data from the installed device in your car indicate dangerous driving behaviour we reserve the right to forcibly cancel your policy.

Dangerous driving behaviour can consist of dangerous speeding, braking, acceleration, cornering, or lateral movements.

Please note the list above are only examples of dangerous driving behaviour, it is not an exhaustive list and we may deem other conduct to indicate dangerous driving behaviour.

**WARNING: If we forcibly cancel your policy, it may affect your ability to obtain car insurance cover.**

For full details of cover, terms, conditions and exclusions, please refer to the policy document.