

Your Guide to Admiral Live



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Introduction

This guide sums up the key features and requirements of **your** Admiral Live policy, how **we** receive **your** data and what **you** need to do.

The following terms and conditions are in addition to those in the 'Your Car Insurance Guide', available at www.admiral.com, and must be read in conjunction with the policy documentation enclosed in **your** welcome/renewal pack.

For details on the arrangement of **your** policy please see "Your Car insurance Guide" & "Your Agreement with EUI Limited". **Your vehicle** includes technology that will provide data on **your** driving performance, this data will then be stored by **Ford Smart Mobility UK**, analysed by **Redtail Telematics** and sent to **us** for review.

By purchasing this policy, **you** agree to:

- Download and register **your vehicle** to the FordPass app.
- Allow data sharing capabilities from **your vehicle** for duration of the policy.
- Update **your vehicle's** operating system when prompted by the manufacturer.
- Follow the terms and conditions outlined in this booklet and 'Your Car Insurance Guide'.

Additional definitions

As well as those stated in 'Your Car Insurance Guide', please see below the additional definitions.

Vehicle Modem

The inbuilt device that records and sends vehicle data.

Admiral Live Data

The data **we** receive from **your vehicle**. This gives **us** information on **your vehicle's** systems, features, sensors, warning messages and location.

We use this information to determine **your** driving style/behaviour, verify the information on **your** policy and help **us** investigate claims.

Ford Smart Mobility UK / Redtail Telematics

The companies involved in the handling, analysing and storage of **your** driving data.

Connecting your vehicle

You are insured to drive **your vehicle** straight away.

Within 15 days of the start of **your** policy **you** must:

- 1) Download the FordPass app, this can be found on the Google Play Store or App Store.
- 2) Once **you** have downloaded the app, **you** will need to agree to the app terms and conditions, which can also be found here: https://www.fordpass.com/content/ford_com/fp_app/en_gb/terms.html
- 3) In the My Vehicle section of the app, add **your** Vehicle Identification Number (VIN). This is usually found on the vehicle dashboard and can be viewed through the front windscreen.
- 4) **You** will receive a notification on **your vehicle's** onboard screen, **you** will need to provide agreement for **us** to receive data.
- 5) Start driving!

Please follow this and let **us** know if **you** have any issues. If **you** are unable to complete these steps within the 15 days, **your** Admiral Live discount will be removed.

Troubleshooting

If **you** believe a fault/issue exists that will affect the sending of data, then please contact **us**.

If **we** suspect a fault with **your Admiral Live Data** during the term of the insurance policy, **we** will contact **you**.

If there is a fault with **your Vehicle Modem** it will not be covered under **your** policy by Admiral Live and **you** may need to arrange a repair with **your** chosen vehicle repairer.

If **your Vehicle Modem** needs to be reset, **you** will need to add **your vehicle** to the FordPass app again and allow **us** to receive **your Admiral Live Data**.

If **we** do not receive or **we** stop receiving any **Admiral Live Data**, **we** will write to **you** to let **you** know there may be a fault with **your Vehicle Modem**. If **you** do not respond, **your** policy will be cancelled.

In a small number of cases the FordPass app may not be compatible with a smart device due to the operating system.

If **we** agree that as a result of these issues, **we** won't be able to receive data from **your vehicle**, **we** will revert **your** policy to a non-telematics Admiral policy, in which case **you** will lose any discounts or policy features associated with Admiral Live.

Sending us your driving data

You must agree to **us** receiving **Admiral Live Data** within 15 days of the start date of **your** policy.

The **Admiral Live Data** **we** collect will show information on **your** vehicles systems, features, sensors, warning messages and location. **We** use this information to determine **your** driving style/behaviour. **We** will also use this data to help **us** investigate and review claims and validate **your** policy information.

If **we** have not received this data, **we** will contact **you** and if **you** are still unable to send **us** any data, **we** will remove **your** Admiral Live discount.

Withdrawing permission to share driving data

We will require access to **your** **Admiral Live Data** for the duration of **your** insurance policy. If **you** withdraw **your** permission to share data via **your** vehicles settings menu or remove **your vehicle** from the FordPass app during the policy term **we** will contact **you**. If **you** do not respond, **your** policy will be cancelled.

If **you** confirm to **us** that **you** are no longer giving **your** permission for **us** to receive **your** **Admiral Live Data** for the rest of **your** policy term, **we** will remove **your** Admiral Live discount.

Your driving score

Once **you** have allowed **us** to receive **Admiral Live Data**, continue to drive as **you** normally would. **We** use **your** **Admiral Live Data** to assess a range of driving behaviours and turn this into a score based on how safe **we** interpret **your** driving to be.

You will receive **your** driving feedback via email. **You** will start to receive feedback once **you** have completed 250 miles of driving.

Your **Admiral Live Data** will be recorded regardless of who is driving and other people using **your vehicle** will impact **your** score.

We have split **your** driving score into 2 areas to build the score - how **you** drive, and when **you** drive.

Here is how each area is built up.

How you drive

This looks at:

Acceleration/Braking/Smoothness

We measure how sharply **you** accelerate or brake. Harsher accelerating or braking will have a negative impact on **your** score.

Speed

As speed limits are set according to the different types of roads **you** can drive on, the speeds at which **you** drive are reviewed. Speeding can result in a negative impact on **your** score

When you drive

This looks at:

Time of day

Analyses the time of day, or night of **your** journeys. Driving during the hours of 10pm and 4am is considered riskier than driving during the day and will have a negative impact on **your** score.

How will this affect my renewal?

At renewal **we** will use **your Admiral Live data** to determine if **your** renewal price should be discounted or increased. Unless **you** have told **us** otherwise, **your** policy will automatically renew at the end of **your** term however **you** are free to choose whether to renew or buy from a different insurer. Based on **your** score, **we** reserve the right to not provide **you** with a renewal offer. Please see General Condition 16 in 'Your Car Insurance Guide' for more information.

Understanding your score

We will use **your Admiral Live data** to assess **your** driving behaviour and overall vehicle use. **Your** overall score will be indicated by the following three colours:

Green: **You** are driving well, there are no areas of concern.

Amber: Improvement may be required in some areas to raise **your** score.

Red: Major improvement is needed to increase **your** score.

A colour rating will be given to each of the two driving score areas to help identify where possible improvements could be made to **your** overall score.

You will regularly receive feedback and tips via email.

Please remember **Admiral Live Data** will be recorded regardless of who is driving.

Accuracy of data / tampering

The **Vehicle Modem** and the FordPass app also have controls and attack safeguards and will notify **us** of any unauthorised interference.

You cannot, nor will **you** permit any other person to interfere with the **Admiral Live Data** that is sent from **your vehicle**.

If following an investigation, **you** or anyone else is proven to have interfered with the:

- sending of data, or the
- accuracy of data,

you will be required to pay for any costs **we** or an investigator have incurred. **Your** insurance policy will also be cancelled and **you** will be liable for any repairs required to **your vehicle**.

If evidence suggests this was performed deliberately in order to disrupt Admiral's ability to collect data, **we** will treat the matter as fraud. Please refer to General Condition 9 In 'Your Car Insurance Guide' for more information.

Accuracy and validation of your policy details

Your insurance premium is based on the information **you** declared to **us** during the quote and purchase process, so it is important to make accurate declarations to ensure **you** are covered in the event of an accident or loss. **We** use **your Admiral Live data** to check the accuracy of policy information and will contact **you** in the event of any queries, or if **we** feel that changes may be required to **your** policy. If a change is necessary or **we** need to cancel or void **your** policy, then please refer to 'Your Agreement With EUI Limited' for all relevant charges. Any change may also affect **your** premium.

In cases of misrepresentation, **we** will either correct, cancel or void **your** policy. It may also affect the amount **you** are able to claim. For more information, please see General condition 9 and 15 of Your Car Insurance Guide.

Claims

We will use **your Admiral Live data** to investigate /review a claim, the data **we** capture could impact **your** ability to claim or the amount **you** are able to claim. Following a claim, all data collected by **your vehicle** may be shared with a third party to aid any claims processes. More details about data sharing can be found in 'Your data and privacy'.

Rejected claims

If the **Admiral Live Data** collected from **your vehicle** indicates that **you** or **your** named drivers are not driving in accordance with the terms and conditions of **your** policy found in 'Your Car Insurance Guide', **we** will seek to recover any costs **we** have incurred and all other policies to which **you** are connected through EUI Limited will be cancelled or voided.

Changing your vehicle

If **you** decide to change **your vehicle** during **your** policy term, please contact **us**.

- If **you** change **your vehicle** within 14 days of the policy start date, **you** will lose **your** Admiral Live discount.
- If **you** change **your vehicle** outside of 14 days of the policy start date, **you** will keep **your** Admiral Live discount.

Cancellation of your insurance policy

Once **your** policy is cancelled, **your vehicle** will continue to record **Admiral Live Data** and **you** should withdraw permission for **us** to receive data at the point the cover ceases. **You** can do this by accessing **your** vehicles settings menu and switching 'Data for insurance' to off.

If **you** forget to do this, **our** cancellation safeguard system will automatically cut off the data collection within 10 days of cancellation, however data may still be recorded during this 10-day period.

Our cancellation rights

We can cancel **your** policy at any time by sending 7 days' notice in writing to **your** last known address.

In addition to the cancellation rights laid out in General condition 4 of 'Your Car Insurance Guide' **we** can cancel **your** Admiral Live policy if:

- **you** interfere or tamper with **your Admiral Live data**
- **you** do not respond when **we** contact **you** as **we** are not receiving **your Admiral Live data**

Your data and privacy

We take **your** privacy seriously in accordance with the General Data Protection Regulation (GDPR) and any applicable UK legislation.

We will not sell **your** driving data to any third parties. **We** will not release information about **your** driving data to the police or other authorities unless **you** consent to this, **we** are required to by law or by an appropriate request from an authorised authority, or fraud is suspected.

Please see **our** full Privacy Statement online at www.admiral.com/your-privacy-and-security/ for complete details of how **we** protect **your** privacy and process **your** data.

We will gather **your Admiral Live data** to enable **us** to:

- provide **you** with an insurance premium based upon **your** driving performance and how **you** use **your vehicle**.
- provide **you** with any additional optional services that are or may become available, where **you** agree to these at purchase or during the lifetime of **your** policy.
- Investigate and review claims and validate the information **you** have told **us**.

We will only discuss information with the **policyholder**, named drivers, spouses or parents, as outlined in General Condition 13 of 'Your Car Insurance Guide'.

We will likely share **your** data with the other companies within the Admiral Group. For the purposes of this Privacy Notice, "Admiral Group" means Admiral Group plc and any company or entity in which Admiral Group plc owns more than 15% of the issued share capital.

Companies in the Admiral Group shall include, without limitation, EUI Limited, Admiral Insurance Services limited, Admiral Insurance Company Ltd, Admiral Insurance (Gibraltar) Ltd, Able Insurance Services Ltd, AFSL, and any other company that is incorporated within the Admiral Group at any time in the future).

Who we are and how we will use your information

EUI Limited, **Ford Smart Mobility UK** and **Redtail Telematics** joint/co data controllers (as defined in the GDPR) of any personal data that **you** supply or that is recorded by the **Vehicle Modem**.

Admiral, Bell, Diamond, Elephant and Gladiator are all trading names of the data controller EUI Limited (Registered Number 02686904). EUI Limited is part of Admiral Group plc.

We, EUI Limited, Ford Smart Mobility, **Redtail Telematics** and any appointed agents and/or service partners, will process **your** information in accordance with **our** respective responsibilities under the GDPR and any applicable UK Regulations and Legislation. To protect **your** information captured by **your vehicle**; it will be transmitted in a secure format. **We** will use **your vehicle** to capture data relating to the date, time, speed, location and other associated vehicle information.

Other drivers

If **you** have given **us** permissions to receive **Admiral Live data**, any journey will be recorded, regardless of who is driving or in **your vehicle**.

Third parties

Your Admiral Live data will only be disclosed to other parties in the following circumstances:

- to **our** agents and subcontractors for operational reasons, including providing the agreed services under the policy
- if **we** are required by law to disclose the information, such as to **our** regulators or if **we** are issued with a court order
- to **Redtail Telematics** as detailed below
- EUI Limited, **Ford Smart Mobility UK**, **Redtail Telematics**, and those acting for both companies, will use the data captured by the **Vehicle Modem** for the purposes of:
 - calculating and charging insurance premiums based upon actual vehicle usage, and compiling and generating Driving Scores
 - controlling **your** personal data for the purpose of providing **you** with services relating to the insurance policy. **We** will process **your** information in accordance with **our** responsibilities under the GDPR and any applicable UK data protection legislation
 - general research and analysis, mapping purposes, researching and refining techniques for analysing motor telematics data and the supply of traffic information. In all such circumstances the information will be used anonymously and will not identify any individual, vehicle user, or the **policyholder**
 - provision of the insurance services under the policy, including management of claims, underwriting and policy servicing. Data will be used for any underwriting or claims development or investigations that may be required, and for fraud prevention, detection and investigation purposes.
- **your** information may also be shared with the relevant insurance and claims databases, in accordance with the Privacy Policy on www.admiral.com/your-privacy-and-security/

