

ΣROVER

Telematics Terms & Conditions



Overview

The purpose of this document is to provide you with Drover's Telematics Terms and Conditions. You must read this in conjunction with your Subscription Agreement. It is important you understand how your Drover Connect data will be used. Drover will collect and share your Drover Connect data with your insurer (if you have selected the Insurance Option through Drover), and Geotab.

How does telematics work?

Each car on a Drover subscription now comes with instant connectivity, which can help us deliver an even better experience to make driving easy. That connection comes courtesy of a Drover Connect telematics device that each Drover car is connected with.

Commercial and emergency vehicles have been using telematics for over 10 years as part of fleet management insurance and for safety purposes. Typically, Drover Connect will collect data about your driving, car health and any accident alerts. Telematics will also enable Drover to send you updates relating to your driving, so you can proactively manage your driving behaviour and mileage.

How It Helps You

Drover Connect makes your driving experience more seamless and intelligent than ever, in a number of ways.

- Tracking your car delivery - so you know when your new car is on it's way to you on delivery day.
- Get feedback on your driving and suggestions on how to be safer on the road;
- If your car is stolen, we can help track it down;
- If you're involved in an accident, the data can help your insurance claim be processed faster by providing independent and objective evidence (if you selected the Insurance Option through Drover);
- If your car has a maintenance issue, telematics can detect it sooner, meaning less time spent in repairs;
- It can provide suggestions on changing to the best mileage package for you, helping you save money;
- If you drive safely throughout your subscription, you could get a reduced insurance price when you renew.

What does Drover Connect measure?

- Acceleration
- Braking
- Speed
- Cornering
- Time of use
- Car health and maintenance
- Mileage
- Types of roads used e.g. motorways, country lanes.
- Location of the car
- Environmental footprint by measuring Co2 emissions

In addition to the metrics above, it is possible to combine some metrics to help us assess individual driving styles and identify drivers who might be driving dangerously. This takes the form of a 5-star driving score which will be communicated to the driver on a regular basis. Drover will use this information to alert the driver so they can reduce the risk that they pose to themselves and other road users.

Drover Connect collects all of this as you drive. Drover Connect cannot distinguish between Named drivers who share a car. In short, Drover will continuously measure and record how the car is being driven, and where appropriate will report this information to you. It is your duty to make all Named Drivers who will drive the insured car aware of Drover Connect, and the implications of their driving behaviour. Any issues caused by Named Drivers will count against the Main Driver on the subscription and not the alleged Driver at the time.

IMPORTANT: Excessive speed and high risk score scenarios

If your car is driven in a dangerous, damaging (i.e. harsh accelerating or breaking) or unacceptable manner, or statutory speed limits are exceeded, Drover will take the following action.

Scenario	Action
<p>Speed in excess of 30mph above the speed limit is recorded. This includes any instances of speed in excess of 100mph.</p>	<p>Your Drover Connect device will trigger a safety email to be sent directly to you.</p> <p>If continuous speeding events > 30mph or above 100mph are recorded, Drover will begin the process of cancelling your Subscription, as per Driver Subscription Terms.</p>

<p>High risk driving scores are observed . High risk scores are defined as anything lower than 2 stars.</p>	<p>You will receive regular updates from Drover regarding your driving score, along with advice to help you improve this.</p> <p>If continuous high risk driving scores are recorded, Drover will begin the process of cancelling your Subscription, as per Driver Subscription Terms.</p>
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IMPORTANT: Mileage packages

If you select the Insurance option through Drover, your initial insurance price is typically calculated based on the monthly mileage when you signed up with Drover. If Drover Connect estimates that your total mileage across your subscription will exceed the amount you've agreed to, you will need to top-up your mileage package. This may also affect your insurance price.

Conditions	Action
25% of your total included mileage is consumed within 2 months of starting your subscription.	Your Drover Connect device will trigger a notification to Drover and we will notify you that your mileage usage is under review.
90% of your total included mileage is consumed within 3 months of starting your subscription.	Your Drover Connect device will trigger a notification to Drover and we will notify you that your mileage usage is under review.
100% of your total included mileage is consumed.	Your Drover Connect device will trigger a notification to Drover and we will notify you that your mileage usage needs to be topped up as soon as possible. Any excess mileage may be charged.

IMPORTANT Fees and Charges

Fee	Amount
<p>INVESTIGATING OR TAMPERING Tampering with or blocking the signal from your Drover Connect device will trigger the process of investigation by our team. This charge covers the cost of equipment which has been damaged or tampered with).</p>	£150.00

APPOINTMENT CANCELLATION CHARGE This will be charged upon failing to attend a pre-arranged appointment to repair or inspect your Drover Connect device.	£50.00
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Faulty Device:

If Drover suspects that the device is faulty, Drover will contact you to repair or replace it free of charge. If, during the period of your Subscription, you suspect that your Drover Connect device is defective for any reason you must notify Drover as soon as possible. If the fault cannot be repaired remotely, Drover, or our approved engineers, will agree a time and location with you to repair or replace Drover Connect. If you do not attend the appointment, or you cancel the appointment with less than 24 hours' notice, a fee of £50.00 will become payable for failure to attend or cancellation of the appointment.

Drover Connect has tamper controls and attack safeguards which will trigger the intelligent alert system in the event of any unauthorised tampering with Drover Connect. An investigation will be initiated and a physical inspection of Drover Connect by an approved engineer will be required if the intelligent alert system is triggered. Failure to attend an appointment to allow inspection of Drover Connect (or you cancel the appointment with less than 24 hours' notice) will mean a fee of £50.00 will become payable for failure to attend or cancellation of the appointment.

Tampering with your Drover Connect device may result in cancellation of your Subscription, and invalidation of your insurance (if you have selected the Insurance Option through Drover).

If following an investigation you, or anyone acting on your behalf, is found to have tampered with Drover Connect your Subscription may be cancelled and you will be required to pay for any reasonable costs Drover have incurred including removing, repairing or replacing the defective Drover Connect or parts thereof.

Interruptions to the collection of data:

The collection and transmission of data by Drover Connect may occasionally be impaired or interrupted by operational and/or atmospheric conditions, power failures, or other causes, conditions or events beyond our reasonable control or the capabilities of Drover Connect. Drover will rectify any interruptions to the transmission of the data where it is possible for us to do so.

Data protection

Drover are committed to ensuring that your information is secure. Drover will handle your data responsibly, fairly and in strict accordance with the Data Protection Act 2018 (DPA) and General Data Protection Regulations. Drover will not sell, distribute or release your personal information to third parties unless Drover have your permission or are required by law to do so.

Drover will use Drover Connect to capture data from your car including time, date, location, distance travelled, fuel levels, speed of car, faults, acceleration and deceleration and time spent idle. The GPS co-ordinates from Drover Connect will enable Drover to collect and process information about the location of your car. An electronic data feed will translate the GPS co-ordinates from Drover Connect to provide information, such as road type, road surface and speed limit of the road you are driving on at any specific time. The Drover Connect device is installed by Geotab. Whilst Geotab also collects information, as above, as a third party, your data will be anonymised for data analysis and cannot be traced back to you without your consent.

How Drover uses your information

Drover will use the data from the Drover Connect to:

- build a profile of your driving behaviour [and the behaviour of anyone else who drives the car].
- Provide you with updates on your driving
- Provide enriched data to your Insurer, if you have selected the Insurance Option through Drover, so that they may calculate your premiums based upon actual car usage and driving behaviour
- Provide further clarification as to the circumstances of a claim if you make a claim under the policy provided by your insurer
- Identify the location of your car if you are using our theft tracking services.
- To provide you with any additional services requiring use of your telematics data or device that Drover may offer you and you may agree to take up both during and after your Subscription
- To help Drover understand driving behaviours

Drover will only disclose information collected by Drover Connect to others in the following circumstances:

- Where you have provided your agreement.
- To our authorised agents for operational reasons in relation to your Subscription
- If we are required by law to disclose the information, such as to the Financial Conduct Authority, to the police or if issued with a court order.

Drover may also use aggregate driving data for research and development purposes for example:

- Road and car usage including regarding road safety issues, real time traffic flow and volumes, journey times, distances, speeds, and analysis of junctions and the risks they present.
- Assessing the environmental impact of road and car usage, including analysis of idle time spent at junctions.
- Driving behaviour analysis and profiling including determining what constitutes safe and dangerous driving and the typical behaviours of average age ranges.
- Analysis of the causes of, and forces involved in, crashes and other road accidents/incidents.
- Establishing and analysing trends amongst the UK and other territorial area

- populations regarding each of the purposes set out above.
- Researching and refining techniques for analysing motor car telematics data.
- To provide continued theft tracking

Drover may provide third parties with such aggregate information.

Disclosure of your information

Drover may disclose your personal information to any member of its group, which means their subsidiaries. Drover may also disclose your personal information to third parties if:

- They sell or buy any business or assets, in which case they may disclose your personal data to the prospective seller or buyer of such business or assets.
- They or substantially all of their assets are acquired by a third party, in which case personal data held by them about their customers will be one of the transferred assets.
- They are under a duty to disclose or share your personal data in order to comply with any legal or regulatory obligation or request
- Enforce or apply Drover's Terms of Use and other Subscription documents or to investigate potential breaches; or
- Protect the rights, property or safety of Drover, its customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

Where your data is stored

At any time during the lifecycle of your Subscription, Drover may transfer your information safely and securely to our agents who may provide a service to Drover in the UK. Drover and its agents will ensure that they agree to treat your information with the same level of protection as they do. For the purpose of continued use, Drover will remain the data controller.

Although Drover will do our best to protect your personal data, Drover cannot give a guarantee as to the security of data your Drover Connect transmits; any transmission is ultimately at the Drivers own risk. Once Drover receive your information, they will use strict procedures and security features to try to prevent unauthorised access.

Data sharing

Drover will collect and share your Drover Connect data with our Insurance Partner (if you have selected the Insurance Option through Drover), Geotab and any other agent connected with the car and your Subscription.

The information you provide may include information about other drivers. Whilst Drover have your consent Drover shall assume that you have explained how and with whom Drover shares and processes telematics data to any other Named Driver. This means Drover will assume that all other Named Drivers permitted consent to Drover processing information as set out in these Terms and Conditions.

Data controls

To prevent unauthorised access or disclosure, Drover have put in place suitable procedures to safeguard and secure the information Drover collects including information gathered online.

Drover will not keep or process data for longer than is necessary and only access data where there is a clear and lawful need to do so, such as managing your Subscription, handling a claim, responding to a query or for purposes that you have consented.

You are entitled under the Data Protection Act (DPA) to request data Drover hold about you including your personal telematics data. Should you wish to request information as entitled under the DPA please e-mail us at compliance@joindrover.com or write to our usual address marking your correspondence, Subject Access Request. You may be subject to an administration fee of £10.

General

You should read all the information within this document carefully. If you do not agree to any part of the information, please tell us. Drover assume that you accept the Telematics Terms unless Drover hear from you.

Drover reserves the right to amend or modify this policy at any time to keep it up to date or in response to changes in applicable law. Any material changes will be communicated to our existing customers by email.

These Terms and any Agreement shall be governed by and construed in accordance with English law.