

LittleBox Pod Guide



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Introduction

This guide sums up the key features and requirements of **your LittleBox Pod** policy, including **your LittleBox Pod**, so **you** can understand how it all works.

The following terms and conditions are in addition to those in '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". **Cambridge Mobile Telematics** will provide the device and services including data associated with the **LittleBox Pod**.

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

- Install a **LittleBox Pod** in **your vehicle**
- Download the **Admiral** app to **your compatible phone**
- Use the **LittleBox Pod** and **Admiral** app for the duration of **your** policy
- 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 Telematics definitions.

Compatible phone A smartphone used to link to **your LittleBox Pod**

LittleBox Pod/Telematics unit Electronic on-board equipment which records and transmits vehicle usage data to **us** and which is fitted to **your vehicle**.

Cambridge Mobile Telematics (CMT) The provider of the device and services including data associated with the **LittleBox Pod**.

Delivery and Installation

Delivery

Following the purchase of **your** policy, **you** agree to install the **LittleBox Pod** within 15 days of the date **we** dispatch **your** device. **We** will send **your LittleBox Pod** to **you** by recorded delivery which needs to be signed for on delivery. If delivery is unsuccessful, **you** will need to rearrange delivery or collect from the delivery depot.

You are insured to drive **your vehicle** from the start date of **your** insurance policy. **You** do not need to wait until the **LittleBox Pod** is fitted in **your vehicle** to drive.

Installation - What you need to do

Within the 15-day period, you must have the LittleBox Pod fitted. To start using it, you will need to:

1. Download the **Admiral** app to **your compatible phone**, 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.admiral.com/admiral-app-terms-and-conditions>
3. Follow **our** step by step guide on how to install and link **your LittleBox Pod**.
4. Send one trip via the **LittleBox Pod** by driving **your vehicle** and ensuring **your compatible phone** is in the vehicle.

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** telematics discount will be removed.

Dealing with device faults

If **we** suspect the **LittleBox Pod** to be defective during the term of the insurance policy, **we** will contact **you** and make all reasonable attempts to repair or send a replacement **telematics unit** free of charge.

If **you** believe there is an issue, notify **us** as soon as possible, by contacting **our** Customer Services Team on customerservices@admiral.com to enable **us** to investigate, and if necessary, to repair or (at **our** option) replace the **telematics unit**.

Effects on your vehicle/phone

Your LittleBox Pod is battery powered and doesn't use any of **your vehicle's** power supply.

This product requires use of **your compatible phone** and there may be a small drain on **your** battery, even when the app is not in use. **You** also need to allow the app access to location data and make sure **you** keep **your** Bluetooth on. More information can be found here: <https://www.admiral.com/admiral-app-terms-and-conditions>

It is **your** responsibility to ensure **your compatible phone** is in good working order and charged. In order to record **your** journey, **your compatible phone** will need at least 20% battery. If **your** phone goes under 20% power during a journey, the journey will still be recorded.

Data will be sent to **Admiral** once journeys are complete and a WIFI connection has been established. **You** can also agree to a 4g/5g data transfer within the app. Please note, **we** are not liable for any network charges.

My App or device isn't working

In a small number of cases the **LittleBox Pod** or app may not be compatible with a smartphone due to the operating system. Any such problems should be reported to **us** immediately.

If **we** agree that as a result of these issues the **telematics unit** cannot be installed or used in **your vehicle**, **we** will provide **you** with the following options:

- offer to revert **your** policy to a non-telematics **Admiral** policy, in which case **you** will lose any discounts or policy features associated with the **LittleBox Pod**.
- allow **you** to cancel the policy and provide a full refund of any premium paid, subject to **you** not having claimed under the policy.

Please return the **LittleBox Pod** to the following freepost address: FREEPOST EUI LTD

Sending us your driving data

Provided **your compatible phone** is in **your vehicle** whilst it's being driven, **we** will receive **your** journey information automatically.

We use the data **we** receive from **your LittleBox Pod** to determine **your** score, driving style/behaviour.

We also collect data which will show **us** how often **you** drive, where **you** drive (including the type of road) and where **you** park **your** car. **We** use the data **we** take to verify **your** information and help **us** investigate claims

At the beginning of **your** policy **we** must receive **your** first journey data within 15 days of the date **we** dispatch **your** device.

During **your** policy, **we** must receive the data for a journey, at least once every 35 days.

If **we** haven't received this data, **we** will contact **you** and if **you** are still unable to send **us** any data, **we** will cancel **your** policy, or remove **your** discount.

Sending us your driving data (cont.)

How will this affect my renewal?

At renewal **we** will use the data from **your LittleBox Pod** to determine if **your** renewal price should be discounted or increased. **Your** policy will automatically renew unless **you** opt out, please see General Condition 16 in 'Your Car Insurance Guide'. Based on the data from **your LittleBox Pod**, **we** reserve the right to not provide **you** with a renewal offer.

Your driving score

Once **your telematics unit** has been installed, just continue to drive as **you** normally would. **We** use the **LittleBox Pod** data to assess a range of driving behaviours (see below) and turn this into a score based on how safe **we** interpret **your** driving to be.

Your driving score is based on the average score across the monitoring period. **We** understand that in order to remain safe on the roads **you** may need to perform certain manoeuvres that may affect **your** score, for example an emergency stop or speeding up to move aside for the emergency services. As this should be rare, it shouldn't have a negative effect on **your** driving score.

Remember, **your** driving score can be affected by the way other people drive **your vehicle**. **We** may use the data **we** get from **your vehicle** at the time of an accident to ensure **your vehicle** was being driven in accordance with **your** policy terms and conditions.

If **your compatible phone** is in **your vehicle** it will record the journey and will affect **your** driving score regardless of who is driving.

How your score is built

We build **your** score by monitoring How and When **your vehicle** is driven.

How you drive

This is what **we** look at to assess how **you** drive:

- **Use of your phone**

We analyse how often **your** phone is used whilst **your vehicle** is being driven. Persistent use of **your** phone while driving will indicate **you** may be distracted and negatively impact **your** score. Please be aware this is also measured if somebody else is using **your** phone while **you** are driving.

- **Smoothness**

We analyse how sharply **you** accelerate, brake and take corners in **your vehicle**. Accelerating or braking harshly will have a negative impact on **your** score.

- **Speeding**

As speed limits are set on each road the speeds at which **you** drive are reviewed. Speeding can result in a negative impact on **your** score.

When you drive

The **telematics unit** monitors 'When **you** drive' to help build a score in the following ways:

- **Time of day**

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.

Your driving score feedback

During the driver monitoring period, **we** use the information from the **LittleBox Pod** to assess **your** driving behaviour and overall vehicle use. **We** will send **you** regular feedback updates containing **your** score.

Once **we** have enough driving data to build a score, **we** will send **you your** first feedback which also contains hints and tips if improvement in specific scoring areas is needed.

Your current score will be shown and updated in the app on a weekly basis. **Your** performance will be indicated by three colours:

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

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

Red: Poor! **You** are driving poorly, major improvement is needed.

Driving Score Cancellation – Poor Score

We use the **LittleBox Pod** driving score and the other data **we** receive to assess a range of driving behaviours to determine how safe **we** interpret **your** driving to be. At any point during **your** monitoring period, if **your** driving behaviours and driving score indicate **your** driving is poor, **you** will fall into **our** Driving Score Cancellation process and **we** will cancel **your** policy (giving **you** 7 days' notice of cancellation in writing).

Accuracy of data/Tampering with your device

Once **your LittleBox Pod** has been attached to **your** windscreen, it should not be removed or tampered with in any way. **We** may request **you** supply photographic proof or other reasonable evidence that the **LittleBox Pod** is still attached.

The **LittleBox Pod** and **Admiral** app also has controls and attack safeguards and will notify **us** of any unauthorised interference or attempted interference with the **telematics unit**. **You** cannot, nor will **you** permit any other person to interfere with the signal that is emitted from the **LittleBox Pod**, reverse engineer, dismantle, remove components from, relocate or make any alterations or additions to any part of the **LittleBox Pod**.

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

- **LittleBox Pod**
- sending of data
- accuracy of data,

you will be required to pay for any costs **we**, an investigator, or **CMT** have incurred. **Your** insurance policy will also be cancelled and **you** will be liable for the Hardware charges associated to **your** policy.

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

Our 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 the data from the device 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 policy then please refer to 'Your Agreement With EUI Limited' for all relevant charges.

In cases of serious misrepresentation, **we** will cancel or void **your** policy as set out in General condition 9 and 15 of 'Your Car Insurance Guide'.

Mileage accuracy

The annual mileage **you** declare at the start of **your** policy acts as **your** mileage limit for the policy term. If **your** driving data predicts **you** will exceed this amount by a significant margin of 25% or more, **we** will contact **you** and update **your** policy details with a higher mileage limit. This may increase **your** premium.

Address accuracy

The location of **your vehicle** is also monitored closely, especially where **you** park overnight. If **your** driving data suggests the address **you** have declared is not an accurate location compared to where the vehicle is parked the most, **we** will contact **you** and adjust **your** address details. This may increase **your** premium.

Labelling your trip

A journey will be recorded whenever **your compatible phone** is in **your vehicle**, and the vehicle is moving. There may be occasions where **you** are a passenger in **your** own vehicle. **You** will have a limited time frame within the app to change this trip from driver to passenger.

This should only be used to let **us** know when it is not **you** driving **your vehicle**. If **we** identify that **you** have misrepresented **your** trip, **your** policy will be cancelled.

Claims

In the event of a claim, **we** may use **your** driving data at the time of the accident to ensure **your vehicle** was being driven in accordance with **your** policy terms and conditions. Furthermore, following a claim, all data collected by the **LittleBox Pod** 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'.

Damage to the Telematics device

Whilst **your vehicle** is insured under **your Admiral** policy, the **telematics unit** will also be automatically insured under the same policy when installed.

If **you** make a claim under **your** policy for damage or loss of the **telematics unit** whilst installed in **your vehicle**, and **we** agree to settle this claim, **we** will repair or replace the **telematics unit** subject to **your** policy terms and conditions.

Rejected claims

If the driving data collected from the **telematics unit** indicates that **you** or **your** named drivers are not driving in accordance with the terms and conditions of **your** policy, **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.

Disposing your LittleBox Pod

Once **your** driver monitoring period is over, or **your** policy is cancelled, **you** don't need to send the **LittleBox Pod** back to **us**. Please dispose of the **LittleBox Pod** responsibly. **You** can do this by visiting **your** nearest recycling centre.

If **you** do opt to send the **telematics unit** back to **us**, **you** must use **your** own packaging. Please return the **LittleBox Pod** to the following freepost address: FREEPOST EUI LTD.

Cancellation of your insurance policy

Once **your** policy is cancelled, **your LittleBox Pod** will continue to record data and **you** should either revoke location permissions or delete the app at the point the cover ceases. If **you** forget to do this, **our** cancellation safeguard system will automatically cut off the data collection within 72 hours of cancellation, however data may still be recorded during this 72 hour period. More information can be found here:

<https://www.admiral.com/admiral-app-terms-and-conditions>

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 LittleBox Pod** policy for these additional reasons:

- **you** interfere with **your LittleBox Pod**, or provide **us** with incorrect information e.g. identifying yourself as the passenger when **you** were driving.
- If **we** have not received any journey data for more than 35 days
- If **your** driving data shows a poor score **your** policy may be cancelled

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 either **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 <https://www.admiral.com/your-privacy-and-security> for complete details of how **we** protect **your** privacy and process **your** data.

We will gather data from **your vehicle** and **your compatible phone/app** to enable **us** to:

- test **your telematics unit** (e.g. during initial linking)
- provide **you** with an insurance premium based upon **your** driving performance
- provide **you** with any additional optional telematic services that are or may become available, where **you** agree to these at purchase or during the lifetime of **your** policy.

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 and **Cambridge Mobile Telematics** are joint/co data controllers (as defined in the GDPR) of any personal data that **you** supply or that is recorded by the **telematics unit**.

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, **Cambridge Mobile 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 the **telematics unit**; it will be transmitted in a secure format. From the installation, **we** will use the **telematics unit** to capture data from **your vehicle** relating to the date, time, speed, location and other associated vehicle information.

Other Drivers

Other drivers may affect **your** score. If **your compatible phone** and **LittleBox Pod** are both in **your vehicle**, **your** driving score may be affected, regardless of who is driving or using **your compatible phone**. Please see the following section “Labelling your trip”, for more information on allocating individual trips.

Third Parties

If **you** experience a security issue relating to **LittleBox Pod**, please contact support@cmtelomatics.com. **Cambridge Mobile Telematics** will use reasonable efforts to acknowledge receipt of **your** security report within 5 days and provide an update when the security issue is resolved.

Telematic 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 **Cambridge Mobile Telematics** as detailed below
- to the app developers as detailed below
- EUI Limited, Cambridge Mobile Telematics, and those acting for both companies, will use the data captured by the **telematics unit** for the purposes of:
 - displaying information in the app/transferring data to and from the app
 - 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
- carrying out the delivery, commissioning, activation, return, disconnection, servicing, updating or testing of the **telematics unit**
- 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 <https://www.admiral.com/your-privacy-and-security>

