

FreezaBird Telematics

Car

Terms and Conditions



The specialist motor insurer

ers.com

Overview

These are the terms and conditions that apply in relation to the data captured by your FreezaBird device when used with the FreezaBird app. This document should be read in conjunction with your ERS Telematics Car insurance policy wording, the Freezabird Family Carshare Insurance Declaration and the End User Licence Agreement (EULA) of the telematics app.

Telematics

A telematics device is a method of capturing when, where and how a vehicle is driven. The data captured will be used to:

- Build a picture of your driving behaviour
- Use that picture in determining future policy premiums
- Ensure that you have not exceeded your annual mileage limit
- Improve the handling of claims as there will be evidence to support versions of events if there is a dispute on liability
- Provide you with feedback on your driving scores and provide you with suggestions on how to improve your scores
- Allow us to detect if the device is faulty or disconnected

The following are examples of the type of data that will be captured by the FreezaBird telematics device when paired with the FreezaBird app:

- The location of the vehicle
- The date and time of travel
- The speed at which the vehicle is travelling
- The mileage incurred during journeys made by you
- Harsh driving events
- Collisions

Policy conditions

The following are conditions of this policy that must be satisfied for cover to be valid:

- The vehicle must be owned by, or hired to, under a hire purchase or lease agreement, your parent or guardian
- The vehicle must be insured by the owner on a comprehensive basis
- You must fit a FreezaBird device to the inside windscreen of the car
- You must install the FreezaBird app on your smartphone
- Your smartphone must have the permission required by the FreezaBird app enabled, and the app must be paired with the FreezaBird device each time that you drive, for the entirety of the journey.
- You must ensure that the battery for your smartphone is charged and that your mobile phone remains switched on for the duration of the journey.



Installation of FreezaBird device

Once you have taken out the policy with us you will be provided with a FreezaBird device within 48 hours. The FreezaBird device is self-adhesive and will come with instructions to install. When you have downloaded the FreezaBird app you will be provided with instructions to pair the device via Bluetooth. You must have downloaded and paired the app with the device within 7 days of delivery. We will not provide any cover until the device has been installed and paired with the app.

If the installation process above has not been completed within the timescale set out above, we will issue a 7 day notice to cancel your policy.

Transferring your FreezaBird device to a new vehicle

If you want to change the vehicle on this policy then you will need to contact your broker to arrange this. Any vehicle that you intend to insure must satisfy the policy conditions set out above. You will be required to remove and reinstall the Freezabird device to your new vehicle. It is your responsibility to remove and retain the device from your previous vehicle. We will not provide cover until the app has been installed and paired.

You must provide us with a copy of the comprehensive insurance policy in the owner's name, within 14 days of the change of vehicle. If you fail to provide these documents within the 14 day period then the policy will be cancelled.

FreezaBird device maintenance

In the event that your FreezaBird device becomes defective, your broker will advise you as soon as they become aware. If you notice an issue, please contact your broker to let them know. A replacement device will be dispatched within 48 hours. You will not be covered to drive the car until the replacement device has been installed and paired with the FreezaBird app.

If the installation process for the new device above has not been completed within 7 days or delivery, we will issue a 7 day notice to cancel your policy.

The FreezaBird device is supplied with a replaceable battery. The battery power level is indicated in the FreezaBird app. It is your responsibility to replace the battery before it is fully discharged to ensure continuation of cover. The battery is available from most retailers off-the-shelf. If you allow the battery to fully discharge, we will send a 7 day notice to cancel the policy.

Driving score

When you use the vehicle with the FreezaBird device installed and paired with the FreezaBird app, each journey will be categorised as one of the following:

Green

This is a journey that has been classified as having low risk factors.

Amber

This is a journey that has been classified as having medium risk factors. These journeys will not result in an increased premium or cancellation however you and the owner of the vehicle can review these trips on the FreezaBird app to see how you can improve your driving.

Red

This is a journey that has been classified as having high risk factors.

Every 7 days you will receive a weekly score, again classified as Green, Amber or Red. Following a Red weekly score, Red notice communications will be issued to you and the owner of the vehicle may also be informed of these. We may also phone you and the current owner to discuss further where necessary. When we contact you, we will detail the reasons your journey was classified as high risk and how you can improve your driving going forward.

The first occurrence of a Red weekly score will not result in any further action but you will be given 24 hours to review your journeys on the FreezaBird app and we will advise you of the consequences of any further Red weekly scores.

If you receive a second Red weekly score, then you will enter Stage 1 of Supervision which is detailed in the table below. The time periods listed will start immediately after the second Red weekly score.

Stage of Supervision	Countdown Zone	Consequence of a red journey during the Countdown Zone
Stage 1	14 days	Move to Stage 2
Stage 2	28 days	Move to Stage 3
Stage 3	42 days	The policy will be cancelled

If you do not incur a Red weekly score during the Countdown Zone listed for each Stage, then you will be removed from Supervision. Any subsequent red journeys will result in you re-entering Supervision at the Stage in which you left the process.

E.g., if you do not have a Red weekly score in the 28 days after entering Stage 2 then you will no longer be in Supervision. However, if you were to have a subsequent Red weekly score during the policy term, you will be placed back at Stage 2 of Supervision.



General terms that apply to your policy

You must not exceed the annual mileage allowance that you have purchased, which will be shown on your Statement of Fact. The mileage is based on the distance travelled for the app user only and we will not take into account mileage incurred whilst the vehicle is being driven by the vehicle owner.

We will not provide cover for you to drive any other car, whether you have the owner's permission or not.

You must ensure that the required permissions are enabled on your smartphone during each journey. You must also ensure that the location services and notifications are enabled on the FreezaBird app.

You must check your driving status (Passenger or Driver) in the app after each journey and, if incorrect, you can correct this within 24 hours of the journey's end. In the event that we identify any fraudulent misrepresentation of the driving status detailed in this term, your policy will be cancelled.

You must not, or permit any other person to, tamper with, alter or dismantle the FreezaBird device at any time. You must also not, or permit any other person to, interfere with the GPS signal received or the mobile phone network signal sent or received by the FreezaBird device. In the event that we detect any activity detailed in this term, your policy will be cancelled.

If we identify that your FreezaBird device is not installed or active, we will contact you to request that this is done. If you do not install or connect your device, your policy will be cancelled.

Renewal of your policy

We will contact you when your policy is due for renewal.

