

ticker

Policy wording

How your insurance works and how to make a claim

Welcome to Ticker

Thanks for choosing us – we're glad to have you.

This **policy** wording is where **you**'ll find information about what's covered by **your** insurance, how to make a claim and how to get in touch if **you** need anything. As **you** know, Ticker insurance works with a telematics **box**. **You** get it through the post and **you** just stick it to **your** windscreen.

The **box** connects to **your** phone with the Ticker app, and it's really important that the app and the **box** stay connected throughout **your policy**. Don't worry – we'll let **you** know if they get disconnected.

There's more information in the app and at ticker.co.uk.

If you have a crash

Your app has a button on the dashboard that says 'Had a crash'. This will put **you** straight through to **our** claim line so **you** don't have to search for the number.

If **you** need the number to report an incident or make a claim, it's **01204 600 355**. We'll help **you** with that 24 hours a day, 365 days a year.

You can also email **us** about **your** claim at tickerclaims@theclaimscentre.net or post something to:
Ticker claims, C/O Broker Direct plc, Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW

Need some help?

- **You**'ll find all **your** insurance documents in **your** app
- FAQs live at ticker.co.uk/help
- **You** can chat to **us** in the app anytime
- **You** can also send **us** an email at help@ticker.co.uk or give **us** a ring on **0345 305 2774**

We're here Monday to Friday from 08:00 to 19:00 and Saturday from 09:00 to 13:00.

About Great Lakes Insurance SE

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstraße 107, 80802 Munich. Registered with the commercial register of the local court of Munich under number: HRB 230378

UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ

Great Lakes Insurance SE UK Branch is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

Details about the extent of **our** regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from **us** on request.

Signed on behalf of Great Lakes Insurance SE



Achim Stegner, CEO

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Keeping your policy up to date

Your policy and the cost of your insurance are based on the information you've given us. It's very important you keep this up-to-date.

We have to agree to provide cover for any changes you want to make to your insurance. Some changes might not be possible or mean us setting different terms, extra costs or fees. A change could cost more than you expected so if you do want to make a change, get in touch to chat about it before making a decision.

You must tell us immediately if:

- You or (anyone else on your policy) are involved in an incident, no matter how minor, whose fault it was or whether you'd like to claim
- You change your address
- You (or a named driver) change your job
- You (or a named driver) pass your driving test and move from a provisional to a full driving licence
- Your (or a named driver's) licence is revoked, temporarily or permanently
- You will exceed your declared mileage limit
- The status of your (or a named driver's) licence changes in any other way

Please let us know about any of these before they happen:

- You want to change the car on your policy
- You want to change what you use your car for
- You want to add other drivers
- You want to alter or modify your car from the manufacturer's standard spec. This includes but is not limited to:
 - Changes to the bodywork
 - Changes to suspension or brakes
 - Cosmetic changes like alloy wheels
 - Anything affecting performance, like changes to the engine management or exhaust systems
 - Changes to the audio/entertainment system

Modifications: you must tell us about any changes you want to make to your car. Not letting us know could mean us cancelling your policy from its start date, adding to your premium or rejecting / not paying a claim in full.

Your policy doesn't cover any non-standard parts (modifications). If you make a claim for loss or damage to your car, we'll only pay for replacing original parts in the manufacturer spec.

Make sure you get in touch to talk about any update you need to make to your insurance, other than things you can handle yourself in the Ticker app. It's always best to chat to us at [ticker.co.uk](https://www.ticker.co.uk) and check.

When you renew your policy, it's your responsibility to tell us about any changes or incidents. You'll need to tell us about anything that's happened in the last 12 months including any convictions.

Legal statements

This **policy** is a contract between **you** and **us**. **We**'re named on **your** current **Certificate of motor insurance**. Under the Contracts (Right of Third Parties) Act 1999, no other **third party** has any additional rights under this **policy**.

The information **you** gave to **us** forms part of this contract and is shown on **your Statement of insurance**. **You** enter into a contract with **us** when **you** agree to take out a **policy** on the terms and conditions offered and pay the **premium**. If **you**'ve paid or agreed to pay the premium offered, **we** will provide insurance under the terms set out in this **policy** during the **period of cover**.

This contract will be governed by and interpreted in accordance with English law. **We**'ll communicate in English throughout the course of this contract.

How to make a claim

We hope **you** never have to make a claim but if **you** do, **we**'ll make the process as hassle-free as possible.

What to do if you're involved in an incident

1. Stop.
2. If anyone is hurt or someone involved in the incident leaves the scene, call 999.
3. Don't admit blame or offer to pay for damage because it could affect a claim down the line. If someone else admits blame, make sure to tell **us**.
4. When **you**'re sure everyone's safe, get the name, address, phone number and car make, model, reg from any other drivers and give them **your** details. If there are any witnesses, get their details, too.
5. Tap the button on **your** Ticker app that says 'Had a crash' – that'll get **you** straight through to **our** 24/7 claims line without **you** having to find the number. That's **01204 600355** if **you**'d like to add it to **your** contacts instead. If **you**'re outside the UK, call **+441204 600355**. **You** must tell **us** about any incident even if **you** don't want to make a claim.
6. If the police come to the scene, ask for a crime reference number.

Theft, loss or criminal damage

If **your car** is stolen or damaged as a result of crime, or if anything inside is stolen, report it to the police and get a crime reference number.

Call **us** as soon as possible, and definitely within 24 hours. It helps **you**, because the details are fresh in **your** mind, and it helps **us** make sure any claim goes smoothly.

Windscreen and windows claims

Windscreen damage is included in **your** cover. The windscreen claim number is **01204 600 355**. **We**'re here to help with any claim 24/7, 365 days a year.

In the event of a claim, **we** will ask **you** to use one of **our** nominated repairers.

Features of using our nominated repairers

- The repairs will be guaranteed for five years.
- **You** don't need to get any estimates so the repairs can begin as soon as **we** have authorised them.
- The repairer can arrange to collect and return **your car**.
- **We**'ll pay the bill. All **you** need to do is pay **your** agreed windscreen **excess** to the repairer before the car is delivered back to **you**. **You**'ll get a courtesy car while **your car** is being repaired (see 'About the courtesy car service' for conditions).

Our nominated repairer may need to use parts or accessories that aren't made by the manufacturer of your car.

About the courtesy car service

- You won't be eligible for a courtesy car if **your car** is stolen or considered to be a **total loss** (write-off).
- The courtesy car service is only available if **you** use **our nominated repairer**.
- The courtesy car will be provided by **our nominated repairer**.
- The service is only available while **your car** is being repaired.
- The courtesy car will usually be a group A vehicle – around the size of a Ford KA.
- The courtesy car will be automatically insured, at no additional cost, under this **policy**.
- This cover is subject to **our** terms and conditions and normal **policy** terms will apply.
- **You**'ll be responsible for the courtesy vehicle and for any charges or fines incurred during the time **you** use it, including fuel costs, parking fines, motoring offences, fixed penalties and any congestion or toll charges.

If **you** bought substitute car cover as an optional extra when **you** took out **your policy**, **you** will be able to make a claim for the cost of a hire car. This only applies if **your car** is declared a **total loss** after an accident that was **your** fault, or after fire or attempted theft. **Your** payment summary will show whether **you've** bought this cover and **you** can find full details in the optional additional products document.

Choosing another repairer

You can take **your car** to a repairer of **your** choice but it means **you** won't get the benefits available with **our nominated repairer**. **You**'ll also need to send **us** a repair estimate to approve before the work can start, which may delay **your** claim and repairs to **your car**.

When you're claiming with this policy

You (and anyone else covered by the **policy**) must not admit fault or offer promises, payment or compensation unless **we've** agreed it in writing.

When managing a claim, **we**'ll instruct the solicitors of **our** choice to act for **you** in any legal proceedings. If **we** feel it's appropriate, **we** can accept liability for the costs covered under this **policy**, on behalf of **you** or anyone else protected by it. **We** can do this before or after legal proceedings start.

Information about your contract of insurance

Your contract is with **us**, the insurer named on **your Certificate of motor insurance** and **your policy** schedule, for providing **your** insurance. **We**'ll charge **you** a **premium** for this, including Insurance **Premium Tax** (IPT). **Our** terms and conditions are set out in this document.

It's really important to **us** that **you** understand **your** insurance and feel happy with what **you've** bought. A big part of that is going through **your policy** documents carefully.

Four documents make up your policy:

1. This **policy** document, which explains how **we** manage **your** insurance and tells **you** what **you're** covered for.
2. **Your Statement of insurance** shows all the information **you** gave **us**, which **we** used to work out **your premium** and cover.
3. **Your policy** schedule contains details about **you**, **your car** and the cover provided. It also shows **you** which sections, **excesses** and **endorsements** apply to **you**.
4. **Your Certificate of motor insurance** gives details of who can drive **your car**, what it can be used for and the **period of cover**.

All these documents are in **your** app and need a careful read. It's particularly important that **you** check **your Statement of insurance** to make sure **you** have the right level of cover for what **you** need and all **your** details are right.

We may ask for more information and documents from **you** as part of **our policy** validation (see general condition 9). **We**'ll give **you** plenty of notice if **we** need anything.

Your legal obligations

It's an offence under the Road Traffic Act to make a false statement or to withhold information in order to get motor insurance.

Under the Consumer Insurance (Disclosure and Representation) Act 2012, when **you** apply for insurance **you** have a duty to take reasonable care to answer all questions as fully and as accurately as possible.

If **you** don't take reasonable care to answer all questions fully and accurately or if **you** deliberately make a false statement, there could be serious consequences.

For example: under some circumstances, **we**'re entitled to treat **your** insurance as invalid, which affects everyone on the **policy**. This could also mean that some or all of a claim may not be paid and **you** may have to make a payment to a **third party** (like another driver or person involved in an incident) that's not covered by this insurance.

If the details on **your** documents are wrong, **you** can tap to chat, call or email in **your** Ticker app or start a web chat at ticker.co.uk. **You** can make some changes yourself in the app, like updating **your** mileage.

Guide to your cover

This table is an overview of **your** cover but make sure **you** check the section **you** need for the full details.

Policy features and benefits		Policy cover
Sections		Comprehensive
1	Damage to your car	✓
2	Damage or loss by fire or theft	✓
3	Legal responsibility	✓
4	Personal accident cover	✓
5	Using your car at home or abroad	✓
6	Medical expenses	✓
7	Personal belongings cover	✓
8	Windscreen cover	✓
9	No Claims Discount (NCD)	✓
10	Uninsured driver cover	✓

Definitions

Whenever **you** see the words below in bold, this is what they mean.

Accessories	Parts or products (including spare parts) made specifically for your car .
Box	The Ticker box is a small, round telematics device that you stick to your windscreen. It sends us driving data via your phone.
Certificate of Motor Insurance	Proof that you have motor insurance, as required by law.
Endorsement	A clause that changes the terms of the policy . Your schedule will show any endorsements if you have any.
Excess	<p>The amount you pay towards a claim, even if the damage wasn't your fault.</p> <p>Compulsory excess: the amount we set for you to pay towards a claim.</p> <p>Voluntary excess: the amount you choose to add to the compulsory excess.</p> <p>If you make a claim, you'll have to pay both of these excesses. Choosing a voluntary excess can make your insurance cheaper upfront, but don't choose one you couldn't pay if you had a crash.</p> <p>Young and inexperienced driver excess: this policy has a different compulsory excess depending on age.</p> <p>If the car is involved in an incident while being driven by – or in the care of – someone under 21 (including you), you'll pay the first £345 of any claim, plus your voluntary excess.</p> <p>If the car is with someone aged 21 to 24, you'll pay the first £245 of any claim.</p> <p>For anyone over 25 who hasn't held a full UK or EU/EEC driving licence for at least one year, you'll pay the first £195 of any claim. These amounts apply to accidental damage claims (see section 1) and are on top of any other excesses shown on your schedule.</p> <p>Total excess: this is the full amount you'll pay out towards a claim with this policy, adding up your compulsory excess and voluntary excess. Check your schedule for the excesses that apply to your policy.</p> <p>Windscreen excess: this is a separate, smaller excess on claims for damage to glass windows or your windscreen. You won't pay your compulsory or voluntary excess here, just the windscreen excess. See section 8 for more details.</p>
Keys	The keys , lock transmitters or other devices that unlock or start your car .
Market value	Market value means how much it would cost to replace your car (in the UK) with the same make, model, age and condition, at the time the loss or damage happened. This may not necessarily be the value you estimated for the car when you bought your insurance. We may use publications like Glass's Guide to assess the market value , and we'll take mileage and condition into account.
Nominated repairer	A repairer or garage from our approved network who'll repair your car after a claim.
Partner	Your husband, wife, civil partner or a person who lives with you permanently at the same address, sharing financial responsibilities as if you were married to them.

Period of cover	The time you 're insured for, shown on your Certificate of motor insurance .
Policy	A document giving details of the contract between a person and us .
Premium	The amount of money charged for insurance cover excluding Insurance Premium Tax (IPT) , fees and any extra cover you add to your policy , like breakdown.
Premium Finance Partner	Our premium finance partner is Close Brothers. If you choose to pay by installments, your credit agreement is with them
Road traffic act/s	Any acts (including the Road Traffic Act 1991), laws or regulations, as amended, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
Statement of insurance	The document recording the information you 've provided at the start and renewal of your policy . If you think anything on your statement is wrong, let us know right away.
Third party	Usually another person involved in an incident, accident or claim, but it can mean any person who isn't part of this contract between you and us .
Trailer	A trailer , semi- trailer or container used for carrying goods that can't be driven itself.
Total loss	If your car can't be repaired or the repairs would cost far more than the value of the car, we 'll declare it a total loss – otherwise known as a write-off.
You/your	The policyholder named on the Certificate of motor insurance .
Your car	Any private motor vehicle insured with this policy , owned (or leased) by you , your partner or parent. This will be included in your Certificate of motor insurance and policy schedule.
We/us/our	Means the insurer underwriting this policy ; Great Lakes Insurance SE, UK Branch. We may also refer to Broker Direct when they handle claims on our behalf and Ticker who arrange and manage this insurance policy on our behalf.

Section 1

Damage to your car

You're covered for accident, vandalism and malicious damage

If **your car** is damaged or lost because of an accident, vandalism or malicious damage, there are three ways **your policy** can help you get back on the road again.

We'll do one of the following:

- Pay for any necessary repairs
- Replace **your car**
- Pay the **market value** of **your car**, immediately before the loss

Accessories are also covered while they're in or on **your car** or in **your** private garage.

Section 2

Damage or loss caused by fire or theft

You're covered for fire, theft, attempted theft to your car

If **your car** is damaged or lost because of fire, theft or attempted theft, there are three ways **your policy** can help you get back on the road again.

We'll do one of the following:

- Pay for any necessary repairs
- Replace **your car**
- Pay the **market value** of **your car**, immediately before the loss

Accessories are also covered while they're in or on **your car** or in **your** private garage.

What isn't covered under sections 1 and 2

You're not covered for:

- The **excesses** shown on **your policy** schedule – you'll pay these if you make a claim
- Loss of use of **your car**
- Wear and tear, deterioration, depreciation, or any loss or damage that happens gradually
- Failures, breakdowns or breakage of mechanical, electrical, electronic or computer equipment
- Damage to tyres caused by braking, punctures, cuts or bursts
- Loss of value following repair
- Theft of or damage if the **keys** that unlock or start **your car** were left in or on it, or unattended with the engine running
- Replacement of locks, if the **keys** that unlock or start **your car** were left in or on it, or unattended with the engine running
- Loss or damage if you allow someone fraudulently claiming to be a buyer or agent to take **your car**
- **Your car** being repossessed by its rightful owner or having to pay compensation to the owner
- Any amount greater than the manufacturer's last list price for replacing any part or **accessories** lost or damaged
- Repairs or replacements unrelated to **your** claim that improve the condition of **your car**
- Loss or damage as a result of **your car** being driven or used without **your** permission by a member of **your** family or household, unless it's reported to the police and you send us the crime reference number
- Loss or damage caused by an inappropriate type or grade of fuel being used
- Loss or damage as a result of malicious damage or vandalism, where the police refuse to issue a crime reference number (but having a crime reference number doesn't guarantee we'll settle **your** claim)
- Any additional damage resulting from **your car** being moved by anyone insured under **your policy** after an accident, fire or theft
- Loss or damage resulting from the legal confiscation of **your car** by HM Revenue and Customs, the police, a local authority or any other government authority

These exclusions are in addition to those listed in the general exceptions section.

How **your** claims are settled for sections 1 and 2

How we'll deal with your claim for accidents, vandalism, malicious damage, fire or attempted theft

If **your car** can't be driven after a crash, we'll get **you** and **your** passengers home or to **your** destination.

If **your car** is damaged, we'll pay the reasonable cost of protecting **your car** and taking it to the nearest suitable **nominated** **repairer**, repairer of **your** choice or storage. Where appropriate, we'll also pay the reasonable cost of returning it after repair to the address on **your policy** schedule.

Damage to your car by a member of the motor trade

You don't have to pay any **excess/es** if loss or damage happens when **your car** is with a member of the motor trade for general servicing, maintenance or repairs that aren't to do with a claim.

Repairs and replacement parts

Once **we** have **your** claim details and the loss or damage is covered and agreed, we'll arrange the repairs to **your car**. **We** may use parts or **accessories** that aren't made or supplied by **your car** manufacturer.

Audio visual equipment

We'll pay for loss of or damage to television, audio, DVD, phone, games console, sat nav if it's a permanent fixture of **your car**. This cover is unlimited if the equipment was fitted by the manufacturer and was part of the specification of **your car** when first registered.

We'll settle a claim for audio visual equipment by repairing it, replacing it with something similar or giving **you** a cash payment.

If the equipment wasn't originally part of the car, the most we'll pay is £300 for audio visual equipment and £250 for electronic navigation.

Child seats

If **you** have a child's car seat or booster seat fitted in **your car** and **you** make a claim under sections 1 or 2 of this **policy**, we'll pay for the cost of a replacement even if it doesn't look damaged. This will be a similar make and model, up to the value of £150 per incident.

Travel and accommodation expenses

We'll pay up to £100 for each person (up to a maximum of £300) if **you** can't continue **your** journey because of loss or damage to **your car** under sections 1 or 2 of this **policy**.

You can use this for:

- The cost of reaching **your** destination for people travelling in **your car**
- One night's hotel accommodation for people travelling in **your car** on the day of the accident or loss, if **you** have to make an unplanned overnight stop

Replacement of locks and stolen or lost keys

If **your keys** are lost from somewhere other than **your car**, we'll pay up to £500 towards the cost of replacing the locks or up to £1,000 if the **keys** were stolen.

Here's what's covered:

- The door locks and/or boot lock
- The ignition/steering lock
- The lock transmitter and central locking interface.

You're not covered for stolen **keys** if they're left in the car unattended.

Costs you may have to pay

- If we accept **your** claim and then find **your** details or circumstances have changed since **you** took **your policy** out, **you** may have to pay any additional costs (check the general conditions section for more details)
- If **your** claim is **total loss** (write-off) and **you** pay by instalments, **we** may take all outstanding payments from the claims settlement or ask **you** to pay the outstanding amount (see Cancellations section for more details)
- If **we** don't accept **your** claim, **you** may have to pay any costs already incurred, including (but not limited to) engineers' fees, car recovery and storage charges
- The VAT element of any claim, if **you're** registered for VAT

If we can't repair your car

If **your car** can't be repaired or the cost of repairs will be far more than the value of **your car**, **we'll** declare it a **total loss** (write-off).

We may put the car in storage until **your** claim is settled and **we're** entitled to decide what happens to it after the claim is settled.

If **your** claim is settled as a **total loss** (write-off) and **you** pay by instalments, **we** may take all outstanding payments from the claims settlement or ask **you** to pay the outstanding amount (see the Cancellations section for more details)

If **your car** is declared a **total loss** and **you've** already paid the **premium** in full, **you** won't get a refund even if the **policy** is later cancelled. This may not apply if **we** recover all losses from a **third party**. In this case, **we'll** pass that refund on to **you**.

If **your** claim is a **total loss** and **you** don't replace **your car** within 30 days of getting the settlement payment, **we'll** cancel **your policy**. All the information above about instalments and refunds will still apply.

New car replacement

If **your car** is less than one year old and **you're** the first and only registered owner, **we'll** replace it with one of the same make and model if:

- It's been stolen and not recovered or;
- It's suffered damage covered by the **policy** and **we** estimate that the cost of repairing it will be more than 60% of the current UK list price (including taxes)

We can only do this if a replacement car is in current production, available in the UK and agreed to by anyone else on the **policy**.

If a suitable replacement car isn't available, **we'll**:

- Pay **you** the price **you** paid for **your car** (including any optional extras fitted by the manufacturer when new), including taxes at the time of loss or;
- Pay **you** the manufacturer's latest list price (including taxes)

We'll pay whichever is less of the above and deduct any **excess** that apply.

If **we** settle a claim under this clause, the lost or damaged car becomes **our** property and **you** must send **us** the registration document.

Please note that 'nearly new' and ex-demonstration cars don't qualify for replacement under this section.

Ownership

If **your** claim is settled as a **total loss** and **your car** belongs to someone else, or **you've** bought **your car** by hire purchase contract, **we'll** give any payment to that person or company first, and then pay any remaining money to **you**. If **your car** is on lease or contract hire, **we'll** pay the company either the **market value** of the car or the amount needed to settle the contract, whichever is less.

Section 3

Legal responsibility to others

What's covered

After any incident involving **your car**, we'll pay all sums **you're** legally responsible for:

- Following death or injury to other people
- Up to £20,000,000 for damage to someone else's property plus up to £5,000,000 for legal costs and expenses

This cover also applies to accidents involving a **trailer**, caravan or broken-down car being towed (as long as **your** driving licence allows **you** to do so).

Other people who are covered

Your policy also covers the following people if they cause any loss or injury to a **third party**:

- Anyone named as a driver on **your Certificate of motor insurance**, as long as they have **your** permission to drive. They must have a valid driving licence and not be disqualified from driving or breaking the conditions of their driving licence or any relevant law.
- Anyone using (but not driving) **your car**, with **your** permission.
- Anyone getting into, or out of, **your car**.
- The legal representative of any person who has died, who was entitled to the cover provided by this section.

Legal costs

Following a claim covered by this **policy** (and if **we** agree it's in **our** interest to do so, which is entirely **our** decision), we'll pay reasonable legal costs and expenses for:

- Solicitors' fees for representing anyone insured at a coroner's inquest, fatal accident inquiry or court.
- Reasonable legal services, which **we**'ll arrange, to defend a charge of manslaughter or causing death by dangerous or reckless driving.
- Any other legal costs and expenses if agreed in writing beforehand. **You**'ll need to get **our** consent in writing before agreeing these sorts of legal fees and costs.

Emergency medical treatment

We will pay for emergency medical treatment required under the Road Traffic Act, following an accident in **your car**. If this is the only payment **we** make, it won't affect **your** No Claims Discount.

Driving other cars

You're covered to drive another privately-owned car as long as:

- **Your Certificate of motor insurance** shows that driving other cars is covered
- The car isn't a hire, courtesy or rental car
- The car is isn't owned by **you** or **your partner**
- The car isn't under a hire purchase or lease agreement for **you** or **your partner**
- The car hasn't been lent to **you** by **your** employer or business **partner**
- The owner has given **you** permission to drive the car
- There's a valid insurance **policy** in force for the car **you're** using
- **You're** not covered by any other insurance **policy** to drive it
- **You** hold a valid driving licence and aren't disqualified or breaking the conditions of **your** driving licence or any relevant law
- The car hasn't been seized or confiscated by or on behalf of any government or public authority
- **You** still have **your car** and it hasn't been stolen, damaged beyond repair, or declared a **total loss** (write-off)
- The car is registered in Great Britain or Northern Ireland
- **You're** not test-driving the car
- **You're** driving in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

This section provides third-party cover only, so any loss or damage to the car you're driving isn't included.

What's not covered under Section 3

- Anyone who has any other insurance covering the same liability
- Death or injury to anyone while they're working with, or for, the driver of the car except as required by the Road Traffic Act
- Any damage to personal property owned by the person driving **your car** or goods held in trust at the time of the incident
- Any death, injury, illness, damage or loss arising from a deliberate act by **you** or any driver insured to drive **your car**, except as required under the Road Traffic Act
- Loss of, or damage to, any **trailer**, caravan or car (or their contents) while being towed by or attached to any car covered by this section
- Loss or damage to property of more than £20,000,000 for any one incident or series of incidents and legal costs and expenses over £5,000,000
- Anything excluded by the general exceptions listed later in this document.

Section 4

Personal accident

If **you** or **your partner** are accidentally injured while travelling in or getting in/out of **your car**, and the injury is the sole cause of:

- Death
- Permanent loss of sight in one or both eyes
- Total physical loss of a limb at or above the ankle or wrist;

We will pay the injured person or their legal representative up to £5,000 within 90 days.

What's not covered under section 4

- Death or injury resulting from suicide or attempted suicide
- Death or injury to anyone not wearing a seat belt as required by law
- Death or injury because the driver was unfit to drive due to alcohol, drugs or other substances, whether prescribed or otherwise
- Death or injury of any person over 75 years of age
- Any disablement, whether temporary, permanent, partial or total, except those listed above
- Injury caused by a pre-existing disease or physical weakness
- Anything excluded by the general exceptions listed later in this document

Section 5

Medical expenses

If **you**, or anyone in **your car**, is injured in an accident, we'll pay medical expenses up to £200 for each injured person.

Section 6

Using your car at home and abroad

Your policy covers **your car** for use in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. It includes travel by sea, air or land within and between these places.

Compulsory minimum cover outside the UK

This **policy** provides the minimum cover required to allow **you** (or any named driver on the **Certificate of motor insurance**) to drive or use **your car** in any country in the European Union (EU).

This also applies to any other country that agrees to follow EU directives on motor insurance and is approved by the Commission of the European Union.

Full policy cover abroad

What's covered

As long as **your** trip is for pleasure and not commuting or business, **you**'re automatically covered for trips of up to 30 days in a **policy** year in:

- Any country that's a member of the EU
- Iceland, Norway, Switzerland, Liechtenstein and Andorra

The level of cover **you** have is on **your policy** schedule. This cover only applies if **your** permanent home is in the UK, **your** visit to these countries is temporary.

If **your** trip will be more than 30 days, only the minimum cover required by the relevant law will apply after 30 days have passed.

Full cover applies while **your car** is being transported by air, sea or rail between any of these countries, including loading and unloading, subject to the limitations detailed above. This **policy** only covers events occurring in countries listed in this section.

What's not covered

- Driving abroad for business or any other reason other than social, domestic or pleasure.

How your claims are settled

We'll settle claims in the same way described in sections 1 and 2. If **we** have to pay for **your car** to be delivered to **you** after repairs, **we**'ll only do so while **you**'re in the country where the loss or damage occurred. **We** won't pay for **your car** to be delivered to **your** permanent address in the UK.

What to take if you drive abroad:

- Have a copy of **your Certificate of motor insurance** and this **Policy** document with **you**
- **You** don't need a Green Card to travel in the EU and the countries listed above

Section 7

Personal belongings

What's covered

We'll pay up to £300 for any one claim for personal belongings in **your car**, to **you** or the owner of the items, if they're lost or damaged due to accident, fire, theft or attempted theft.

What's not covered

- Money, stamps, jewellery, watches, tickets, credit or debit cards, vouchers, documents or securities (such as share and **premium** bond certificates)
- Laptops, mobile phones, tablet computers or electronic navigational equipment
- Goods, samples or tools carried in connection with any trade or business
- Property insured under any other insurance **policy**
- Theft or attempted theft of personal belongings not kept out of sight in the glove box or locked within a compartment
- Theft or attempted theft if the car was left unlocked while unoccupied or unattended
- Theft or attempted theft if the car's windows, sunroof or roof were left open while unoccupied and unattended
- Anything excluded by the general exceptions listed later in this document

We may require documentary evidence to confirm **your** claim and/or may ask to see the damaged item.

Wear and tear or depreciation will be considered and deducted from the original cost of the item.

Section 8

Windscreen damage

What's covered

We'll pay to replace or repair broken glass in the windscreen or windows of **your car** and repair any scratching to the bodywork caused by the broken glass. Remember to remove **your box** and reapply to **your** new windscreen if replaced. Contact **us** if **you** need a fitting kit to do this.

Making a claim under this section won't affect **your** No Claims Discount, as long as **you're** not also claiming for any other loss or damage to **your car**.

Our nominated repairer may need to use parts or **accessories** that aren't made by the manufacturer of **your car**. These may be recycled parts of a similar kind and quality to what needs replacing.

What's not covered under section 8

- Any other glass parts of **your car** (where the roof glass is a separate unit to the windscreen), including sunroofs, panoramic roofs or panoramic sunroofs are covered under section 1
- Replacement of the hood/roof structure of a convertible or cabriolet
- Any windscreens or windows not made of glass
- A repair or replacement cost that's more than the **market value** of **your car** at the time of loss (minus any **excess**).

Additional charges or limited cover may apply if **you** don't use **our nominated repairer**.

You'll pay an **excess** for windscreen, windows and glass repairs or replacement – check **your policy** schedule and **Certificate of motor insurance** for more details

Section 9

No Claims Discount (NCD) and protection

If **you** don't make a claim under **your policy** during the **period of cover**, when **you** renew the **policy** you'll get a discount included in the price **you** pay. **We** will have a maximum No Claims Discount.

You can't transfer **your** No Claims Discount to someone else or use it on more than one car at the same time.

If **you** do make a non-recoverable claim (for example, a claim where **we** couldn't recover the loss), **your** level of No Claims Discount will be reduced at **your** next renewal.

If **you're** eligible, **you** can choose to pay an additional **premium** at the start or renewal of **your policy**, to protect or guarantee **your** No Claims Discount. A protected No Claims Discount lets **you** to make two claims before **your** entitlement is reduced.

Here's how that works:

Protected No Claims Discount						
Number of years No Claims Discount for Quote / Renewal	No Claims Discount at next renewal date without NCD protection			No Claims Discount at next renewal date with NCD protection		
	1 claim	2 claim	3 claim	1 claim	2 claim	3 claim
	In the next 12 months			In the next 12 months		
1 year	X	X	X	No Claims Discount Protection not available with less than 4 years		
2 years	X	X	X			
3 years	1 year	X	X			
4 years	2 years	X	X	4 years	4 years	2 years
5 years or more	3 years	1 year	X	5 years or more	5 years or more	3 years

If **you've** chosen to protect **your** No Claims Discount, this will be shown on **your policy** schedule. Please note: this doesn't guarantee **your premium** will remain the same.

At renewal

If a claim is still outstanding at the renewal date, **we** will issue a renewal offer with the No Claims Discount reduced.

Once the claim has been settled in **your** favour and all outstanding money repaid, and as long as it's not a non-recoverable claim, **we'll** restore **your** No Claims Discount and refund any extra **premium** **you** may have paid.

Even with **your** No Claims Discount restored, **your premium** may still increase following a claim.

Section 10

Uninsured driver cover

If **you're** involved in an accident that isn't **your** fault and the driver of the vehicle that hits **you** doesn't have motor insurance:

- **You** won't lose **your** No Claims Discount
- **You** won't have to pay any **excess/es**

If it's safe for **you**, try to get the make, model and reg of the vehicle that caused the damage. If you know the driver's name and address, even better.

When **you** make a claim, **you** may initially have to pay **your excess/es**. If investigations are still going on when **your** renewal is due, **you** may lose **your** No Claims Discount temporarily, as explained above. Once **we** have confirmed the accident was the fault of an identified uninsured driver, **we** will refund **your excess**, restore **your** No Claims Discount and refund any extra **premium you've** paid.

General exceptions

Your policy doesn't cover the following:

1. Unapproved use of your car

You're not covered for any injury, loss, damage or liability that takes place while **your car** is being:

- Used for racing or driving competitively against another driver on a public highway
- Driven by, or in the charge of, someone not shown on **your Certificate of motor insurance**
- Driven by someone who doesn't have a valid driving licence, or is disqualified from holding or obtaining such a licence or breaking the conditions of their driving licence and any relevant law
- Used for any purpose not allowed on **your Certificate of motor insurance**
- Driven abroad for any reason other than social, domestic or pleasure
- Used for hire or reward or for carrying passengers for profit
- Used to tow a caravan, **trailer** or any other car for payment or reward
- Used to tow more than one caravan, **trailer** or car at any one time
- Used to tow a **trailer** that is unsafe or has an insecure load
- Driven with a load or a number of passengers that is unsafe or greater than the manufacturer's specifications

These exclusions don't apply if **your car** is:

- With a member of the motor trade for maintenance or repair
- Stolen or taken away without **your** permission
- Being parked by an employee of a restaurant, hotel or car parking service.

2. Contractual liability

This **policy** doesn't cover any contractual liability unless the liability would have arisen anyway.

3. Theft claims

You're not covered for any claim for the theft of **your car** unless:

- **You've** reported the theft to the police within seven calendar days.
- **You've** given **us** a crime reference number and details of the police station that took the crime report. Having a crime reference number doesn't guarantee **we'll** settle a claim.
- **Your car** was fully locked and secured and any **keys** that unlock it were removed.
- The windows and sunroof were closed and secured if it was left unattended or unoccupied.
- Personal belongings were out of sight in the glove **box** or locked compartment.

4. Alcohol and drugs

- **You're** not covered if an accident happens while **you** or anyone entitled to drive under **your** current **Certificate of motor insurance**:
- Is found to be over the prescribed limit for alcohol in the country where the incident happens
- Is driving while unfit through alcohol, drugs or other substances, whether prescribed
- Doesn't provide a sample of breath, blood or urine when required to do so, without lawful reason

5. Track days and off-road events

You're not covered for any loss, injury, damage or liability resulting from the use of **your car** at any event during which **your car** is driven:

- On a motor racing track including de-restricted toll roads such as the Nürburgring
- On a prepared course
- At any off-road event, such as a 4x4 event
- At an airfield

6. Radioactivity

You're not covered for any loss or damage to property or any other direct or indirect loss, expense or liability caused or contributed to by:

- Ionising radiation or radioactive contamination from any nuclear fuel or waste
- The radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts.

7. War

You're not covered for any loss, injury, damage or liability caused by war, invasion, revolution, acts by foreign enemies, hostilities (whether war has been declared or not), military or usurped power.

8. Riot

You're not covered for any loss, injury, damage or liability (except under Section 3) caused by riot or civil commotion if it happens outside England, Scotland, Wales, the Isle of Man or the Channel Islands.

9. Terrorism

You're not covered for any loss or damage caused by the use, or threatened use, of any action, force or violence by any person or group of people whether acting alone, or on behalf of any organisation or government which is committed for political, religious, ideological or similar purposes. This includes the intention to influence government or to intimidate and/or put in fear the public, or any section of the public, and includes any incident deemed to be an act of terrorism by a UK court of law or the government.

10. Use on air fields

You're not covered for any loss, injury, damage or liability while **your car** is in, or on, any part of an airport or airfield used:

- For take-off or landing of aircraft or the movement of aircraft on the ground
- As aircraft parking areas, including service roads and parking areas for ground equipment.

11. Pollution

You're not covered for liability for death, injury, illness, damage or loss caused directly or indirectly by pollution or contamination unless the pollution or contamination is directly caused by a sudden, identifiable, unintended and unexpected event, which happens during the **period of cover**.

Cover won't be provided following any deliberate release of substances or as a result of leaks from **your car** caused by inadequate maintenance.

12. Deliberate acts

You're not covered for any death, injury, illness, damage or loss arising from a deliberate act by **you** or anyone insured to drive **your car**.

13. Confiscation

You're not covered for any loss or damage resulting from the legal confiscation of **your car** by HM Revenue and Customs, the police, a local authority or any other government authority.

14. Pressure waves

You're not covered for any loss or damage caused by pressure waves from aircraft or aerial devices travelling at sonic or supersonic speeds.

15. Sanctions

We shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover or payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

General conditions

You must comply with the conditions below. If you don't, depending on the circumstances, we may be entitled to cancel the policy, refuse to deal with your claim or reduce the amount of any claim payment.

1. Making claims

If you need to make a claim under this policy:

Your app has a button on the dashboard that says 'Had a crash'. This will put you straight through to our claims helpline so you don't have to search for the number.

You and any named driver can also call our claims helpline – as soon as possible and within 24 hours.

You, or any insured driver, must:

- Not admit liability for, or negotiate the settlement of, any claim unless you have our written permission.
- Not answer any writ, summons, letter, claim or other document from a third party relevant to your claim on this policy. Instead, send it to us immediately.
- Tell us about any impending prosecution, inquest or fatal accident inquiry.
- Give us all the information and help we ask for, including any documentary evidence to back up your claim. All information you provide must be true and correct to the best of your knowledge.

We have the right to:

- Take over and conduct the defence or settlement of any claim
- Take legal action over any claim.

These actions may be taken in your name or the name of any insured person.

2. Other insurance

We won't pay any claim if the loss, damage or liability is covered wholly or in part by another insurance policy.

This condition doesn't apply to section 4, about personal accident.

3. Caring for your car

You, or any person in charge of your car, must protect the car from damage or loss.

- Alarms, immobilisers and tracking devices must be on and working when your car is left unattended.
- Your car must be fully locked and secured, and any keys that unlock your car must be removed when it's left unattended or unoccupied.
- You should maintain your car in an efficient and roadworthy condition and have a valid Department of Transport Test Certificate (MOT) if one is needed by law.
- If the condition of the car causes or contributes to an incident, cover won't be provided under the policy. Our responsibility will be restricted to meeting obligations as required by Road Traffic Law.
- You must give us access to examine your car and if asked send us evidence of a valid MOT and/or evidence your car was regularly maintained and kept in a good condition.

4. Non-payment of premiums

If you're paying in instalments under a loan agreement, you must make sure instalments are paid on time. If an instalment isn't received by the date it's due, we will give you at least seven days' notice of cancellation in writing to your last known address by first class post or email. The policy will end after the seven days' notice runs out.

5. Car sharing

You can receive financial contributions from passengers as part of a car-sharing arrangement for social or similar purposes without breaking the rules about carrying passengers for hire or reward (e.g. using as a taxi) or the use of the car for hiring as long as:

- The car isn't constructed or adapted to carry more than seven passengers (excluding the driver)
- The passengers aren't being carried as part of a business of carrying passengers
- The total contributions **your** passengers give **you** for the journey don't amount to a profit

6. Keeping your policy up to date

We may be entitled to refuse the cover described in this **policy** unless **you** answered all questions truthfully to the best of **your** knowledge, when **you** applied for, amended or renewed this insurance. This includes questions about any other person covered by this insurance. **Your policy** schedule and **Statement of insurance** show the answers **you've** given **us** and **you** can find these in **your** app. If any of the details are wrong, **you** must let **us** know right away.

You're responsible for keeping the details on this **policy** up to date. This includes information about the car, **you** and all the named drivers. Tell **us** if there are changes to the status of a driving licence of anyone named on **your policy**. This includes if they have passed their driving test or had their licence revoked.

At renewal, **you** must tell **us** if any of the information has changed, including any claims (whether **your** fault or not), convictions, **endorsements**, disqualifications and fixed penalties for **you** or any named drivers. **You** will need to tell **us** the DVLA or DVANI offence code if one applies.

Please also tell **us** if **you** move house, change **your** job, change **your** mileage, change **your** car, change what **you** use **your** car for or if **you** want to add other drivers. **We** also need to know if **you** intend to alter or modify **your** car from the manufacturer's standard specification, please see general condition 10.

Some changes may have an admin fee – see the fees section for details. Some changes to **your** circumstances can affect how **we** will assess the **policy** risk and may result in an extra **premium** being charged or in a reduction in **premium**.

7. Fraud

You must not act in a fraudulent manner. If **you**, or anyone acting for **you**:

- Knowingly provides information to **us** that is not true
- Mislead **us** in any way, including about who is the main user of the car, in order to get insurance from **us**, obtain more favourable terms or reduce **your premium**
- Make a claim under the **policy** knowing it to be false or fraudulently exaggerated in any respect
- Submit a document in support of a **policy** or claim knowing the document to be forged or false in any respect
- Make a claim for any loss or damage caused by **your** wilful act or with **your** knowledge;

Then, depending on the circumstances:

- **We** may be entitled to refuse to pay the claim to which the alleged fraud or falsehood relates. **We** may also be entitled to cancel or void the **policy** without refunding **your premium**
- All other policies **you** have entered into through **us**, to which **you** are connected (including van insurance), may be cancelled and **we** will only give **you** a pro-rata refund
- **We** may inform the police of the circumstances of the claim

8. Victim of crime

You must report the circumstances of any claim **you** make as a result of **you** being a victim of crime to police within seven days of discovering the incident and fully cooperate with all resulting police enquiries and prosecution of offenders.

9. Documents we may ask for

It's a condition of **your policy** that **you** supply **us** with any information or documents that **we** may ask to see to support the details **you** gave when **you** applied for **your policy**. **You** can send **us** a clear scan or photo of any document in a chat through the Ticker app. For example: a V5C car registration certificate, driving licence (and MyLicence digital reference), a recent utility bill or a current MOT certificate.

We may give a discount on **your policy** dependent on the number of years of No Claims Discount (NCD) **you** state **you** have. **You** must provide proof of this when asked to do so. This should be in writing from **your** last Insurer immediately prior to this **policy**. If **you** don't provide this proof, **we** may change **your premium**, costs or terms, or cancel **your Policy**.

Your No Claims Discount must have been earned in the United Kingdom within the previous two years on a private car **policy**. It can't be applied to more than one car at a time.

10. Car modifications

This **policy** doesn't cover any non-standard parts (modifications). If **you** make a claim for loss or damage to **your car**, **we** will only pay the cost of replacing parts needed to meet the manufacturer's standard specification, including optional extras fitted by the manufacturer at the time of first registration. If **you** don't tell **us** about a modification, **we** may cancel **your policy** from its start date, apply additional **premium** or add new terms to **your policy**. If **you** make a claim **we** may reject the claim or only provide partial payment for it.

Car modifications include, but are not limited to:

- Changes to the bodywork
- Changes to suspension or brakes
- Cosmetic changes such as alloy wheels
- Anything affecting performance such as changes to the engine management system or exhaust system
- Changes to the audio/entertainment system.

11. Voluntary use

Social, domestic and pleasure use includes use of **your car** for voluntary purposes. No payment or income should be received other than reasonable expenses to cover running costs such as fuel.

12. Where you live

You'll only be provided with the cover set out in this **policy** if **you**, and any additional drivers on **your policy**, are permanent residents in Great Britain.

Cancellations

This section talks about **your** rights to cancel **your policy**, and explains **our** as well. To cancel this **policy**, the **policyholder** should start a chat with **us** in the app or call **us**.

Claims

We won't refund **your premium** at cancellation if **you**'ve had any claims where **you** were responsible for all or part of the incident.

If this happens and **you**'re paying by instalments under a credit agreement, **you**'ll have to pay the balance of the credit agreement and **our** cancellation fee.

If **you** pay by instalments, **you**'ll also have to pay any interest and fees due under **your** Consumer Credit Agreement with **our premium finance partner**, Close Brothers.

Your rights to cancel this policy

Only the **policyholder** can cancel their **policy**, and it's their responsibility to let any named drivers know that they're not insured anymore. When the **policy** is cancelled, cover ends.

The **policyholder** can cancel the **policy** at any time and **we**'ll give **you** a refund that **we** calculate from the date **you** tell **us** **you**'d like the **policy** to end. If **you** cancel within 14 days of **your policy** starting, there's a £40 **box** fee – unless **we** haven't sent **you** the **box** yet, in which case there is no charge. After the 14 days, the **box** fee is £50.

You can cancel a **policy** within the first 14 days with no explanation. It's called the cooling-off period and starts on the day **you** buy the **policy** or the day **you** first get these **policy** terms, if that's later. But remember – if **you** don't download the app and log in within 24 hours of **your policy** starting, **we** may cancel **your** insurance.

After a cancellation, we work out a premium refund like this:

- If **you** tell **us** **you**'d like to cancel the **policy** before the cover actually starts, **we**'ll give **you** a full refund.
- If **you** (or **we**) cancel the **policy** after the cover's started, **we**'ll refund **your premium** on a pro-rata basis. That means **we**'ll work out how much cover hasn't been used and give **you** that amount back.

You can find the list of fees on the fees page and at [ticker.co.uk](https://www.ticker.co.uk).

Our rights to cancel your policy

We can cancel **your policy** at any time but **we** have to give **you** seven days' warning. **We** do this through the app and with written notice to the email address **we** have for **you**, explaining why **we've** cancelled the **policy**.

We can do this for, but are not limited to, one of the following reasons:

- **We** haven't been able to collect a payment – see general condition 4 for more info
- **You** haven't let **us** have reasonable access to **your car** to provide the services **you** bought
 - like being able to assess damage after a claim
- **You** don't cooperate with **us** as **we** manage **your policy**, process a claim or defend **our** interests.
- **We're** stopped from providing cover to **you** under law or for another reason.
- **You** don't send **us** information or documents **we** need to manage **your policy**, process a claim or defend **our** interests.
- **You** don't maintain **your car** (for example, having tyres below the legal limit – see general condition 3) and **we** believe this increases **your** risk.
- **You** don't meet **our** rules about having the Ticker **box** and app, which **you'll** find in the telematics terms and conditions (for example, **your** mileage exceeding what **you** declared or **you** drive dangerously).
- **Your car** is modified beyond the standard manufacturer spec in a way **we** won't accept. **You** can find more info about that in the General Exceptions.
- **You're** threatening, intimidating or abusive to someone who works at Ticker or with **our partners**.

In certain situations, **we** have the right to treat **your policy** as if it never existed, without giving **you** notice or refunding **your premium**. This will apply if **we** suspect **you've** deliberately not told **us** something important – like a motoring conviction or something else that would have meant **us** originally refusing insurance if **we'd** known. **We'll** decline any claims **you** made before or during **our** decision if this happens.

Paying by instalments or direct debit

If **you** make a fraudulent claim, **we** have the right to cancel **your policy** without refunding **your premium**. **We'll** continue to deal with any valid claims **you** made before **we** cancelled the **policy**. If **you** (or **we**) cancel the **policy**, the instalments **you've** paid may not be enough to pay for the cover **you've** actually had. In that case, **you'd** have to pay the amount owed, plus any interest and fees due under **your** Consumer Credit Agreement to **our premium finance partner**, Close Brothers.

If **you**, or **we**, cancel the **policy** at any time, **we'll** also cancel any optional extras (like breakdown cover) **you** bought. Check the **policy** wording for each of these extras for the full details. If **you** don't pay for the insurance yourself, **you** must make sure the person who paid has read this section.

Telematics terms and conditions

The Ticker app

The Ticker app is only available on IOS and Android devices. Right after **you've** bought **your** Ticker **policy**, **we'll** email **you** (and any named drivers) a link to download the app. Once **you** have, **we'll** email **you** again with a login link for the app – no password required.

The first thing to do once **you've** downloaded the app is check **your** **policy** documents. Any wrong details can invalidate **your** **policy**, so it's important **you** read everything.

If **you** don't download the app and log in within 24 hours of **your** **policy** starting, **we** may cancel **your** insurance. This applies to **your** named drivers too. If **you** want to know more about how cancellation works, see the cancellations section.

If anyone driving on the **policy** gets a new phone, they'll need to download the app again within 24 hours.

The Ticker app uses a small amount of mobile data to transfer driving data to **us** from **your** **box**. Having this insurance means **you** take responsibility for having enough mobile data; **we're** not responsible for any charges that arise from **you** using the app.

Document validation

There are a few documents **we** need from **you**. All **you** have to do is start a chat with **us** in the Ticker app and send **us** a clear scan or photo of the document.

- Proof of **your** No Claims Discount (if **you** have one)
- Driving licence for all the drivers on the **policy**
- Driving test pass certificate (if **you** just passed and don't have **your** photocard yet)

If **you** add any named drivers to the **policy** at any time, they'll need to upload their licence in an app chat.

Setting up the Ticker box

If **you're** the **policy**holder but **you** don't own the car, **you're** responsible for making sure anyone who has a legal interest in the car agrees before **you** set up the **box**.

We'll post the **box** to **your** address and **you** should get it on or around **your** **policy** start date. The **box** is small enough to fit through **your** letterbox. It's **your** responsibility to make sure **you're** able to receive the **box**.

The **box** is easy to set up. **You** just stick it to the inside of **your** windscreen, behind **your** rear-view mirror or in the bottom corner - somewhere out of **your** line of vision. **You'll** need to have the app downloaded and be logged in, the app will then walk **you** through connecting to **your** **box**.

You need to set up **your** **box** within seven days of **your** **policy** starting. If **you** don't, **we** may cancel **your** **policy**. Any named drivers will also need to pair with the box before they drive the car. **You** can check the details of **our** rights to cancel in the cancellation section.

Dealing with faults

If **we** think **your** **box** has a defect while **you're** insured, **we'll** send **you** another one for free. If **you** think somethings wrong, start a chat with **us** in **your** Ticker app and **we'll** investigate. If it needs repairing or replacing because of a defect, **we'll** cover any cost – as long as it hasn't been tampered with.

While **you're** insured, **we** may replace the **box** with an alternative that has the same functionality or better. This will only happen if **we** make a technical change or improvement to the **box**.

Continued use of the Ticker app and box, and tampering

It's a condition of **your** **policy** that **you** use the Ticker **box** and app because they're a big part of how **your** insurance works. By buying the **policy**, **you** agree to never remove the **box** from the insured car – unless **you've** sold the car or **your** windscreen is being repaired/replaced.

You must not remove the Ticker app from **your** phone (the same goes for named drivers) unless **you** need to replace **your** phone. In that case, **you** need to download and log in to the app on the new phone within 24 hours. **You'll** also need to set up location permissions and keep Bluetooth on for everything to work properly.

The **box** and app both have anti-tampering technology built in, so **we** know if a **box** has been removed, an app deleted or something tampered with. If **we** do think that's happened, **we'll** investigate. If **we** have to, **we'll** ask **you** for a photo of **your** odometer reading to compare with MOT records.

If **we** find that **you** (or someone else acting for **you**) have tampered with the **box** or app, **we'll** cancel **your policy**. There's a £50 tampering fee on top of the usual cancellation fee, in that case.

After a crash, **we'll** investigate if there's no driving data for the time the incident happened. If **we** think the **box** or app has been tampered with or misused, **we** may charge an additional **excess** of £500 on top of **your standard policy excess**.

In short: just fit the **box** and forget it.

Accuracy of policy details

We'll use the data from **your Ticker box** to check the information **you** gave **us** in **you** quote is right. That includes **your** annual mileage, where **your car** is kept overnight and the type of driving **you're** doing. If **we** think something's wrong or **you** need to update **your** details, **we'll** let **you** know.

If **we** detect serious issues with the information **you** gave **us**, **we'll** get in touch to talk about it but **we** may void (treat it as if it never existed) or cancel the **policy**.

Declared mileage

If **your** driving data shows that **you're** likely to go over **your** declared mileage for the year, **we'll** let **you** know. **You'll** need to update **your policy** with a higher declared mileage (estimating how much **you'll** drive over the rest of the **policy**) in the app, which may increase **your premium**. **You** can pay any extra in the app, too.

If **you** don't update **your** declared mileage when **we've** asked **you** to, **we'll** contact **you** to talk about it but **we** may cancel **your policy**. Check **our** rights to cancel the **policy** in the cancellation section.

Crash detection

If the Ticker **box** detects a crash, **we'll** try to get hold of **you** on the mobile number **we** have for **you**. This is just to check **you're** OK and help **you** with a claim to get **you** back on the road. If **we** can't reach **you**, **we** may call the emergency services.

For any kind of incident, remember to hit that 'Had a crash' button on the dashboard on **your** app or call **us** to report the incident on the number at the front of the book. **We'll** also use the telematics data from the **box** to help the assessment of liability for a claim.

Changing your car

This insurance is only for the car detailed in **your policy** schedule document. If **you** change **your car**, **you** need to tell **us** immediately.

In that case, **you'll** need to move **your Ticker box** into **your** new car within 24 hours. If **we** need to send **you** a new **box**, **you** must stick it to **your** windscreen and connect it with **your** app within seven days of changing the car. For a new **box**, **we'll** charge **you** £40. If **you** don't move **your box** in the time **we've** said, **we** may cancel **your policy**. Check the cancellation section for more info.

Replacing a Ticker box

If **you** lose or damage **your Ticker box**, **we'll** charge £40 for a new **box**.

Your driving

Your box collects data on how the car is being driven and sends it to **us** with **your** phone's internet connection.

We look at this data for things like speed, acceleration and braking, time of travel, types of journeys, the types of road, travel distance and the location of the car.

You'll see feedback from this data in **your** Ticker app. Any journeys, no matter who is driving, will have an effect on the data **we** show **you** in the app. Any named drivers need to know that their driving affects the whole **policy** – they must have the app installed on their phones, too.

Excessive speeding event

If **you** (or a named driver) go over the speed limit by more than 20mph on one occasion, **we** may cancel **your policy**. **You** can check **our** rights to cancel in the cancellation section.

If **you** think **we** have an instance of excessive speeding wrong, **we're** very happy to review the data. If **we** find that **we** made an error, **we'll** remove the event from **your policy**.

Unacceptable driving behaviour

You'll see how **you** (and **your** named drivers) are driving in the Ticker app. If **we** see dangerous driving behaviour, **we'll** let **you** know on the app dashboard. After that, if **we** don't see an improvement in the driving, **we** may cancel **your policy**. Check **our** rights to cancel in the cancellation section.

If **you** have any questions about **your** driving, start a chat with **us** in the app or tap to call or email.

If the policy is cancelled

If **you** (or **we**) cancel **your policy** or it lapses at renewal, **your box** will stop collecting driving data within seven days of the **policy** ending. **You** can take the **box** off **your** windscreen and recycle it like any electrical item. **You** can also uninstall the Ticker app.

Our fees

The fees shown below are for **our** services only. Each fee must be paid when the transaction is made and is non-refundable. If **you** pay by instalments, additional fees will also apply. Check **your** Consumer Credit Agreement with Close Brothers for details.

This is a list of all **our** fees:

Cancellation after 14 days from your policy date	£50
Cancellation before 14 days if your box has been sent to you	£40
Cancellation before 14 days if your box hasn't been sent to you	£0
Device tampering/lost device	£50
Payment default (this will be handled by Close Brothers, our premium provider)	£30
Admin fee for changing your policy over the phone	£12
Admin fee for changing your policy in the app	£0
A new box set up kit	£0
Requesting your data	£0
Replacement box	£40

Payments and refunds

The total price of **your** insurance is shown in **your** documents and includes Insurance **Premium Tax** (IPT). Legally, **we** have to tell **you** that in future, other taxes or costs may apply that are not paid through or imposed by **us**. **We**'re not aware of any other taxes or costs right now.

We have the right not to collect or refund any amount under £1 when making amendments or alterations to **your policy**. If **we** do, **you**'ll be informed of any collections or refunds when the changes are made. **We**'ll keep any interest and returns earned on any funds **we** hold.

In line with industry standards, **we** use a **third party** to collect and store debit/credit card details. If **you**'ve agreed beforehand, **we**'ll use the card details stored to collect payment for mid-term changes, defaulted instalments (including the associated fee), balances following cancellation, and renewal of **your policy**. **We**'ll let **you** know before doing this.

If **we** receive an overpayment, **we**'ll refund it using the debit/credit card details **we** hold. If **you** receive an overpayment, **we**'ll attempt to recover the money using the debit/credit card stored. If **you** initially pay by debit/credit card **we**'ll make any refund to the same card, in accordance with the terms and conditions of the card issuer.

If **you** pay for any adjustments to **your premium** by direct debit, **we** have the right to ask for part or full payment of any additional amount. Any return of **premium** will be used to reduce **your** loan amount.

If someone else pays for your insurance, you must show this information to them.

Our arrangements with websites

We use various referral providers, such as price comparison websites, to reach new customers. If they introduce **you** to **us**, **we** may pay them a fee for this service.

The Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at [fscs.org.uk](https://www.fscs.org.uk).

Ticker is a member of this scheme.

Who regulates us?

Ticker is a trading name of Ticker Limited. Ticker Limited is an Appointed Representative of Ambant Underwriting Services Limited who are authorised and regulated by the Financial Conduct Authority under firm reference number 597301.

You can check **our** registration on the FCA's register by visiting their website [fca.org.uk/register](https://www.fca.org.uk/register) or by contacting the FCA on **0800 111 6768**.

Our permitted business is acting as an agent, arranging and assisting in the administration of non-investment insurance contracts.

Your privacy and security

Your privacy is important to **us** and **we** go to great lengths to protect it. **Our** privacy notice will tell **you** everything **you** need to know about the personal data **we** and **our** ancillary product providers hold about **you**, in order to be able to provide **you** with a quote or insurance **policy**. It explains how **we** and **our** ancillary product providers may collect, use and share **your** details and tells **you** **your** rights under data protection laws.

You'll find **our** privacy notice at ticker.com/privacy-notice but if **you**'d prefer a paper copy, start a chat in the app and **we**'ll post one to **you**.

If **you** have any questions about **our** privacy notice, including any requests to exercise **your** legal rights under data protection laws, please contact **our** data protection team. Email dataprotection@ticker.co.uk with **your** full name, **policy** number, address and date of birth.

Things you need to know

Coming up to renewal time

At renewal time, think back over the previous 12 months and let **us** know if anything has changed for **you** or any named driver.

Changes **we** need to know about include, but are not limited to:

- All circumstances listed in this section.
- If **you** or any named driver have been involved in any accidents, claims or losses not previously notified to **us**, whether or not a claim was made and regardless of blame. This includes all types of claims, damages or accidents such as fire, theft or glass damage (windscreen or window).
- Any prosecutions or motoring convictions that **you**, or any named drivers, are aware of.
- Any fixed penalty notices or licence **endorsements** incurred during the year.
- Any medical or physical condition or disability that **you** or any insured drivers need to tell the DVLA/DVANI about, including any **you** haven't told them about yet.
- Any non-motoring convictions that **you** and any named drivers have that are not considered spent. A spent conviction is one that, under the terms of the Rehabilitation of Offenders Act 1974, can be effectively ignored after a specified amount of time. If, however, someone has received a prison sentence of more than four years, the conviction will never be spent.

If **you** don't tell **us** about changes and take reasonable care to ensure that the information **you** supply is honest, full and correct **we** may cancel **your policy** from the start date, apply additional **premium**, reject **your** claim or only pay part of it. **You** may also have to pay for the cost of any third-party claim/s.

If **you** provide false or inaccurate information, and **we** identify that **you've** committed fraud, **we** may pass **your** details to relevant agencies to prevent fraud and money laundering. Please email riskquality@ticker.co.uk if **you'd** like further details on how the fraud prevention agencies may use this information.

Renewing your policy

At least 21 days before **your policy** ends, **we'll** send **you** a renewal notice reminder that the insurance cover is due to expire. In most cases, this notice will include an offer to renew **your** insurance for another year. To help **you** make an informed decision, any offer made will include important facts about **your policy**, any changes to the **policy** terms and a price.

The renewal terms offered will be based on the most recent information **you've** given **us**. These will be shown in **your** renewal invitation. Check **your** details carefully and let **us** know right away if anything's changed.

In a small number of cases, **we** may not renew **your policy**. If this happens, **we'll** let **you** know as soon as possible.

If **you** want to accept a renewal offer, **you** must take reasonable care to ensure that **your** information contained in the **policy** is correct and up to date for **your car**. See the previous section about contacting **our** customer services team if anything has changed.

Each renewal of the **policy** represents a new contract of insurance, starting on the date shown on **your** renewal schedule.

Automatic renewal

We automatically renew most policies. This means that, unless **you** tell **us** otherwise, **your** new insurance cover will start on **your** renewal date. If **we** intend to automatically renew **your policy** **we'll** tell **you** this in **your** notice of renewal.

In a small number of cases, **we** won't automatically renew **your policy**. If this is the case, **we'll** let **you** know in **your** notice of renewal. Some of the reasons **we** may not automatically renew **your policy** include:

- **You've** previously told **us** **you** don't want **us** to automatically renew **your policy**
- **We** won't insure **you** for another year
- **You've** got an outstanding debt on **your** current **policy**
- **We** will write to **you** to let **you** know

If **you** don't want to renew **your policy**, or wish to opt out of the automatic renewal process, please let **us** know before **your** renewal date by contacting **our** customer services team.

After renewal

If you pay for your policy by annual or monthly direct debit or continuous card authority, we'll continue to collect your premium as agreed, using the same account details you gave us the previous year. You'll enter into a new contract of insurance with us starting on the cover start date on your renewal documents.

If you pay annually but don't leave your credit/debit card details with us, so that we can automatically renew your policy, you'll enter into a new contract of insurance on the day you renew and your premium will be due on this date.

You must contact us as soon as possible to pay the premium.

You have the right to cancel this policy at any time. Cancellation fees will apply.

Who can speak to us about your policy

To make managing your insurance easier, we're happy to talk to your spouse or partner, as long as they're named on the policy. We can talk to them about payment, changes or renewals. If you'd like to be the only person we'll talk to about your policy, or choose someone else (like another named driver, friend or other family member), let us know by chat, email or call.

	Outstanding payments	Changes to your policy	Renewal	Cancellation
Policyholder	Yes	Yes	Yes	Yes
Spouse/partner/nominated person*	Yes	Yes	Yes	No
Direct debit payers	Yes	Yes	Yes	No

How to make a complaint

Ticker is about making insurance easier, so if you're not happy about something just let us know and we'll try to get it sorted.

Email: customerrelations@ticker.co.uk

Call: 0345 3052 774

Address: 1 Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY

If you need to make a complaint, we'll do everything we can to get it sorted out as soon as possible. If we need to investigate your complaint, we'll send you a written acknowledgement, usually within five working days. We'll usually give you a final response within four weeks or explain where we've got to, with an estimate of when we'll have an answer for you.

Financial Ombudsman Service

If we can't give you a final response within eight weeks of the initial date of your complaint, or if you're not satisfied with our response, you can refer the dispute to the Financial Ombudsman within six months of receiving our final response letter.

Their contact details are:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Call: 0800 023 4567 or 0300 123 9123 (from mobiles or non-BT lines)

Email: complaint.info@financial-ombudsman.org.uk

Opening hours:

Monday to Friday, 8am – 8pm

Saturday 9am – 1pm

For more information please see **our** full complaints wording at www.ticker.co.uk/complaints.

This insurance is not available in Northern Ireland, the Isle of Man or the Channel Islands. Ticker is a trading name of Ticker Limited which is an appointed representative of Ambant Underwriting Services Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities. Ticker Limited is registered in England and Wales company number 11068409. Registered office at The Stables, Peper Harow Park, Godalming, England, GU8 6BQ.

Contact us about claims

To report an incident or make a claim call **us** on: **01204 600355**

Or from outside the UK call: **+441204 600355**

If **you** need to send **us** more information about **your** claim (such as photos of the damage) **you** can email or write to **us**:

Email: tickerclaims@theclaimscentre.net

Address: **Ticker claims, C/O Broker Direct plc, Deakins Park, Deakins Mill Way, Egerton, Bolton, BL7 9RW**

How to get help

You can read **our** FAQs and check **your** policy documents in the app. Chat to **us** anytime in the app or tap to call or email from the app's Contact page.