

Welcome to

RAC Black Box Car Insurance

With your new RAC Black Box Car Insurance policy, you need to make sure your RAC Black Box is fitted within 14 days of the start of your policy. Otherwise your policy may be cancelled and you won't be insured.



Quick and easy fitting

We'll send you a self-install RAC Black Box – you'll receive this within a few days of buying your cover.

Your black box will come with simple instructions explaining how to fit it to your car. It only takes 5 minutes or so.

If you need more help, just give us a call on **0203 908 4922** – our engineers are on hand to support you.

You'll receive an email and text message with advice on how to upload a photo of your **driving licence** and the front page of your **vehicle registration document (V5C)**. We need these in order to complete the installation process.

We'll also send you a link to download a video tutorial too.

We've also enclosed the full terms and conditions of your RAC Black Box Car Insurance policy here, so please, so please ensure you read these carefully and keep them with your policy documentation.

RAC Black Box Car Insurance

Your Policy Booklet

PLEASE READ AND KEEP FOR YOUR RECORDS

RAC Black Box Car Insurance

Terms and conditions

General

1. An RAC Black Box Car Insurance policy requires the vehicle to be fitted with a telematics device (RAC Black Box) within 14 days of the policy start date, or within 14 days of a change of vehicle. Failure to do so or removal of the RAC Black Box at any time during the life of the policy will result in the policy being cancelled.
2. You must provide a valid email address and have the ability to access the Internet throughout the term of the policy.
3. You must ensure that the Registered Keeper or any other party who has an interest in the ownership of the vehicle has agreed that the RAC Black Box can be installed in the vehicle.
4. It is your responsibility to check the terms of any warranty you have for your vehicle and ensure this will not be impacted by having the RAC Black Box fitted.
5. Should your policy be cancelled, it could take up to 5 days to deactivate the RAC Black Box.

Installation

6. The RAC Black Box must be fitted to your vehicle battery as per the installation instructions either by yourself or by someone competent known to you.
7. You must upload the image of current driving license and the vehicle registration/V5 document within 14 days of purchasing the cover.
8. Copies of these documents will be retained with the policy records. If there are any discrepancies between these documents and the information declared at point of purchase your premium may be impacted.

Changes to Information and Adjustments to Premium

9. Data that is collected via the RAC Black Box does not constitute notice to us of the change of any facts you have disclosed regarding your policy, you must still notify us if any details change on your policy.
10. We may use information from the RAC Black Box to check the accuracy of the information you have declared to us when you purchased the policy, either during the life of your policy or in the event of a claim. We may contact you at any time to clarify any inconsistencies that may be identified between the RAC Black Box data and the policy information held. This may result in an increase to your premium. We will contact you to notify you of this before implementing any change in premium.
11. We or your insurer may use information from the RAC Black Box to check the accuracy of the information you have declared to us when you purchased the policy, either during the life of your policy or in the event of a claim. We may contact you at any time to ask you to clarify any inconsistencies that may be identified between the RAC Black Box data and the data that is held on your policy. If we become aware that any information on your policy needs updating based on the data received from the RAC Black Box, (for example, your annual mileage) we will update your policy and advise you of any change to your premium or to the terms that the insurer requires. In some cases we may have to cancel your policy. We will always notify you in advance before any changes are made to your policy. However, it remains your responsibility to ensure that all the information you have disclosed is correct and notify us of any changes to this information during the term of your policy. You must not rely on the data collected via the RAC Black Box to make us aware of any changes required to your policy.

Driver Score - Standards of Driving and Vehicle Usage

12. We will monitor your driving by collecting information from the RAC Black Box about how the vehicle is driven and used. We will monitor this information regularly and use it to create a Driver Score for you.
13. The Driver Score is calculated using measurements including (but are not limited to): your speed throughout your journey, braking frequency and force, acceleration, the types of routes you take (e.g. A-roads, motorways, country lanes), time and date of travel and the car's location.

14. Your Driver Score is impacted by all journeys the vehicle makes regardless of who is driving. You must make any additional drivers aware that information will be collected whilst they are driving and that the manner in which they drive the vehicle will affect your Driver Score. In order to help you monitor your driving and ensure you are complying with your obligations under this policy, we will keep you informed of how you are driving by displaying your Driver Score on the RAC Black Insurance Portal.
15. The Driver Score will be updated on the RAC Black Insurance Portal and you will receive communication from us if your Driver Score drops to an unacceptable level.

Red Alerts, Black Events and Cancellation of your Policy

16. Red Alerts

A Red Alert will be given where, the average Driver Score over a week (provided 200 miles have been driven) falls below 20. This shall be determined by having regard to good standards of driving and best practices, as well as adhering to the Highway Code. For example consistent speeding, harsh braking and rapid acceleration will all have a detrimental impact on your Driver Score. You will be able to check your Driver Score at the end of every journey by logging into your RAC Insurance Portal.

Drivers will be categorised according to the following parameters:

Driver Score	Driver Category
Below 20	Red Driver
Between 20 and 40	Risk of Red Driver
Between 41 and 89	Amber Driver
Over 90	Green Driver

If you trigger three Red Alerts within your policy term, your policy may be cancelled by us sending you 7 days notice by letter or email.

17. Black Events

A Black Event will be triggered where excessive speeds are identified by the RAC Black Box. This shall be determined by taking into consideration good standards of driving and best practices, as well as the provisions of the Highway Code and shall apply in exceptional circumstances, such as excessive speeding outlined in the table below:

Speed Limit	Speed Alleged
20mph	In excess of 40mph
30mph	In excess of 51mph
40mph	In excess of 66mph
50mph	In excess of 75mph
60mph	In excess of 85mph
70mph	In excess of 100mph

If you trigger one Black Event within your policy term, your policy may be cancelled by us sending you 7 days notice by letter or email.

18. If you believe that a Red Alert or Black Event has been incorrectly issued you can ask us to review the data. We will remove the Red Alert or Black Event if it is found to have been issued incorrectly; however, our decision as to whether or not a Red Alert or Black Event will be upheld or removed based on the data received will be final.
19. If either you, or we choose to cancel your policy 14 days after receiving your documentation then we will charge you a fee of £125 plus the cost of the period of cover that you have benefited from.

The RAC Black Box and the RAC Insurance Portal

20. The RAC Black Box remains the property of RAC and is licensed to you for the purpose of your RAC Black Box Car Insurance policy.
21. You will not, nor will you permit any other person to tamper with, alter, dismantle or remove components from the RAC Black Box; or tamper/interfere with the GPS/GSM signal that is emitted from the RAC Black Box.
22. If we have reason to believe that there has been non-permitted interaction or interfering with the RAC Black Box we may cancel your policy. Damage or loss caused by any form of tampering or non-permitted interaction with the RAC Black Box is not covered by this policy and we reserve the right to charge you a fee of up to £125.
23. If you suspect the RAC Black Box to be defective for any reason or if it has become damaged you must notify us as soon as possible, by calling our Customer Service helpline on 0330 159 1048.
24. The RAC Black Box uses the vehicle's battery power supply and there may be a small drain on your vehicle's battery even when the vehicle is not being used. It is your responsibility to maintain your vehicle's battery in good working order. To help alert you of any battery issues, we may send you an alert if the unit detects a low battery charge.
25. The transmission and receipt of data is dependent upon mobile telecommunications services that may be interrupted. This does not mean that there is something wrong with the RAC Black Box. If this happens, please notify us and we will make reasonable efforts to resolve any issues.

26. Wherever possible RAC will provide the services associated with the RAC Black Box, including, but not limited to, the RAC Insurance Portal, calculation and provision of Driver Scores and web-based feedback, and any additional services that may be developed and implemented during the term of the policy. If, due to the conditions listed above, or due to the failure of one or more of our third-party suppliers or the telecommunications networks upon which they rely, provision of these services becomes impossible or severely impeded, then RAC may have to withdraw them. If this occurs RAC will continue to provide you with the insurance services you have purchased, with the omission of the services related to the RAC Black Box.
 - ii. Send out the appropriate help to you.
 - c. If we do need to send a RAC Patrol or RAC Contractor out to help you, we will use your RAC Black Box to tell us the exact location of your vehicle;
30. If the RAC Black Box detects a fault code from your vehicles Engine Control Unit (or other On-Board Diagnostic Features within your vehicle) that is transmitted to us, we will analyse the fault code. If the fault code detected is one that in our reasonable opinion requires attention, you will receive a notification, via the RAC Telematics App. The fault code will not be transmitted whilst your engine is running so you may not receive a notification until you have completed your journey.

Using Black Box Telemetry with Breakdown

27. Please note that the below features, terms and conditions will only apply to a policy that has had RAC Vehicle Based Membership initially selected with your RAC Black Box Insurance policy and where you have one of our OBD devices fitted to the diagnostic port of your vehicle:
28. If we detect a fault code that we believe indicates your vehicle may break down, we may attempt to call you on the telephone number you provided us when purchasing your policy, and advise you what action to take. We will discuss the fault code with you and the potential cause of the problem, including, where possible, what action you can take to fix it. We may:
 - a. Advise you whether a part needs attention or replacing;
 - b. Recommend you take your vehicle to a garage for repairs at the earliest opportunity. We may be able to recommend a local RAC Approved Garage; or
 - c. Advise you not to drive your vehicle and arrange for an RAC Patrol or RAC Contractor to attend Your vehicle at the roadside.
31. The absence of a fault notification does not mean that your vehicle is road legal, safe to drive, or that it will not break down. The services we provide you do not replace the need for you to maintain your vehicle and follow your vehicle manufacturer's guidelines and handbook.

De-installation and Return of the RAC Black Box

29. If your vehicle breaks down during the opening hours, and you call the RAC telephone based technical advice line for assistance, we may:
 - a. Access the data sent by the RAC Black Box to see if any fault codes have been detected;
 - b. Compare the fault codes to your description of the cause of the breakdown. We will attempt to Diagnose the problem over the telephone and either:
 - i. Help you fix the problem at the roadside via the telephone; or
32. If you sell your vehicle you must ensure that the RAC Black Box is removed prior to sale. If you have a battery mounted self-fit device, you may remove this yourself taking care not to damage your vehicle or the device. An RAC approved installer will be required to remove an OBD fitted device. You are responsible for any damage to your vehicle or the RAC Black Box if you or someone known to you attempts to remove your RAC Black Box. It is your responsibility to keep it safe if it is to be used in another vehicle or return it if no longer needed. In the event that the policy is cancelled and the RAC Black Box is no longer required, you must arrange for the return of the RAC Black Box within 28 days by calling 0330 159 1048.

Use of Data from RAC Black Box

33. It is very important that you read this section so that you understand how we, our agents and service partners will use the information provided by you and collected by the RAC Black Box. This notice is to be read in conjunction with the data protection notice included in your general car insurance policy.
34. We and our agents and services partners will process your information in accordance with the Data Protection Act. By proceeding with this RAC Black Box Car Insurance policy you are consenting to data being collected by the RAC Black Box.
35. You must show this notice to any named driver on your insurance policy and any other person who drives your vehicle so they are aware that an RAC Black Box has been installed and that their journey will be monitored and data collected.
36. a. Your RAC Black Box will collect data including but not limited to your speed throughout your journey, braking frequency and force, acceleration, the types of routes you take (e.g. A-roads, motorways, country lanes), time and date of travel and the car's location.
b. In addition, if you have included Vehicle Based membership with your Black Box policy, data from your vehicles Engine Control Unit (or other On-Board Diagnostic Features within your vehicle) may be transmitted to us in order to help prevent or diagnose your vehicle potentially breaking down.
37. This data may be used by us or the insurer to:
 - a. Provide you with data via the RAC Insurance Portal.
 - b. Contribute toward the calculation and charging of insurance premiums based upon your Driver Score, Standards of Driving and Vehicle Usage.
 - c. Test your RAC Black Box and any associated software (e.g. during installation or to perform maintenance checks).
 - d. Assess your driving performance and Score to help determine your future insurance premiums.
 - e. Provide you with any additional optional Telematics services that are or may become available, where you agree to these at purchase or during the lifetime of your policy.
 - f. Pass data to Insurers in the event of a claim and to assist with the identification, assessment or investigation of claims made and to provide clarification as to the circumstances of the claim.
 - g. Carry out research and analysis of the driving behavior of our customers.
 - h. Review the information disclosed by you in relation to your policy or any claim to identify any inconsistencies.
38. Your information may be transferred to any country, including countries outside the European Economic Area for administration and back-up of the RAC Insurance Portal and any information will be kept and transferred securely.
39. We will disclose information collected by the RAC Black Box to third parties in the following circumstances:
 - a. Where you have provided your agreement to the disclosure.
 - b. For our agents and services partners for reasons to do with installing, servicing and removing the RAC Black Box and in order to provide you and the Insurer with information via the RAC Insurance Portal.
 - c. Where required to do so by law.
40. You have the right to withdraw your consent of the use by RAC and its service partners, of the RAC Black Box data at any time by calling 0330 159 1048 customer services help desk, however this will be taken as cancellation of the policy and a cancellation fee will apply as specified in the policy wording.
41. You have the right to request a copy of data that is being held about you by writing to the Data Protection Officer, Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS. A fee may be payable for the provision of the data.



RAC Insurance is a trading name of RAC Financial Services Limited. Registered in England and Wales No. 5171817. Registered office: RAC House, Brockhurst Crescent, Walsall, WS5 4AW. RAC Car Insurance is arranged and administered by BISL Limited, which is an independent intermediary, and is underwritten by a panel of insurers. Registered in England no. 3231094.

Registered office: Pegasus House, Bakewell Road, Orton Southgate, Peterborough PE2 6YS. Both companies are authorised and regulated by the Financial Conduct Authority. 03 numbers are charged at national call rates and are usually included in inclusive minute plans from landlines and mobiles. Calls may be recorded and/or monitored.

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