

Right Choice Insurance Brokers – myBox Telematics Motor Insurance

Frequently Asked Questions

IMPORTANT

We may send you text messages on various occasions relating to the status of your myBox device.

You must not attempt to read these messages on your phone if you are driving your vehicle at the time you receive the message.

When will I receive the myBox telematics device?

This will normally be despatched to you within two to three days of you taking out the insurance.

We will send your myBox to you using a fully tracked delivery service (Monday to Friday).

The delivery company will send you text and/or email messages informing you of the scheduled delivery date, you may change this date if this is not convenient.

You may also collect your myBox from the delivery company's local depot if you so wish.

On the morning of the delivery, you will receive a further text and/or email to advise an expected one-hour window for your delivery. At this point, you can also change the delivery date or opt to leave it with a selected neighbour.

You must ensure that somebody is available to accept the delivery as the delivery company will require a signature to confirm receipt. If we are unable to deliver, we may charge you for re-delivery.

What will I receive in the post?

The contents you will receive include:

- Your myBox telematics device
- A cradle for your myBox
- Installation instructions
- A charging lead
- An alcohol wipe

Please note that your myBox and cradle will arrive as one complete unit. You should never take these apart unless we instruct you to do so.

What do I do if I do not receive my device in the post?

If within three days of you taking out the insurance you have not received a text and/or email message to notify you of the delivery please contact us on 01708 547192.

Who owns the myBox device?

The myBox device remains the property of Right Choice Insurance and you will be required to return it upon request.

Do I have to pay for the myBox device and the telematics service?

Yes. We will confirm the costs to you at the time you first take out the insurance and at each subsequent renewal.

If you tamper with the myBox device or its cradle or otherwise damage them, you will be required to pay the full amount for replacements.

Are there any installation costs?

There are no installation costs.

How do I install the myBox device?

The installation process is very quick, easy and straightforward. We will provide full instructions with your myBox.

How do I activate the myBox device?

Activating your myBox could not be easier. We will provide full instructions with the device.

We will send a text and/or email message to you confirming the successful activation of your myBox.

IMPORTANT – Installation and Activation

It is **IMPORTANT** that you install and activate your myBox as soon as possible after you receive it.

You will receive daily text and/or email messages until installation and activation are completed.

Failure to install and activate your myBox may invalidate the insurance and result in cancellation of your insurance by us and/or the insurer.

Where is the best place to position my device on the windscreen?

Your myBox can be mounted anywhere on the inside of the windscreen provided it does not obstruct your view of the road and it is not within the area of the screen that is cleaned by the windscreen wipers. The place where your tax disc used to go is an ideal location.

Where can I find further assistance regarding installation and activation?

We provide full instructions with your myBox.

A helpful installation video is also available at:

www.drivenlower.com/support/installation

If, however, you wish to speak with us please contact us on 01708 547192.

I have received a text and/or email message to say my device is not active

You must fit your myBox as soon as possible after delivery and before you next use your vehicle to ensure that you do not breach the terms of your insurance.

If you have fitted your myBox and are still receiving messages telling you the device is not active please take the vehicle on a short journey where upon it should then fully activate. We will then notify you that activation has been successful.

Keeping your myBox charged

Charging instructions and a charging lead will accompany your myBox at the time of delivery.

A flashing red warning light on your **myBox** will alert you to the need to recharge the device using the charging lead. When charging your **myBox** it should remain in its cradle but you may continue to use your vehicle during the charging process.

You will also receive text and/or email messages if the battery charge drops below certain limits.

It is **IMPORTANT** that you keep the battery charged as you may invalidate the insurance if you fail to do so.

How long does it take to charge the myBox device?

This will vary depending on the power supply available from the vehicle and the status of the battery.

Simply plug the charging lead in to your vehicle's 12v power supply and plug the other end in to the small hole on the side of your **myBox**. There is a charging point on both sides of the device.

The initial charge may take longer than any subsequent charges but should not be more than one hour combined driving spread over your first few journeys.

A full charge is indicated by a solid green light on your **myBox** and is observed whilst the charging lead is plugged in. Once the solid green light is visible remove the charging lead and store it safely for subsequent use.

How long will the battery charge last?

This depends on how often the vehicle is driven.

When average driving behaviour is observed we expect a full battery charge to last up to a month.

A flashing red warning light on your **myBox** will alert you to the need to recharge the device using the charging lead.

I keep receiving messages to advise that my device is not charged but the light on the device is flashing green

Please complete a full charge of your **myBox**, this is indicated by a solid green light and is observed whilst the charging lead is plugged in to both the vehicle's 12v power supply and your **myBox**.

If you continue to receive these messages please contact us on 01708 547192.

Do I need to do anything at the beginning and end of each journey?

No. Your **myBox** detects when the vehicle is in motion and automatically starts and stops the recording and transmitting of data.

I will not be using my vehicle for an extended period of time will this cause a problem?

No. We will continue to notify you by text and/or email as the battery runs down. These messages will still be sent as they are generated automatically.

When you next use the vehicle, it is essential that you fully charge your **myBox** to ensure that the device is transmitting successfully and that you are complying with the conditions of your insurance.

Driving without a working **myBox** device may invalidate your insurance.

What happens if the myBox device stops working?

We will normally become aware of this through remote monitoring. Where appropriate we will contact you to discuss what action (if any) you and we need to take.

I think my device is faulty – what do I do?

Please complete the following checks:

1. Is there a small red light on the charging lead when this is connected to the vehicle's power supply?
2. If there is a light showing on the charging lead does this remain illuminated when the charging lead is connected to your myBox?
3. When your myBox is charging does the light on the device also illuminate?

There is a charging point on either side of your myBox; we would recommend that you attempt to charge your myBox on both sides to complete a comprehensive test.

If you can enter YES to all the questions above please perform an extended charge on your myBox (until the light is solid green). This may take a couple of hours elapsed driving depending on the condition of the internal battery.

If you can answer NO to any of the questions above please contact us as soon as possible on 01708 547192.

Driving without a working myBox device may invalidate your insurance.

I have broken my device – what do I do?

If any damage has been caused to any component of your myBox (device, cradle or charging lead) by misuse and is not the result of any internal failure you will need a replacement. A charge will be made in these circumstances and we will confirm the cost to you when you contact us.

Please contact us as soon as possible on 01708 547192.

Driving without a working device may invalidate your insurance.

Can the myBox device interfere with my vehicle?

No. Your myBox operates independently of any of the vehicle's systems and cannot interfere in any way with how the vehicle operates.

Will the myBox device invalidate my car's warranty?

No. Your myBox operates independently of any of the vehicle's systems and cannot interfere in any way with how the vehicle operates.

Can I take the myBox device out of the cradle?

No. Your myBox should remain seated in its cradle at all times.

If you change your vehicle (or otherwise dispose of the existing vehicle) or have a replacement windscreen fitted to your existing vehicle you will need to request a replacement cradle. You should remove your myBox from the original cradle and fit it in the new cradle as soon as you receive it.

What happens if I decide not to proceed with the insurance?

It is important that you do not break the seal on the package unless you intend to continue with the insurance as you may incur non-refundable charges as a result.

If you do not intend to continue with the insurance you should contact us immediately on 01708 547192.

What happens if I do not want the myBox device anymore?

Your myBox is required for your insurance policy to remain valid.

If you no longer want your myBox please contact us on 01708 547192.

If your myBox is still fully packaged and with the seal intact and no sign of damage you may be entitled to a refund when you return your myBox.

What happens if I cancel my policy?

Your myBox will cease to operate after the cancellation of the policy and you will be required to return your myBox to us.

If you are thinking of cancelling your policy and returning your myBox, please call us on 01708 547192.

If your myBox is still fully packaged and with the seal intact and no sign of damage you may be entitled to a refund when you return your myBox.

What happens if I change my vehicle?

When you notify us of a change of vehicle, we will arrange to send to you a replacement cradle for your myBox. If we make a charge for this, we will inform you at the time you tell us of the change.

It is important that you fit your myBox in to your new vehicle as soon as you receive the replacement cradle.

Please remember to remove your myBox from the vehicle you are disposing of.

What happens if I sell my vehicle?

If you sell your vehicle please remember to remove your myBox from it before you dispose of the vehicle.

If you sell your vehicle and wish to cancel the insurance we will ask you to return your myBox to us.

If you fail to return your myBox you may incur further charges.

If you are thinking of cancelling your policy and returning your myBox, please call us on 01708 547192.

What happens if I have to have a replacement windscreen fitted to my vehicle?

You will need to fit a replacement cradle for your myBox to the new windscreen.

You should telephone us as soon as possible on 01708 547192 to arrange for a new cradle to be sent to you. If we make a charge for this, we will inform you at the time you contact us.

What happens at renewal?

Prior to renewal, we will provide you with details of the renewal premium and any service charges that will apply at renewal.

Your insurer or we may use the telematics data to determine the premium to be charged at renewal.

If you are thinking of not renewing your insurance you should contact us on 01708 547192 prior to the renewal date.

If you do not renew you will be required to return your **myBox** to us. We will explain how you will be required to do this at the time you contact us.

What should I do if I have an accident?

If you are involved in an accident or any other incident that may give rise to a claim under your insurance you must press the red button on the top of your **myBox** for 2 seconds to initiate a call to our claims centre.

You should press the red button as soon as possible after the incident has occurred.

Our claims centre will communicate with you via the speaker and microphone on the front of your **myBox** and will talk you through the next steps.

Our claims centre may ask you to remove your **myBox** from its cradle to enable you to move around at the scene of an accident or to enable them to speak with other persons involved in the accident or the recovery and emergency services.

What happens if I press the red button on the device?

Pressing the red button will automatically activate a call to our claims centre who will then be able to communicate with you via the speaker and microphone on the front of your **myBox**.

IMPORTANT: You should only press the red button if you are involved in an incident or need to report a possible claim to us.

What happens if I press the grey button on the device?

At present, the grey button on your **myBox** is inactive. We will inform you in advance of any change in the status of the grey button.

What happens if my vehicle has been stolen?

You should contact the police as soon as you discover the theft of your vehicle.

You should also contact our claims centre as soon as possible on 0845 241 0519.

Your **myBox** will continue to send location signals all the time it remains in the vehicle, remains active and the battery has sufficient charge to transmit data. This may enable us to assist you and the police to locate your vehicle.

What do I do if the **myBox device is damaged in an accident?**

If you believe your **myBox** has been damaged you should contact us as soon as possible on 01708 547192.

What happens if I take my vehicle out of the United Kingdom?

Your **myBox** should continue to function in most European countries.

If you are unfortunate enough to be involved in an accident or any other incident that may give rise to a claim under your insurance whilst you are outside the UK you may still use the red button to contact our claims centre although the service and assistance they are able to provide may be limited.

Use of your personal information and telematics data

We need to collect and process personal data about you and other drivers of your vehicle to allow us to provide our services.

To assist us in providing our services we also need to disclose this information to a number of third party service providers.

By purchasing this insurance and activating your **myBox**, you give your consent to this use of both personal information and the telematics data.

It is your responsibility to make any other driver of your vehicle aware that you have given this consent.

We also provide Drivenlower Ltd, the provider of our telematics service, with certain personal information to allow it to communicate with you regarding the delivery of your **myBox**, send SMS text messages or emails to you regarding the status of your **myBox** and to enable them to link the individual device to a specific customer/vehicle.

Drivenlower and we may also use your personal data such as age, gender, marital status, make and model of your car for research and analysis purposes

Such research and analysis may take place during the life of the policy or after the policy has expired.

What data does the myBox device capture?

The **myBox** device captures when and where you drive.

In the event of an accident your **myBox** will capture information about your vehicle in the period immediately prior to and immediately after the accident. This information may include speed, acceleration and deceleration, direction of travel and whether the vehicle has remained upright following the accident.

This additional information may assist us, our claims service provider and your insurer to protect you against a false claim made by someone else.

What happens if I exceed the speed limit?

We do not monitor your speed in real time. However, we do analyse the extent to which the vehicle is used within the various speed limit areas, how frequently the speed limit is exceeded and by how much the speed limit has been exceeded.

We will contact you if our analysis of the speed patterns gives us cause for concern and an extreme event or series of events may lead to cancellation of the insurance.

Do you monitor how much the vehicle is used?

Yes. To help you manage the estimated annual mileage you declared to us, we regularly monitor the extent to which the vehicle is being used.

We will contact you if it looks as though you are likely to exceed the declared estimated annual mileage.

Do you impose any curfews?

No. There are no restrictions on when you may drive your vehicle.

However, we will regularly analyse the extent to which the vehicle is being driven at night as driving between 11pm and 5am is proven to be more dangerous than other times, especially on Friday and Saturday nights.

Do you monitor my movements?

No. We do not monitor where you drive in real time.

However, we will analyse the extent to which the vehicle is being used on the different road types (for example, motorways, rural roads or urban roads) and in geographical/Postcode areas.

With whom do we share your telematics data?

We will share your telematics data with Drivenlower Ltd, the provider of the telematics service to Right Choice Insurance.

In the event of an incident that may give rise to a claim under your insurance, we may also share your telematics data with our claims service provider and/or your insurer.

We may also share your telematics data with your insurer if there is a suspicion of fraud.

We will not give your telematics data to the police or any civil authority unless you give us your permission, or we are required to do so by law or we suspect fraud.

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