



## AI's Smart-Box Comprehensive Insurance Cover

As a Smart-Box user, you should know what your Smart-Box is used for, how and where we use the data and information captured, as well as how we keep it confidential.

By reading through the attachment, not only will you get a better understanding of this, but you're also agreeing to the use of the Smart-Box installed in your vehicle.

### *Privacy Promise*

All the data and information captured on your Smart-Box is processed privately in a coded form and cannot be accessed by anyone other than yourself and the service providers using our telematics portal. **Please remember to keep your password private.**

We have put security measures in place to ensure that your personal information is kept private at all times. None of your information is sent over the internet and none will be displayed on our websites. Our systems only ever search for generic information relevant to our insurance purposes. Your Good Driver Score is displayed on our telematics portal.

Your information will never be given to anyone unless requested by authorities with court supported documents.

We will never on-sell your information to third parties unless assisting us with services that help us fulfil our duties and responsibilities relating to your insurance policy.

We do not use this data and information to 'watch' you or penalise you. Rather, it is used for more efficient claims processing, to help you improve your driving behaviour (thus keeping you safe on the roads), to calculate accurate premiums.

Driving feedback and tips as well as your Good Driver Score are provided to you daily, weekly or monthly via sms's and emails, and are also available on our telematics portal.

### *Smart-Box Data*

A policy requirement of AI's Smart-Box product is the installation of our telematics tracking and monitoring device (the Smart-Box) into your vehicle which is used to record how the vehicle is driven.

The Smart-Box focuses on three main areas:

- Safer driving
- Cheaper, accurate premiums
- Good Driver Score

### *Driver Profile*

We use your installed Smart-Box to build up a Driver Profile of how, where and when your vehicle is driven. We then measure this driving behaviour against the following 5 driving behaviours:

- Distance
- Harsh acceleration
- Harsh braking
- Speed
- Time of day

We provide you with feedback based on your driving in these five categories so that you know how you're driving, how you can improve your driving behaviour.

### *Cheaper, Accurate Premiums*

Every driver is different, and the Smart-Box allows us to accurately calculate premiums for individual drivers, specific to their unique driving behaviour. So if you're driving better than the rest, you can be sure you'll be paying a lot less.

### *Other Smart-Box Uses*

- Vehicle tracking and recovery in the event your vehicle is stolen
- Access to monitoring of own driving behaviour (and others if you allow them to drive your car)
- Smart-Box generated crash/accident notification
- Accident scene assistance
- Accident data to assist in liability disputes
- Faster claims turn-around time as the Smart-Box is used to validate claims related data

### *Our Suppliers and Your Data*

In order to accurately calculate premiums and to assist with continuous service improvement, your non-personal and generic information collected by the Smart-Box -e.g.- age, gender, make, model, etc., will be used for research purposes during your policy period and after. However, your personal information, -i.e. - name, registration number, address, etc., will be removed if your policy is cancelled.

Please note that all of our suppliers have servers based in Australia which means that none of your data will be processed anywhere else.

AI Insurance owns the Smart-Box and gives you permission to use the Smart-Box installed in your car during the period of insurance with us. Should you cancel your policy, the Smart-Box will be switched off and we will request that the Smart-Box be de-installed at any Ultra Tune store and returned to us.

If you're selling your vehicle, The Smart-Box will need to be de-installed at any Ultra Tune store and returned to us, or fitted in your new vehicle if still insured by us.

Please ensure that any regular driver using the insured vehicle is aware of the Smart-Box uses and our Privacy Promise.

If you have any questions regarding how we protect your personal information or how your installed Smart-Box works, please call us on 1300 00 33 03 or email [contactus@aiinsurance.com.au](mailto:contactus@aiinsurance.com.au).