

Your handy guide to Auto Correct

TERMS AND CONDITIONS



General Terms and Conditions

In addition to all other terms of the policy, the following terms and conditions will apply in respect to all vehicles fitted with the Heritage Auto Correct telematics device:

Clause A: Telematics Device

1. The telematics device is the property of the Company and you shall take utmost care for it. Any loss/damage must be reported to the Company within reasonable time but in any case not more than seven (7) days from the date of the loss/damage. Any theft incident must be reported to the police.
2. The Company shall replace the lost/damaged telematics device for the first loss/damage but any subsequent loss/damage shall be charged to you.
3. It is understood that the telematics device shall not replace the stipulated minimum and additional security and/or tracking/recovery devices. You will still be required to maintain these and all other declared security devices in full working order at all times.
4. You have the obligation to exercise competence and due care pertaining to the use of the telematics device.
5. The telematics device shall be required to be plugged in the motor vehicle at all times and can only be unplugged by the Company or authorized persons. Tampering with the device may result in policy cancellation.
6. Once you have signed up for a Heritage Auto Correct insurance policy, the cover shall remain on such basis unless you issue instructions to the Company in writing to terminate the arrangement. The instructions must be accompanied by the telematics device which remains the property of the Company. Where it is not reasonably practical to deliver the device physically together with the instructions, the same must be surrendered to the Company within 7 days from the date of the instructions to terminate the Auto Correct insurance policy.

Clause B: Driving Score

1. On the basis of the data collected, the company's telematics insurance system will generate a driver's score. The score can be obtained by the driver either on the Auto Correct mobile phone application or on the User Based Insurance (UBI) portal.
2. It is hereby declared and agreed that the Company will not use the driving score for purposes of processing claims. The information may however be used to verify time and location of an incident, general risk management and for underwriting purposes to ensure that the insured receives the best cover possible. It is further agreed that the information shall be treated with utmost confidentiality.

Clause C: Premium Cashback

1. For vehicles fitted with the Heritage Auto Correct device, premium cashback shall apply at the end of the policy period, up to a maximum of 15% of the base annual premium paid. This shall be subject to the following:
 - a. There has been no claim by you on the vehicle for 12 months from the policy anniversary date.

- b. You have maintained an average driving score for the year as follows:

Score	Premium Cashback
95 and above	15%
Between 90 and 94	10%

2. The Company reserves the right to review the cashback rates as and when this is deemed necessary.

Clause D: Cancellation/Termination of an Auto Correct policy

1. The Auto Correct motor insurance policy shall be deemed to be automatically cancelled/terminated if:
 - a) The policy is not renewed with the Company
 - b) The motor vehicle is sold to a Third Party
 - c) The policy is cancelled for whatever reason
 - d) Cover, in respect of the motor vehicle, is reduced from comprehensive cover to another cover type such as third party only or third party, fire and theft.
 - e) There is a change on the use of the motor vehicle
 - f) The motor vehicle is involved in an accident and the claim is determined to be a total loss even if you opt to conduct repairs
 - g) You have defaulted on;
 - i. Premium payment
 - ii. Any other obligation that the insured is required to fulfill in terms of the motor insurance policy
 - h) You return the device to the Company
2. Where the Auto Correct insurance policy has been terminated due to any of reasons stated above, you shall be required to surrender the telematics device to the Company within seven (7) days from the date of the event giving rise to the termination.
3. The Company may at its discretion institute recovery procedures for the device at your cost where following termination, you fail to return the device within a reasonable time.
4. It is a condition precedent to liability on this policy that you must inform the insurers immediately or within reasonable time if there are any changes to the risk details including but not limited to change in risk address, regular driver details, contact details and change ownership of vehicle.
5. The Company reserves the right to determine whether the policy shall be retained following such changes. If the arrangement is terminated for any reason, you are required to return the device as provided under (2) above.

Clause E: Loyalty Program

1. While on the Auto Correct policy, you will earn loyalty points based on your driving scores that can be redeemed at selected outlets. This information will be available on the mobile application.

Clause F: Data Protection, Processing and Consent

1. By taking out this policy, the Company will collect and process data on your behalf. The Company may collect and process submitted information. This is information provided by filling in forms, over the phone, by email or other means. The Company may also collect and process device information. That is, once the Heritage Auto Correct device is installed in the vehicle the Company will use the telematics device to capture data.
2. You consent to the Company's processing and using any data collected under Heritage Auto Correct, including for the avoidance of doubt personal data related to you. You further consent to the Company processing and using data from Heritage Auto Correct, e.g. logged vehicle data such as, driving distances, driving behavior, location and driving patterns, for the Company's insurance purposes.
3. You further consent to the Company's use, storage, and otherwise exercise of control over any data or information so transmitted or accessed, in any manner whatsoever, without limitation, including the right to share information so transmitted or accessed with its affiliates, subsidiaries, parent organizations, or reinsurers.