

# Quotemehappy Connect Safe Driving Terms



Save time by making your claim online. If you need to make a claim, let us know the details straightaway. We've made it quick and easy to do. Simply visit [www.quotemehappy.com/claim-support](http://www.quotemehappy.com/claim-support). Or, if you need to talk to us, call **0345 030 6902**.

# Welcome to Quotemehappy Connect – rewarding safe drivers

These additional terms and conditions must be read alongside the main Quotemehappy Connect car insurance policy document.

## Overview

Quotemehappy Connect car insurance requires **you** to download and activate the Quotemehappy Connect app which uses sensors in your smart phone to track and record how **your car** is driven.

**You** will also need to pair the app with a small device which **you** attach to **your car** windscreen to ensure that the app only records trips in **your car**. The app monitors driving behaviour in **your car** and attributes a driver rating for each trip detected. Each trip is recorded and will contribute to a seven-day weekly driver rating and a cumulative annual driver rating. Your driver rating will be used to calculate your renewal price.

IMPORTANT - Your insurance will be cancelled if **you** fail to activate the app, pair the device and complete your first trips within 14 days of your cover start date. **You** will receive regular personalised feedback based on how **you** drive, in the Quotemehappy Connect app, as well as by email, SMS and, if enabled, push notifications. Driver ratings range from red for very poor driving to gold for safe driving.

Reward points are allocated every seven days which can be redeemed for high street, leisure, dining or travel e-gift cards in the app. **You** will be required to bank any points within seven days of the allocation date to avoid these being lost.

## Quotemehappy Connect (non-tracked)

For our safest drivers **we** may offer the option to have the tracking and recording of trips switched off. Please see section 4 below (Safe Driver Points and Rewards) for further detail.

# Contents

				Page
<b>How to get help</b>				4
<b>Getting started – ‘the first 14 days’</b>				5
To help <b>you</b> see quickly which features or conditions of the Quotemehappy Connect cover apply when reading through these terms – <b>we</b> have added colour coded boxes representing Quotemehappy Connect or Quotemehappy Connect (non-tracked) – indicated by a tick or a cross.				
	Cover feature	Quotemehappy Connect	Quotemehappy Connect (non-tracked)	
<b>Section 1</b>	App or device mismanagement	✓	✗	6
<b>Section 2</b>	About your device	✓	✗	7
<b>Section 3</b>	Recording trips & weekly driver ratings	✓	✗	8
<b>Section 4</b>	Safe driver points & rewards	✓	✗	10
<b>Section 5</b>	Personalised renewal price	✓	✓	11
<b>Section 6</b>	Policy cancellation & charges	✓	✓	12
<b>Section 7</b>	Quotemehappy Connect driving cancellations & charges	✓	✗	13
<b>Data protection</b>				15

## Definitions

All definitions are as defined in your Quotemehappy Connect car insurance policy booklet.

## Key



These boxes highlight information we want to particularly draw your attention to



These boxes give you additional helpful information

# How to get help

<b>Making a claim</b> Let <b>us</b> know the details straight away. If <b>you</b> hear from another party about your claim, ask them to get in touch with <b>us</b> instead	<a href="http://www.quotemehappy.com/claim-support">www.quotemehappy.com/claim-support</a> Or call 0345 030 6902
<b>Questions about your insurance cover</b> If <b>you</b> have a query or need to contact <b>us</b> for help on how to self-serve your policy	<a href="http://www.help.quotemehappy.com">www.help.quotemehappy.com</a>
<b>Help with your Telematics app &amp; device</b>	<a href="http://www.help.quotemehappy.com">www.help.quotemehappy.com</a>
<b>Queries relating to reward points and e-gift cards</b> Reward points are fulfilled by our partner Giftcloud. When <b>you</b> redeem points in the Quotemehappy Connect app <b>you</b> will receive an email from Giftcloud inviting <b>you</b> to choose how to receive your e-gift card (this can be email, SMS or both).	<a href="mailto:hello@giftcloud.com">hello@giftcloud.com</a>
<b>Driving help &amp; information</b> For more help, information and safe driving videos please visit	<a href="https://www.quotemehappy.com/safe-driving-app">https://www.quotemehappy.com/safe-driving-app</a>

For our joint protection calls may be recorded and/or monitored. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

# Getting started - 'the first 14 days'

Please see the **Quotemehappy Connect driving cancellation & charges** section for more information.

Policy start date	<b>You</b> can start driving from your policy cover start date.
Within 7 days of your start date	<b>We</b> will post your windscreen device to the postal address provided.
Within 14 days of your start date	<b>You</b> will need to activate the app, pair the device and complete your first trips within 14 days of your cover start date or your policy may be cancelled.

# 1. App or device mismanagement

Quotemehappy Connect



Quotemehappy Connect (non-tracked)



**You** must have your smart phone in your car whenever **you** are driving. Mobile Bluetooth and app permissions must be enabled at all times for your driving to be monitored by the app and device. **You** will need to ensure that **you** use the app and device on every trip.

Where **we** identify that the performance of the app or device has been impacted and which results in the prevention of trips being recorded, **we** will alert **you** and send reminders to activate or reinstate any settings or software updates as soon as possible.

Your policy may be cancelled where **we** can identify that trips have been completed without an active app and device.

If **you** do not respond to our alerts and reminders, **we** will cancel your policy giving **you** seven days' notice of cancellation. These scenarios include, but are not limited to:

- Failing to activate the Quotemehappy Connect app, pair the device and complete your first trip within 14 days of your cover start date
- Deleting and failing to re-install the app
- Disabling app permissions necessary for the app to monitor and record your location and motion
- Disabling Bluetooth and app permissions
- Discrepancies between the end point and start point of trips
- Device movement indicating the device has been removed from the car
- Failing to update your smartphone's operating software necessary for the app to function correctly
- Mileage variation between the mileage stated by **you** versus the mileage captured by the Quotemehappy Connect app

## 2. About your device

Quotemehappy Connect



Quotemehappy Connect (non-tracked)



### What if I change my car?



If **you** change your car, **you** should remove your device from your existing car before **you** sell it and re-attach it to your new car within seven days of your amended or new car insurance effective date.

### If you have a claim

If **your car** is involved in a claim and is declared a total loss, **you** will have three weeks to add a replacement car to your policy. Once the replacement car is on your policy **you** will need to re-attach your device to **your car** within seven days of the date the car is effective on the policy. If **you** don't re-attach your device in the time given, **we** will cancel your policy, giving **you** seven days' written notice of cancellation as required by the Road Traffic Acts. If **you** are unable to locate your device or the device is damaged, **we** will provide a replacement.

### Courtesy/hire car

If **you** have a standard courtesy/optional hire car shown on your policy schedule following any incident it will not be necessary to install the app or device in this vehicle. The same will apply for any loan vehicle from a garage for an MOT or service.

### Replacement devices

If **you** lose or damage your device during your policy term, **we** will charge **you** £17 plus Insurance Premium Tax at the appropriate rate to replace and post a new device to **you**. If your device fails to work, **we** will arrange for a replacement device to be posted to **you** at no additional charge.

### Disposing of your device

Once your cover has ended (i.e. if your insurance is not renewed/cancelled), or **we** notify **you** that your driving no longer needs to be tracked, your device can be safely disposed of at a recycling centre (if permitted by your local authority).

### 3. Recording trips & weekly driver rating conditions

Quotemehappy Connect ✓	Quotemehappy Connect (non-tracked) x
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Trips completed each week will all contribute to a weekly driver rating ranging from red for very poor driving, amber for poor driving and green to gold for safe driving.

Weekly driver ratings of green or gold are not at risk of cancellation due to poor driving.

#### Red driver rating weeks

As part of our monitoring, **we** will provide regular feedback after each trip within the Quotemehappy Connect app and via email or SMS. This will include warnings if your driving is poor and tips on how to improve. If at the end of the week **you** are rated as “red” for that week, this means that your driving has fallen below our expectation.

The scenarios **we** will monitor and which could contribute to a red week, include, but are not limited to the following:

- Mobile phone - using your mobile phone whilst operating your vehicle
- Speeding - driving above the speed limit
- Smoothness - for example harsh breaking or acceleration
- Usage - lots of trips or long journeys without a break
- Other driving **we** consider unsafe

If **you** have a red driving week, **we** can cancel your policy, without further warnings, providing **you** with 7 days’ notice.

Alternatively, **we** might decide to send **you** a further warning and follow up reminders which will include further tips on how to improve your driving. If **you** fail to improve your driving as requested, within the time specified, your policy will be cancelled with 7 days’ notice.

If **you** have two consecutive red weeks or three separate red weeks in a three-month period, **we** will cancel your policy giving **you** Seven days’ notice to your last known postal and or email address.

The three-month period starts from when your app and device are connected and is reset at three-month intervals.

#### Mileage

**We** will collect mileage data from your app. Where **we** identify that **you** have exceeded the annual mileage **you** declared, **we** will update your details with the revised annual mileage and your renewal price will reflect this at your next renewal.

If **you** make a claim on your policy and **we** find that **you** have exceeded your annual declared mileage, **we** reserve the right to refuse to pay all or part of a claim or cancel your cover.



#### **Named drivers on your insurance**

Any **named drivers** on your insurance who drive **your car** and where **you** are the passenger will contribute to your driver rating when your smart phone and device are present.

## 4. Safe driver points and rewards

### Quotemehappy Connect

✓

### Quotemehappy Connect (non-tracked)

✗

#### How to earn safe driving reward points

Safe driver reward points are awarded to **you** every seven days based on the driver rating given for the previous week. Points are awarded for green and gold weekly ratings and must be banked in the app within seven days of them being allocated or they will be lost. Reward points aren't earned during red or amber rated weeks.

#### Banking reward points

Once reward points are 'banked' they can be redeemed through the retailers participating in the rewards programme via the Quotemehappy Connect app for the available points and cash equivalent value. Points will be maintained and can be redeemed in the app at any point whilst **you** are insured by Quotemehappy Connect and your driving is tracked. Reward points will not be available once cover is cancelled, your insurance is not renewed, or **you** become a Quotemehappy Connect (non-tracked) driver where access to the app will cease.

#### Quotemehappy Connect (non-tracked)

As a reward for safe driving **we** may offer the option for tracking to be removed. If you're eligible **we** will notify **you** by email. Unless **we** have notified **you** that tracking will be removed, all trips must be recorded.

Earning new reward points and any existing banked points will not be available to Quotemehappy Connect (non-tracked) policyholders from the date tracking is switched off. Banked points must therefore be redeemed before your tracking is removed.


Please see below for a table which shows the key features for Quotemehappy Connect (non-tracked)

	Quotemehappy Connect	Quotemehappy Connect (non-tracked)
App and device required	✓	✗
Recording of all trips	✓	✗
App misuse notifications	✓	✗
Cancellation for poor driving	✓	✗
Weekly safe driver reward points	✓	✗
Personalised renewal price	✓	✓

# 5. Personalised renewal price

<b>Quotemehappy Connect</b> ✓	<b>Quotemehappy Connect (non-tracked)</b> ✓
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**We** will use your driving data to calculate your renewal price. If **we** offer **you** the option to have tracking removed, your current driver rating will be used to calculate your personalised renewal price as well as any future personalised renewal prices. Upon becoming a Quotemehappy Connect (non-tracked) policyholder your driving rating at that point is used for these calculations and will not change. If **you** are not offered the option to have tracking removed your personalised renewal price will continue to be dependent on your driver rating and could therefore change based on your driving behaviour captured via tracking.

 **Quotemehappy Connect (non-tracked)**  
**We** will use your driver rating when non-tracked is offered to calculate your renewal price as well as any future renewal prices.

## 6. Policy cancellation and charges

**You** will find both your and our cancellation rights in the General conditions section of your Quotemehappy Connect car insurance policy booklet and the Quotemehappy Car Important Information document, including details of when **you** will not receive a refund of premium, and any premium that is due to **you** if **you** cancel your policy and a claim has been made.

### Important



If **we** cancel your policy at any time this could impact your ability to get insurance elsewhere. If **we** issue a notice to cancel your insurance, **you** will not be able to renew your insurance with **us**.

### Quotemehappy Connect



Scenario	Charge
<b>We</b> , or <b>you</b> cancel the policy within 14 day cooling off period (after cover has started)	£25* plus a proportionate cost of the device
<b>We</b> , or <b>you</b> cancel the policy after the 14 day cooling off period has ended	£50* plus a proportionate cost of the device
<b>You</b> make a change online yourself via your My account or via Customer Services	£12**

\* Plus Insurance Premium Tax at the appropriate rate. A proportionate charge will be applicable up to a maximum of £17.

\*\* Plus Insurance Premium Tax at the appropriate rate.

### Quotemehappy Connect (non-tracked)



Scenario	Charge
<b>We</b> , or <b>you</b> cancel the policy within 14 day cooling off period (after cover has started)	£25*
<b>We</b> , or <b>you</b> cancel the policy after the 14 day cooling off period has ended	£50*
<b>You</b> make a change online via your My account or via Customer Services	£12*

\* Plus Insurance Premium Tax at the appropriate rate.

## 7. Quotemehappy Connect driving cancellations and charges

Quotemehappy Connect	Quotemehappy Connect (non-tracked)
✓	x

Where **we** believe there is a valid reason and not limited to the following reasons **we** will cancel your policy by providing at least seven days' written notice to your last known postal address and/or email address if:

- **You** have a red driving week, **we** can cancel your policy, without further warnings, providing **you** with 7 days' notice
- **You** fail to activate the app, pair the device and complete your first trips within 14 days of your cover start date
- **You** have two consecutive red driver rating weeks or three separate red weeks in a three-month period
- **You** have any trip with high risk driving behaviours in your driving data such as an extreme speed event
- **We** can provide evidence of app misuse **or** tampering with the device which indicate trips are not being recorded or necessary settings are not enabled to do so
- **You** fail to transfer your device to a replacement car or to install a replacement device within seven days of the change effective date
- **You** fail to provide validation documentation when requested i.e., proof of no claim discount, copies of driving licences and **your car's** vehicle registration document
- Your driving data is inconsistent with where **your car** is parked overnight and what **your car** is used for
- **You** exceed your estimated declared mileage

### Important



Any combination of the above where **we** see the driving is not consistent with the requirements set out in these Safe Driving terms could result in your insurance being cancelled.

Scenario	Charge
<b>Replacement device</b>	
Replacement device where the device is lost during delivery due to your error	£17**
Replacement device in the event <b>you</b> damage or lose your device	£17**
<b>Cancellation fee</b>	
<b>We</b> , or <b>you</b> cancel the policy within 14 day cooling off period (after cover has started)	£25* plus a proportionate cost of the device
<b>We</b> , or <b>you</b> cancel the policy after the 14 day cooling off period has ended	£50* plus a proportionate cost of the device

*These charges are to cover costs **we** have incurred. \*A proportionate charge will be applicable up to a maximum of £17, plus Insurance Premium Tax at the appropriate rate.*

*\*\* Plus Insurance Premium Tax at the appropriate rate.*

# Data Protection

For information on what data, including your personal information, is collected via the Quotemehappy Connect app and device and how it will be used – please see the Quotemehappy Connect Privacy Policy <https://www.quotemehappy.com/privacy-policy-connect>.

These additional privacy terms should be read alongside our Quotemehappy Privacy Policy <https://www.quotemehappy.com/privacy-policy>



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