



# Journey Data Privacy Policy

It is important that you read this so that you understand how Insurance Box and our partners will use the information provided by you and collected by the device. By proceeding with the application for insurance, you are consenting to this use of the Insurance Box data. You should read this in conjunction with your PDS.

## In relation to your driving, trip or journey data derived from your Insurance Box:

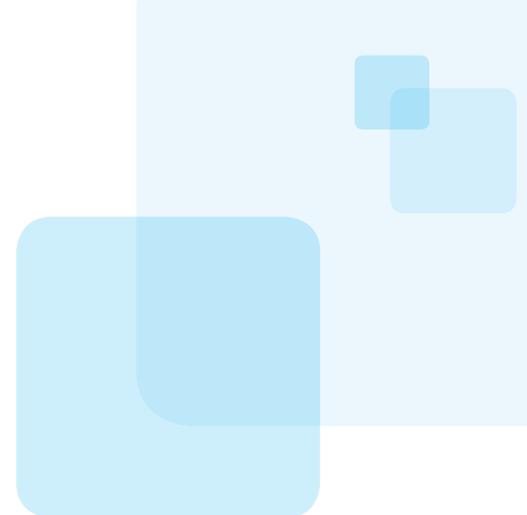
- All your journey information is processed in an encrypted and de-personalised form, meaning none of our partners or members of the public can access digitally your journey or trip data. Our computer systems only search for driving behaviour information and relevant information for insurance purposes, such as the regular address the car is garaged overnight and a trend of how the car is driven.
- We use a variety of security measures, including sophisticated encryption and authentication tools to maintain the safety of your personal information. The journey information is not transmitted over the internet or sent via cloud computing. Your trend score is sent over the internet to your personal dashboard and only data relating to an incident when we are assisting you with a claim is viewed by us.
- We will not release your information to anyone else, unless there is court supported documentation we must comply with. This includes the government and authorities such as the police or road authorities.
- We do not on-sell your journey information to any third party or allow access by any third party unless they are supplying services to us in the course of fulfilling our obligations in your insurance policy.
- Your own data is not used against you in claims unless it supports other compelling evidence of fraud or information that leads us to believe you may have misrepresented the truth.
- Your journey data is not displayed in any part of our websites, your customer dashboard or in any report that we produce. Driving feedback and tips are provided in your dashboard from the aggregate of the trip or journey data represented by a DriveScore rating.

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### **What data is captured by Insurance Box?**

For the purposes of providing you with your Car Insurance Policy, you are asked to install a device into your car to record information about the way it is driven. The Box enables us to recognise certain aspects of your driving to ensure that the premium is reflective of your car's usage. All of our appointed agents and/or service partners will process this information securely.

From the date of installation, we will use the Box to collect data. An electronic data feed will translate the co-ordinates from the Box into a specific location that will provide detail regarding various information including road type, road surface and speed limit of the road you are driving on at any specific time. This information will be used to build up a profile of how, where and when your vehicle is driven.

### **How will Insurance Box use the data?**

Insurance Box will use the data for the purpose of providing you with your policy and ensuring that you are paying a premium that is reflective of your driving style. Your information, including the driving data, will be used for the following purposes:

- To indicate the car's usage.
- If you make a claim under your policy, to help provide further clarification as to the circumstances of the claim, such as time of day, location and the speed the car was travelling.
- If the Box is currently fitted, assist you with the theft tracking, or any other additional service requiring use of the device that we may offer you and you may agree to take up during the period of insurance.
- To help us to understand driving behaviours and to provide private feedback via a Dashboard on our website with secure access by you or any other drivers you give permission to see.

### **How our suppliers use your data**

Firstly, all our suppliers have servers in Australia and no data is processed offshore.

Non-personal information collected by the Box and some generic information provided by you at the point of application, such as age, gender, marital status, make, model and engine size of the car will also be used by our suppliers for research purposes both during the period of insurance and after the policy has ceased. This aggregated data is used for pricing and portfolio management purposes, to assist with continual improvement of our product and the development of other products and services.

Any information such as your name, address, and vehicle registration number, will be removed after cancellation and this will restrict further data being directly linked to you.

When you cancel your policy with Insurance Box, we switch off any device that may be in your car so no further transmission of data can take place. We also request you return the Box.

Please show this notice to any named driver on your insurance policy and any other person who drives your car. If you sell your car you must ensure that you remove the device prior to disposing of it and return the Insurance Box to us.

If you want to provide feedback or require more information about how we protect your personal information, please contact the Insurance Box Compliance Manager on [service@insurancebox.com.au](mailto:service@insurancebox.com.au)