

# Drivesave Frequently Asked Questions (FAQ)

This FAQ document has been created to answer most of your questions on Drivesave.

Should you not find the answer you're looking for, feel free to contact us on **1850 27 26 25**.

## **Can all phones download the AXA Drivesave app?**

Customers will need an iPhone or an Android phone to run the AXA Drivesave app. The app will not work on any other type of phone.

## **What happens if you are not using the app correctly?**

AXA will contact you to understand the reasons why you are not using the app correctly.

## **What essential information do you need to know about the app?**

- You must download the app onto your mobile phone and begin recording your trips on that phone within 7 days of incepting your policy
- You must record all trips on your app
- You must record a minimum of 400 km (250 miles) over any 90 day assessment period
- You must record at least 90 trips over any 90 day assessment period
- You must record a trip on your app at least once every 21 days
- The app must be used by you when driving your own vehicle and should not be used by anybody else

Warning: In the event that the terms and conditions for the mobile phone app use are not adhered to, or if AXA considers your driving behaviour to be unsatisfactory, AXA has the right to cancel your policy or remove your Drivesave discounts which will result in an increase in your premium.

Please call 1850 27 26 25 if you would like further information.



## About Drivesave

### What is AXA's Drivesave offer?

This app records details of the vehicle's geographic position, travelling speed, acceleration and braking severity which AXA can monitor. In return, customers can receive a substantial up-front discount on their motor premium and an additional 'cash-back' discount during the year for good driving.

### Who qualifies for Drivesave?

All drivers (on a full or provisional license) who are under 25 can qualify for Drivesave.

Drivesave is compulsory for provisional drivers between the ages of 17 – 20 in the Republic of Ireland.

### How will AXA evaluate your driving?

Many factors will influence the way Axa rate your driving. These factors are all based on data we receive from the app and will include braking, acceleration, cornering and speeding.

### What additional discounts apply to Drivesave?

Customers have the opportunity to earn an additional 10% cash back during the course of their policy. This is paid in three instalments and based on your driver scores throughout the year.

### Can I have named drivers on my Drivesave policy?

Yes you can, however your parents are the only people you can add as named drivers.

## The App

### How does the app measure my driving?

The app uses Global Positioning System (GPS) technology to measure and record the customer's driving characteristics, including speed, distance, cornering and braking. The system knows that sudden hard braking is occasionally necessary so an individual event will not impact on a customer's overall score. Instead, the system compares each person's driving patterns against data collected from other drivers. The output will be a score ranging between 1 and 100. Safer drivers score higher.

### What do I have to do with the app?

At the beginning of the trip simply hit the 'Start' button on your app. Once you have completed the trip hit 'Stop' and the data will transmit.

### Will the app drain the battery on my mobile phone?

When the app is recording a trip it uses the GPS on the phone. This uses no more battery power than any other accurate GPS app. We recommend using a car charger if you are planning to go on a long trip, but this depends on the battery, age, and type of the device.

### What happens to the app if I sell my car?

The app remains with your smartphone so your score is calculated on whatever vehicle you are insured to drive. If you change cars mid-term this will be processed as normal without any change to the app.

### Do you have to pay to have the app installed?

No. The app will be free for Drivesave customers.

### Can all phones download the AXA Drivesave app?

You need to have an iPhone or Android phone to run the AXA Drivesave app.

### How large is the app?

The AXA Drivesave app will be less than 10MB in size.

### Is the policy in force while I am waiting for the app to be installed?

Yes, the policy will operate from whatever date AXA agree with you.

### Where do I send queries or feedback that I have on the app?

Any queries or feedback should be sent to the Drivesave team at [Drivesave@axa.ie](mailto:Drivesave@axa.ie)

## Installation Process

### What happens after I take out a Drivesave policy?

- You will receive a text message from AXA with instructions on how to download the app
- You will later receive a welcome pack that includes a welcome letter, a list of frequently asked questions and a copy of the app terms and conditions via post.
- You will also receive your standard policy documentation (Insurance certificate and window disc)

## What do I do after receiving the text message?

Simply click on the link provided in the text message. This will bring you to the AXA website where you can select to download the app from either the Google or Apple store.

## What do I have to do after downloading the app?

You must enter your name, e-mail address and mobile phone number into the app. The e-mail and phone number must match the information that has been given to AXA.

Then simply click “Register”, the app opens and the customer is ready to start driving!

## What do I do if I cannot download the app?

Contact the Drivesave team on (ROI) 01 877 6787. You can also email the Drivesave team at [Drivesave@axa.ie](mailto:Drivesave@axa.ie)

## What do I do if I cannot register my details on the app?

Ensure that you are entering the exact same email address and phone number that you provided to AXA. No international prefixes should be used in the phone number.

If the problem persists then you should contact the Drivesave team on (ROI) 01 877 6787. You can also email the Drivesave team at [Drivesave@axa.ie](mailto:Drivesave@axa.ie).

## What do I do if I have not received the text message with the link to download the app?

You should receive a text message with a link to download your app within 2 working days. If you have not received the text message then please call the Drivesave team on (ROI) 01 877 6787. You can also email the Drivesave team at [Drivesave@axa.ie](mailto:Drivesave@axa.ie).

## How can I find the app in the app stores?

The links to the Apple and Android app stores are on the AXA website and located in:

Republic of Ireland <http://www.axa.ie/drivesaveapp>

Northern Ireland <http://www.axani.co.uk/drivesaveapp>

## I have reinstalled my app and now I can't register. What do I do?

When you try to register the app will automatically send you an email to unlock your account. Simply open the mail and click on the link. This will unlock your account and allow you to re-register.

## The Customer Portal

### How can I monitor my driving performance?

You can check your progress in the app itself, with the overall driving score and individual trip scores available to you through your smartphone.

You can also see an analysis of your driving by accessing the Customer Portal via the link on [www.AXA.ie/Drivesave](http://www.AXA.ie/Drivesave) (ROI)

### What is the Customer Portal?

The Customer Portal is your own personal web page, which allows you to access more detailed feedback on your driving and provides tips on how to improve your score.

## Cash back

### Will AXA reward good driving scores?

Yes! At each 4 month review we will send up to 3.3 % of your premium back to you if:

- Your overall driving score exceeds 70 for the review period, and
- You have met all of the terms and conditions for app use.

### How do I get my ‘Cash back’?

AXA will monitor your driving scores at the review period. If you meet the criteria, Axa will send you out a cheque!

## Driving Behaviour

### What will AXA do if my driving scores are not good?

AXA will review the scores to see how low they are. AXA will contact you to discuss your driving scores. If bad driving persists then you may lose your Drivesave discount.

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## **Will claims affect my scores?**

Claims experience has no impact on scoring as AXA look at a customer's overall driving behaviour rather than specific events.

## **Are the road conditions or actions of other drivers taken into account when calculating the score?**

The AXA Drivesave app measures your driving behaviour. While external factors may impact on these, the long term profile of your driving will outweigh one-off driving events.

## **Data**

### **Who will have access to my Driving data?**

The data from your car will be relayed to Axa's supplier My Drive Solutions Ltd only. They will collate all information and transmit it safely and securely to AXA Insurance. My Drive Solutions will not be able to link a customers' identity to the data they collect.

### **Is my driving data secure?**

The data we collect will adhere to the high standards that AXA applies for all customer data collected. Axa will not share your personal data with any other party except where we are legally obligated to do so or where you, the customer has given AXA your consent.

### **How long is my data retained?**

AXA will retain the information you have provided them and the data they have collected only for as long as is permitted by law. This information may be kept for up to six years after the conclusion of your relationship with AXA.

### **What will my driving information be used for?**

Your driving information will be reviewed every 4 months. Should a score of 70 or above be achieved and the minimum driving criteria (listed above) be met then a 3.3 % refund of the initial premium paid will be made to you every 4 months.

### **Will the AXA Drivesave app be used to track my movements?**

No, Drivesave is designed to allow drivers more control over what they pay for their insurance, allowing safe drivers to pay less. Drivesave looks at a customer's driving behaviour and not where they are going.

## **What will the data transmission cost?**

Typically if a customer drives 1,000km/625miles per month, they can expect to use about 1MB per month of data. Mobile phone data charges may apply. If a customer is concerned about data charges, or does not have a data contract, they can use Wi-Fi to transfer data and receive scores for free.

## **What happens if I drive out of my normal network range?**

If your roaming is turned off the app will continue to record the trip and once you are back in normal network coverage the app will transmit the data.

If you have data roaming turned on and you complete a trip outside of your home territory the app will automatically use your roaming data to upload the trip and give you the driving score. Depending on your network this may be costly. However AXA and MyDrive do not benefit in any way from this extra charge.

We recommend that you turn off roaming and either use data in your home territory or Wi-Fi when abroad to get and receive your scores. This may result in a delay in the trip being scored, but no loss of data and no excessive network charges will be incurred.

## **Do I have to upload the data regularly?**

It is advisable that you ensure that your trips are uploaded and scored every 72 hours; this will ensure that all trip data is recorded for all trips.

## **Troubleshooting**

### **What happens if I change my phone?**

If you change your phone during the term of the policy you can simply download the AXA Drivesave app from the Google or Apple stores. All of your previous driving information will be retained. There is a link to each app store on the DriveSave page of the AXA website.

### **What happens if I do not have a compatible phone?**

The AXA Drivesave app operates across Android and iPhone systems only so if your phone is not compatible then we cannot offer you Drivesave.

## **Why is my overall driving score not just an average of my individual trip scores?**

The overall score is calculated across all of the trips in the previous 90 days. It looks at the overall safety of the driver during all of the trips. The overall score is not intended to be an average of the individual trip scores.

## **Why is my overall score not an average of my individual behaviour scores?**

The overall score is calculated using a 72 point matrix that measures all driving behaviours. It looks at the overall safety of the driver during all of the trips. The overall score is not intended to be an average of the individual behaviour scores.

## **What happens if other drivers use my car?**

The AXA Drivesave app monitors customers driving so if someone else is driving their car they should not activate the app. If any named drivers are driving they must not activate the app.

Please call 1850 27 26 25 if you would like further information.

