

## **NJM SafeDrive Go Program – Terms & Conditions**

Your participation in the NJM SafeDrive Go program is subject to your acceptance of the following terms and conditions and the NJM SafeDrive Go mobile application's End User License Agreement. If you do not agree with any part of these terms and conditions or the End User License Agreement, you may not participate in the NJM SafeDrive Go program.

A. By participating in the NJM SafeDrive Go program, you agree to:

1. Download the NJM SafeDrive mobile application and all updates on eligible smartphones. If you do not download and activate the mobile application within sixty (60) days of the discount being applied to the policy, you will be notified of your removal from the program and your discount may be removed.
2. Acknowledge that you have the full right and authority to provide consent to these terms and conditions for all drivers on your policy enrolled in the NJM SafeDrive Go program.
3. Provide a current mobile phone number for the enrolled driver(s) in your household and acknowledge that NJM will use the mobile phone number(s) to individually contact the NJM SafeDrive Go participant(s), when applicable. You agree to promptly notify NJM of any changes to a participant's mobile phone number.
4. Allow the mobile application to collect information related to driving behavior such as speed, braking, cornering, acceleration, and distracted driving. (This pertains to any direct or indirect interaction with the smartphone while the vehicle is in operation).
5. Have your NJM SafeDrive Go registered smartphone with you and powered on while driving, and ensure that all other NJM SafeDrive Go participants enrolled on your policy do the same. Failure to have the smartphone powered-on while driving may lead to the participant's removal from the program. Your discount may be affected if NJM does not receive sufficient data from each participant's smartphone.

B. Additional terms and conditions:

1. The mobile application determines your role as a driver or passenger for each trip. You have the opportunity to edit your role within thirty (30) days of each trip.
2. The mobile application is intended to be used solely by participants of the NJM SafeDrive Go program who hold a valid state driver's license or permit.
3. The mobile application will run in the background of your mobile device and may result in additional data and battery usage.
4. The data collected by the mobile application is owned by NJM and may be used to analyze participants' driving behavior to determine the level of future discounts applied to your policy, for claims handling, or for internal research purposes.
5. Participants may access their driving scores and other trip information collected through the NJM SafeDrive Go mobile application on their smartphones.

6. Participants may opt out of the NJM SafeDrive Go program at any time by notifying NJM of their intent to terminate participation and deleting the application from their smartphones. Any applicable discount will be removed from the policy on a pro-rata basis as of the termination date.
7. NJM reserves the right to revise the terms of the NJM SafeDrive Go program at any time. NJM will notify you of any changes to these terms and conditions by regular mail or email. Your continued participation in the NJM SafeDrive Go program confirms your agreement to the new terms.
8. NJM may terminate, change, suspend, or discontinue the NJM SafeDrive Go program, or any aspect of the program, at any time.
9. "NJM" refers to New Jersey Manufacturers Insurance Group.
10. These terms and conditions do not amend or otherwise affect the provisions or coverage of your policy.