

This document provides answers to questions you may have about The Auto Club Group's (ACG) AAADrive™ capabilities (in general or regarding specific features and functions) that are available to all members in the ACG footprint, how ACG is ensuring the protection and privacy of your data, and/or about the AAADrive Insurance Discount program currently available in select markets. Any other questions, can be answered by calling our Member Service Desk, toll-free, at (866) 222-2273 (Option 3) or by emailing WeCare@autoclubgroup.aaa.com.

1. What is AAADrive?

AAADrive is a powerful smartphone based tool in the AAA Mobile App that measures your driving habits and produces a safe driver score. Enrollment in AAADrive is free to all ACG AAA Members and insureds. AAADrive usage will help to improve the safety of our roads, as well as provide additional member value such as measuring the driving of your teenage children. ACG insurance customers are also eligible to enroll in the AAADrive Insurance Discount Program by downloading the AAA Mobile App and recording their journeys to qualify for a discount on their auto insurance.

2. Who is eligible and what device types are required to use AAADrive?

To be eligible to use AAADrive you must meet the following criteria:

- Be a current AAA Member residing in an Auto Club Group (ACG) Club territory and/or an ACG insurance customer enrolled in the AAADrive Insurance Discount program.
- Own a GPS enabled iPhone 5S or higher (iOS 10.0 or newer) or a GPS enabled Android (operating system 5.0 or higher) smartphone.

Note: AAADrive is not compatible with tablets or windows smartphones.

3. How does the AAADrive registration process work for members?

When installing the AAA Mobile App for the first time, you can establish your AAA Online account. The log in process in AAA Mobile App and AAADrive will prompt you for your credentials, as required. Navigate to AAADrive to accept the Terms and Conditions and follow the prompts to complete AAADrive registration. You are now ready to take journeys.

4. I'm concerned about my privacy. What data is captured and used by AAADrive?

The data collected from AAADrive is used to help AAA members and insurance customers learn more about their driving habits and patterns to improve driver safety; it serves as the foundation for ACG's usage based insurance discount program.

Data captured includes the start and end times of each journey, GPS information, accelerometer data, cellular call state and mobile device information including the battery level, IMEI and operating system. This data is used to derive information about your journey including acceleration, speed, braking, mobile distraction as well as distance, time of day, and route travelled.

AAADrive does not collect or monitor phone conversations, call log data or touch input to your smartphone.

5. How do I use AAADrive?

Once you've installed AAA Mobile App on your smartphone and registered AAADrive, AAADrive will sense when you are in motion and will capture the relevant journey details. Just take your phone with you and make sure your GPS/Location Services for the app is switched to ALWAYS ON and battery settings are NOT set in saver/optimized mode. If your GPS is switched off when you access the AAADrive section of AAA Mobile App, you will be reminded to enable the GPS/Location Services. Without it, AAADrive will not function correctly. For iPhone users, your Location Services and Fitness Tracker should be set to on.

6. I am getting a new phone; will my AAADrive data transfer to my new phone?

Yes. To retain access to your driving data, simply reinstall the AAA Mobile App and access AAADrive on your new smartphone using the same sign-in credentials.

7. How much will AAADrive cost and how much data will I need to run the AAADrive app?

AAADrive is free to ACG AAA Members and/or ACG insurance customers enrolled in the AAADrive Insurance Discount Program (where available). Participants can choose to use cellular data or Wi-Fi to transmit data from AAADrive. Applicable data charges are the responsibility of the smartphone owner. Data plans may vary by network so check with your provider to ensure your wireless phone plan meets all of your data needs.

For an average commute, the data that is used is approximately the same size of an average digital photo. AAADrive sends data at the end of each journey as long as your phone has a data connection. If there isn't a data connection available at the end of a journey, AAADrive will send the data as soon as a data connection has been re-established. If you are comfortable with the delay and waiting for Wi-Fi signal to upload a journey, please consider enabling the **Wi-Fi only** function located in the AAADrive's sub menu under **Preferences**. Enabling this option will ensure data from your journeys are only sent once a Wi-Fi connection is established.

8. Why is my journey not saved in AAADrive? Why do my journey's stop halfway through? Why do my start/stop times and miles on AAADrive journey screens vary slightly from what I expect?

In general, the capturing of journeys by the app is dependent on a number of factors such as age of the phone or quality of cell signal. Changes made by Google and Apple to the operating systems and/or changes made by the service providers or phone manufacturers all affect the AAADrive ecosystem that are beyond ACG's control.

The miles and journeys collected over a period of time should help minimize the impact of a specific journey or specific day where the journey could not be captured. Also, **opening AAADrive periodically will help ensure that GPS/location services settings are prompted and journey tracking is resumed** if it is interrupted for any reason. If you notice that you are not capturing Journeys after a few days please contact our Member Service Desk, toll-free, at (866) 222-2273 (Option 3) or email us at WeCare@autoclubgroup.aaa.com.

9. How will using AAADrive impact my phone battery?

AAADrive will consume battery similar to other navigational and fitness apps as GPS must be set to always ON to accurately record your journeys. When AAADrive is not recording a journey, the impact on your battery should be minimal. However, to help conserve your battery, AAADrive has several features available in the Preferences section:

- **Wi-Fi only** setting will conserve your battery and save data charges by preventing data from being sent over the cellular network until a Wi-Fi signal is present.
- **Battery Conservation** will temporarily pause AAADrive once your battery level reaches the default of 20%. You can modify the default to 25% or 30% by selecting your preferred option in **Preferences - Battery Conservation**. AAADrive will automatically resume recording journeys once your smartphone's battery exceeds 50%.
- **Pause AAADrive** feature will temporarily pause journey recording by selecting one of the timeframe options displayed. AAADrive functionality will automatically resume when the time period ends or you can press the Resume Recording button on the dashboard to restart journey recording.

10. What components are used in determining AAADrive Scores?

- Smooth Driving – Your ability to manage your speeds and anticipated hazards on the road
- Speed – Your speed against other drivers who are using the road
- Mobile Distraction – Your interaction with your phone while driving
- Time of Day – The different time periods when you are driving
- Fatigue – How long you drive without taking a break

11. How does AAADrive know whether I am driving or I am a passenger?

The AAADrive application cannot detect who is the driver and who is the passenger during a journey. If a journey is recorded while you are a passenger (not driving) the journey should be manually reclassified as passenger. If a journey is recorded while you are the driver, but another individual in the vehicle is actively using your phone, the journey should be manually reclassified as passenger. AAADrive users have up to 7 days to reclassify a journey. To do so, select My Journeys>Journey Details>Modify Journey Type.

12. What are "Our Safety" features in AAADrive? How can I use them? Can I invite anyone to participate?

The "Our Safety" is a great feature within AAADrive that can be used to help parents or family members have a conversation with their teen or senior drivers to set thresholds for when they can drive, where they can drive and how fast they can drive. You can also receive alerts when those limits have been exceeded and provide coaching as needed.

All users invited to participate in "Our Safety" must be an active AAA members or insureds residing in an ACG club territory and be able to download AAA Mobile and use AAADrive.

13. Can members use AAADrive without having the discount on their insurance policy?

Yes...AAADrive is part of the AAA Mobile App and is available to all members within ACG footprint. Members are encouraged to use AAADrive to get safe driving feedback and then can decide if that is something they would like to add to their insurance policy where available.

14. When I reclassified one of my journeys (e.g., from car to passenger), why didn't I see an immediate update to my total miles and/or score?

When you modify a journey type, you need to take another journey in order for the miles and overall scores to be updated.

15. When I complete a journey, why are my journey details not immediately updated?

Based on data connection, signal strength and ability for the smartphone to send data, there might be a delay after journey completion for the journey details to appear on your dashboard. There are notifications on My Journeys screen that indicates unsynced journeys exist and the system is holding for a stronger signal to upload the data.

For drivers participating in our AAADrive™ Insurance Discount Program (where available)

16. What are the eligibility guidelines for the AAADrive Insurance Discount?

If you have more than 1 major violation, or more than 2 at-fault accidents, or more than 2 not-at-fault accidents* you will not qualify for the AAADrive insurance discount at this time. However, you can still enroll, and use AAADrive if these accidents and violations are not considered at your policy renewal and you meet the AAADrive minimum requirements. If you have questions, call your nearest AAA Agent to confirm your eligibility.

*In Georgia, Tennessee and North Dakota, not-at-fault accidents are not included in determining eligibility for the AAADrive insurance Discount.

17. How does the AAADrive registration process work for Insureds participating in the AAADrive Insurance Discount Program?

When installing the AAA Mobile App for the first time, you can establish your AAA Online account. The log in process in AAA Mobile App and AAADrive will prompt you for your credentials, as required. From the AAA Mobile App navigate to AAADrive to register for the AAADrive Insurance Discount by entering your Driver's License number and Auto Policy number. Click Submit. Accept the Terms and Conditions & UBI participation agreement and follow the prompts to complete AAADrive registration. You are now ready to take journeys.

18. Can I save money on my auto insurance using AAADrive? How do I sign up and then become eligible for the AAADrive Insurance Discount?

AAADrive Insurance Discounts availability and amounts vary by market. Please call your nearest AAA Agent or access AAA.com for more information.

You can opt in to AAADrive as part of purchasing your policy online. You can also talk to an agent to enroll in the AAADrive Insurance Discount program. Then, install the AAA Mobile App on your phone, either log in or create an online AAA account (if you don't have one already), and then register for the AAADrive Insurance program. Although subject to change, the current minimum requirement is to record 10 miles and 2 journeys within 23 days of signing up with your agent or buying a policy online to become eligible for the initial AAADrive Insurance Discount. Policies issued on or after 10/1/18 with AAADrive in GA, TN & FL, allows for each driver to take 2 journeys and drive 10 miles within the first 45 days of enrolment.

19. What can I do if I forget to log the minimum required 10 miles and 2 Journeys to earn the participation discount?

If you or any participating driver on your policy fails to meet the 10 miles and 2 journey requirements within the stipulated period, you may be eligible for a pro-rated participation discount by notifying your agent or call center to request re-evaluation if you completed the requirements within the policy term.

20. How do I remain qualified for the AAADrive Insurance Discount?

When your renewal policy is generated, ACG will check to see how many miles and journeys were recorded in the previous 120 days. Each participating driver must record at least 1,000 miles and 25 journeys using AAADrive over the 120 day evaluation period to maintain the discount on their auto policy. This equates to approximately 250 miles and 7 journeys per month, **so be sure to regularly use AAADrive**. In addition, we also check eligibility conditions on violations and accidents to determine if you will continue to be eligible to participate in this program.

21. Explain how individual scores are averaged to create household score. How do I remain qualified for the AAADrive Insurance Discount?

Each participating driver's overall AAADrive score is weighted by their estimated annual miles which are calculated by AAADrive. If there are two participating drivers that both drive 10,000 miles per year, their overall AAADrive scores will be averaged to create a household score which will be used in the determination of the discount.

22. Who should I contact if I have questions about the AAADrive™ Insurance Discount

Please contact your agent or call center with questions about the AAADrive Insurance Discount.

23. Where can I find the AAADrive™ score used for rating my policy at renewal?

You can find the score used to rate your policy on your Insurance Policy Declaration and/or on [AAA.com/My Account](#) under the **View Policy Details** link. Go to your printed Insurance Declarations or view from your online account.

24. Why does my AAADrive™ score displayed on my Insurance Policy Declaration differ from my overall AAADrive™ score in the App?

The AAADrive score that appears on your Insurance Policy Declaration is your overall score in AAADrive on the day your policy was evaluated for rating purposes.

25. What do I need to do if I no longer want to use AAADrive™?

To turn off AAADrive, select the deactivate option from AAADrive's **Help/More** menu. This will remove you from being a current user and will no longer record journeys. If you choose to reactivate, you will re-register with your old credentials and the journeys you had previously taken within the last 120 days will be restored.

Note: If you deactivate you will likely not have enough journeys and miles to remain qualified for the discount and may lose the discount at renewal.