



Terms and Conditions

The InsureMy New Driver Program, is a service provided by InsureMy Ltd. (“InsureMy”). Please note that by opting into the InsureMy New Driver program and installing the Wingman device (the “Wingman”) on your vehicle or using Bluetooth connectivity from your vehicle to connect to the InsureMy New Driver Program application (the “App”), you are deemed to accept the following Terms of Use (the “Terms”) and agree to be bound by them. You further acknowledge and undertake that you have or will notify any other drivers who operate the enrolled vehicle about the “*InsureMy New Driver*” program (the “Program”) and obtain their consent to the following Terms.

Please take a moment and familiarize yourself with the Terms. If you do not accept the full Terms, you will not be eligible to participate in the Program, and you must inform InsureMy to cancel your participation and return the Wingman to us (when applicable).

What is InsureMy New Driver?

InsureMy New Driver is a program that uses telematics to collect and transmit vehicle usage data from your vehicle through the App on your smart phone for the purpose of driver coaching, rewards, and/or insurance discount purposes. The App and Wingman (where applicable) are supplied by Carrot Risk Technologies Limited (“Carrot”). The service includes a GPS component, which collects location information of your driving trips and events, and has an accelerometer to capture vehicle movements in addition to a cellular connection chip that periodically transfers data to Carrot. InsureMy and Carrot in Canada and the United Kingdom respectively, may store your Personal Information. In the event that your Personal Information is transferred to a foreign jurisdiction, it will be subject to the laws of that jurisdiction and may be disclosed to or accessed by the courts, law enforcement and national security authorities in accordance with those laws. The service will remain active in your vehicle and its various components will enable us to gather information that will assist us in analyzing your driving behaviour in order to determine your eligibility for discounts, rewards, and coaching opportunities.

Am I Eligible?

To be eligible for the Program, the following conditions must be met:

- The vehicle must be compatible with the Wingman or be Bluetooth enabled and have a smartphone (iOs or Android) with the App downloaded and active (“Connected”);
- The vehicle may not be in storage;
- You need to have internet access and a valid email address; and
- You must meet the underwriting rules of the insurer.



How do I enrol?

Enrolling in the Program is easy, completely voluntary, and at no additional cost to you. Simply contact your InsureMy advisor, or complete the form at [here](#). For technical questions, you can contact us at 1-844-410-1896. If eligible, you will receive an enrolment confirmation email, a Wingman (if required) with a copy of these Terms, and its corresponding installation instructions. The service is activated as soon as you complete the registration process using the App and properly install the Wingman if required. Once activated, data regarding your driving trips and events will be sent to Carrot/InsureMy. The enrolment process is completed once the Wingman has been properly installed, or you have successfully downloaded the app and connected your vehicle via Bluetooth.

Will I receive a discount for being Connected?

Yes, upon enrolment in the Program you will start receiving a one-time enrolment discount. Your enrolment discount will be applicable until the end of your current policy term.

Should you decide to opt out of the Program prior to the completion of an assessment period for reward purposes, or terminate your participation completely, you will no longer be eligible to receive either an enrolment discount or rewards based on your New Driver Data. Your premium will be adjusted accordingly, effective as of the date of termination of your participation.

How will my discount be applied?

The discount will be applied to the following auto insurance coverage only (when applicable):

- Liability – Bodily Injury;
- Property Damage;
- Direct Compensation - Property Damage;
- Accident Benefits (Standard Benefits);
- Uninsured Automobile;
- Collision or Upset;
- Comprehensive;
- All Perils;
- Specified Perils.

What happens if I am not Connected?

You must remain connected at all times except in the event of extenuating circumstances (e.g., mechanical breakdown of the Wingman, etc.) or unless directed by us. If we are unable to obtain sufficient data to determine driving behaviour due to a series of disconnections on your part or as a result of any misuse of the Wingman or App, notification will be sent to you advising you of such, and providing you with thirty (30) days to cure any breach of the Terms.

We reserve the right at our sole discretion to extend any reward period should we not be able to capture an accurate snapshot of your driving behaviour as a result of any disconnection or misuse of the Wingman or App. If we are still unable to obtain sufficient data to determine driving behaviour due to inappropriate use of the Wingman or App upon expiry of the notice period, or should you fail to be properly Connected within thirty (30) days of receiving the Wingman, you will be removed from the Program and any discount received will cease to apply.

How do I return the Wingman?

Upon termination of your participation in the Program, or if the Wingman or App is not functioning properly, or if we feel, at our sole discretion, that the New Driver Discount or Collected Data is reliable, is an accurate reflection of driving behaviour, and your continued use of the Wingman or App is not required for us to be able to continue to provide you with the New Driver Discount, we may request that you return the Wingman to InsureMy in a pre-paid, pre-addressed envelope that will be provided to you.

Can I transfer the Wingman to another vehicle?

Should you wish to transfer the Wingman to another vehicle as a result of a sale, mechanical breakdown or collision of an enrolled vehicle, you must first contact us at 1 844-410-1896 to advise us of the change prior to moving the Wingman from the enrolled vehicle and reconnecting it to a replacement vehicle. Failure to contact us prior to the removal of the Wingman may lead to an extension of any reward period and/or removal from the Program.

Can I enrol multiple vehicles?

Yes, you may enrol multiple vehicles within the Program subject to meeting eligibility requirements. Depending on the number of enrolled vehicles and/or principal drivers under the policy and the New Driver Discount available, you may be eligible to receive additional enrolment and New Driver Discounts. Simply contact your InsureMy advisor or go to our website at [here](#) for full details on multiple vehicle enrolment.

Will I be able to track my driving behaviour?



As the policyholder, you will have access to a personalized portal that will allow you to track actions or events of your vehicle through a web based secure application in addition to the smartphone App. You can access the portal at [here](#).

These events include the distance travelled, acceleration, hard braking, driving time of day, and the rewards for which you may be eligible. In addition, InsureMy may also have access to your portal in order to assist you with the Program and facilitate fulfillment of rewards.

Who owns the Wingman and the App?

Carrot owns all rights, title, and interests in the Wingman and the App, and as a result you may not copy, modify, transfer, translate, reverse engineer, decompile, disassemble, or create derivative works based on the Wingman and App access provided to you.

PRIVACY

What about Privacy?

We are committed to protecting your privacy, and do our utmost to ensure that the Personal Information (as defined below) of our customers is safeguarded properly.

The Wingman and App enable us to determine your eligibility for the Program discounts and rewards.

We will only use and disclose your Personal Information in accordance with the Program, unless otherwise required by law (i.e., subpoena, police investigation, etc.), and will not disclose the Collected Data (as defined below) to third parties, except to our authorized agents/employees, the insurer, and Carrot as required for the purpose of providing you with continuous service.

What Personal Information is collected or shared?

Personal Information means your name, mailing address, email address, Vehicle Identification Number ("VIN"), policy number, and also includes Collected Data.

What is the Collected Data?

Collected Data includes data that is collected by or that is derived from information gathered by the Wingman and/or the App, including information on the vehicle's usage, and represents driving data based on the collective usage of the enrolled vehicle.

Collected Data means: vehicle location (GPS), odometer reading, average speed, average acceleration, distance travelled, elapsed time of travel, ignition on/off events, accelerometer data (acceleration,



deceleration, cornering events), connection and disconnection status, start and end date of travel, start and end time of travel, VIN, and mileage.

Who sees my Personal Information?

Your name, mailing address, email address, VIN, and policy number are shared with Carrot who uses this information to ship the Wingman to you (where applicable), verify that it is installed in the correct vehicle and working effectively with the App, and send you email updates and reminders. The Wingman or your vehicles Bluetooth in conjunction with the App transmits the data gathered from your vehicle via the cellular connections chip to Carrot, who then sends the data to us.

As the participant in the program, you will have access to a portal that will show you aspects of the Collected Data to give you feedback from the App on how an enrolled vehicle was driven, and show you the rewards you may be eligible for (if any). Trip information is updated at the end of each vehicle trip. You can access the website at [here](#). The same information that is available on your website is also viewable by authorized agents/employees and Carrot to enable them to assist you with any questions that you might have.

Our authorized agents/employees and Carrot will have access to your Personal Information only to the extent that the information is required to enable them and us to fulfill our respective duties in accordance with these Terms. Your insurer and the vendor fulfilling prizes will not have access to your detailed trip/driving information, only your score for the purpose of issuing rewards when applicable.

Who else should give their consent?

By accepting these Terms, it is your responsibility to inform any other drivers who operate the enrolled vehicle about the Program, and undertake to obtain their consent to these Terms.

The Wingman or Bluetooth enabled vehicle and the App gather driving data based on the collective usage of the enrolled vehicle, and does not identify individual drivers, or isolate or categorize the driving data based on individual drivers.

How is the Collected Data used?

The New Driver Data will be used by us to determine your eligibility for rewards, which will be calculated and paid out on a quarterly basis.

We may analyze the Collected Data to update the information currently on file with us, and your advisor may contact you to discuss your policy further.

The Collected Data will not be factored into your rating criteria or used to:



- Cancel your policy;
- Refuse to renew your policy;
- Increase your premium;
- Confirm rating criteria (e.g., where vehicle is principally garaged, distance driven, pleasure/commute/business use); or
- Process or deny claims.

There are variables other than the data collected that may impact your policy pursuant to the insurers underwriting rules including, but not limited to, accidents and traffic violations. Please refer to your policy or speak to your InsureMy advisor for more information.

Where is my Personal Information stored?

In order to provide you with the Program, we share your Personal Information with Carrot for data collection and shipment processing. We are committed to protecting your privacy and take our obligation to ensure the confidentiality and security of your information seriously. We require Carrot to protect your Personal Information in a manner that is consistent with our own privacy policies and security practices, which comply with Canadian privacy laws. We may store your Personal Information in Canada and with Carrot in the United Kingdom. In the event that your Personal Information is transferred to a foreign jurisdiction, it will be subject to the laws of that jurisdiction and may be disclosed to or accessed by the courts, law enforcement and national security authorities in accordance with those laws.

Who do I contact if I have questions about my privacy?

If you have any questions about your privacy or would like more information, please contact our Privacy Office at:

InsureMy Ltd.

Attn: Privacy Officer

510, 708 11 Avenue SW.

Calgary, AB T2R 0E4

More questions?

If you have any questions about the Program, please contact your advisor, or visit us [here](#) for more information. For technical questions, you can contact us at 1 844 410 1896.



EXCEPT AS PROVIDED BELOW, ALL TERMS, LIMITS, CONDITIONS, EXCLUSIONS, DEFINITIONS AND PROVISIONS OF YOUR POLICY SHALL CONTINUE TO APPLY AND HAVE FULL FORCE AND EFFECT.

*The **New Driver Program**, does not add, limit, or remove coverage to a potential auto policy.*