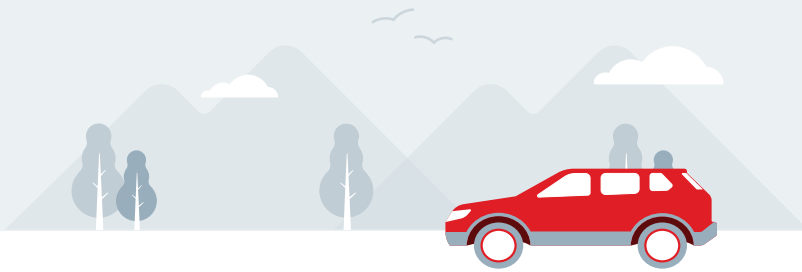


IntelliDrive[®] FAQs



What is IntelliDrive?

IntelliDrive is an auto insurance program available for customers in Ontario. It uses a smartphone app to capture data over a 90-day evaluation period and scores how safely you drive. New Travelers customers save 10% on their first policy term just for participating in the *IntelliDrive* program, and if you have safe driving habits, you could save up to 30% when your policy renews.

How does IntelliDrive work?

After installing *IntelliDrive* on your smartphone, the app will automatically detect when you get into a vehicle and start a trip. It will collect driving information for 90 days and then determine your overall driving performance. Based on the driving performance of you and the other participating drivers on the policy, your actual adjusted insurance rate will be reflected when your policy renews.

What information does IntelliDrive collect?

IntelliDrive captures information about your driving habits including braking, acceleration, speed, time of day, and phone use. After each trip you can review a map of your route and your driving performance to date. Collection of location data does not affect your auto insurance rate.

What impact does the data IntelliDrive collects have on my premium?

Each driver's driving performance during the 90-day *IntelliDrive* evaluation period helps calculate your insurance premium when your policy renews. Safe driving habits can save you up to 30%, while riskier driving habits may result in a premium increase up to 10%. Drivers with safe driving habits are less likely to have insurance claims so we're able to offer them a discount. Riskier driving habits are more likely to cause an accident and an insurance claim, that's why we may charge a higher premium for those drivers.

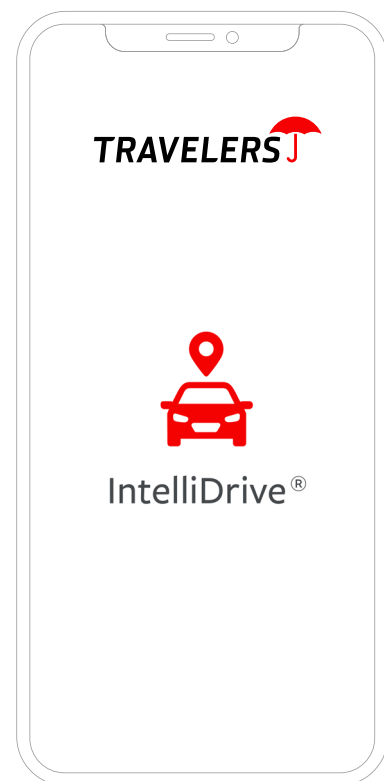
Can the IntelliDrive app tell if I'm a driver or a passenger?

The app does its best to determine whether or not you are the driver of a vehicle. If you are a passenger and the app records you as a driver, you have 10 days to update the information in the app.

What types of phone use will impact my driving score?

Any handheld interaction with your phone while driving is going to negatively impact your distraction score. This includes things like in-hand phone calls, texting, typing, and tapping on the phone. Hands-free phone calls using Bluetooth will not negatively impact your distraction score.

Applications that are running on your phone, but don't require you to interact with the phone, will not negatively impact the distraction score. For example, if navigation or music is running in the background and you're not engaging with it, this will not impact your distraction score. Interacting with vehicle infotainment systems will not impact your distraction score.



IntelliDrive[®] FAQs



Can customers already insured with Travelers Canada participate?

Yes. Existing customers are welcome to download the *IntelliDrive* app and participate in the 90-day program. Their driving performance will help calculate their new insurance premium when the policy renews. Safe driving habits can lead to savings of up to 30%, while riskier driving habits may result in a premium increase up to 10%.

Existing customers are not eligible for the 10% new business enrollment discount. *IntelliDrive* can be added to the customer's existing policy with no change to their premium or coverage.

Customers insured with Chieftain Insurance through Travelers Canada are not eligible for *IntelliDrive* as it is currently not available for these policies. However, Chieftain customers are welcome to speak with their broker about changing to another Travelers Canada policy with *IntelliDrive* at any time.

Can I opt out of the *IntelliDrive* program?

Yes. If you are not satisfied with the *IntelliDrive* program for any reason, you can opt out of the program within 60 days of enrollment with no impact other than the removal of your 10% enrollment discount (if applicable). Enrollment begins when you receive the first text message from us to download the *IntelliDrive* app to your smartphone.

You must opt out before the 60th day from when you received the first text message from us. If you don't opt out before that date, your *IntelliDrive* score will be used in determining the premium on your next renewal.

Just call your broker or Travelers Canada to opt out.

I have completed the program and I am unhappy with my score. What are my options?

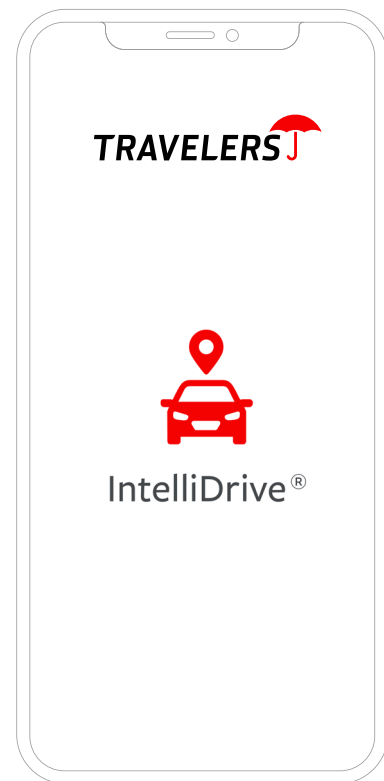
You are welcome to retry the *IntelliDrive* program by participating in another 90-day evaluation period. If you complete another evaluation period, the results from the latest evaluation will be applied to your next renewal. Your first evaluation will not be used in rating. Please contact your broker if you would like to re-try the program.

Where can I find out more about *IntelliDrive*?

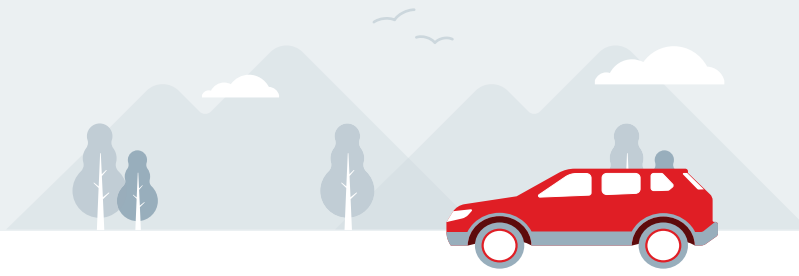
Additional *IntelliDrive* information is available at travelerscanada.ca/intellidrive. We also include an informational page about *IntelliDrive* in your new policy package.

How do I get the *IntelliDrive* app?

Each enrolled driver on your policy should download the app from a link Travelers sends them in a text message. The *IntelliDrive* app is also available through the app store.



IntelliDrive[®] FAQs



What kind of phone does the *IntelliDrive* app work on?

Apple iPhones 4S and above are supported, but iOS 11.0 or newer is required. All Android phones are supported, but they must contain cellular, Wi-Fi and GPS chips. Android (Marshmallow) or newer is required.

Does the phone need to be on for the *IntelliDrive* app to work?

Yes. Your mobile phone needs to be on, with location services and Wi-Fi enabled, for the *IntelliDrive* app to function most accurately.

What happens if an enrolled driver on the policy doesn't install the *IntelliDrive* app?

If the app is not installed, Travelers will send reminder text messages to each driver who needs to install it. If the app is still not installed, we may remove the driver from the program. At least one driver must install the app to keep your 10% enrollment discount.

What if I need to change my phone or reinstall the *IntelliDrive* app?

You can reinstall the *IntelliDrive* app on a new phone by searching the app store for "IntelliDrive" and following the same registration instructions. The 90-day program will resume where you left off.

Will the *IntelliDrive* app drain my battery or use a significant amount of data?

The *IntelliDrive* app uses a negligible amount of battery when you're not driving and slightly more when you're on the road. Most users won't notice a significant battery difference after installing the *IntelliDrive* app. The *IntelliDrive* app is also designed to minimize data usage. Data is transmitted using either WiFi or your data plan, depending on which network is available at the time of upload.



How can I get more information about *IntelliDrive*?

For more information about *IntelliDrive*, please contact your broker or Travelers Canada at 1-800-268-4543.

This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. The IntelliDrive Program is subject to provincial availability and individual eligibility. Smartphone must meet compatibility requirements and drivers must be able to download and use the IntelliDrive app. Individual savings will vary and not all policies will see a savings. Individual driving data is used to rate policies. Terms and conditions apply. For more detailed information about the program visit travelerscanada.ca/intelldrive.

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