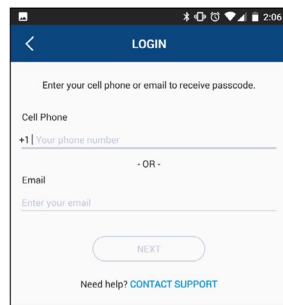
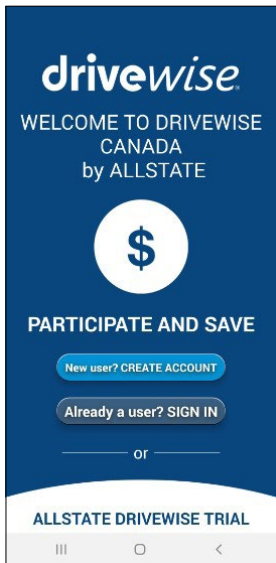


Understanding your Drivewise App

Sign In – After Registering Your Account:

If you've logged out of the App, you can sign back in by clicking the 'Sign In' link under the 'Register' button. You will be asked to sign in using your cellphone number **OR** your email address – Please use one of these two options. When you receive the PIN, please enter it into the App to proceed.

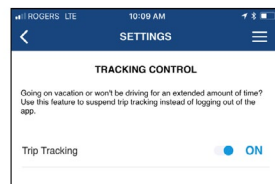


Notification Settings:

You can access the Notification Settings through the side menu on the App (top right corner). This setting is intended to send you a notification every time a trip starts and ends. You can toggle this setting on or off as per your preference.

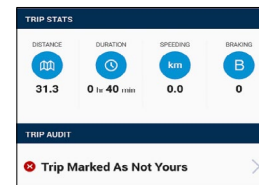
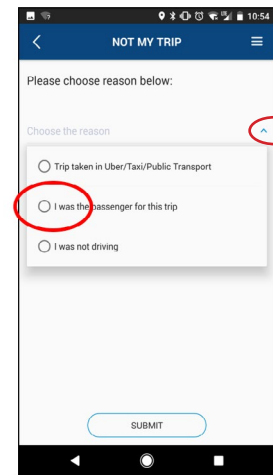
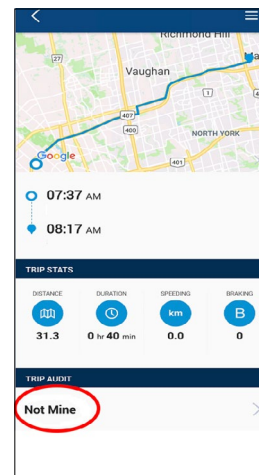
Trip Tracking Settings:

If you are going on an extended vacation, travelling as a passenger for the day, or at work, you can choose to turn your tracking on/off so those trips are not recorded. Please note: this feature will not turn itself back on, so ensure to do so when you are planning to drive.



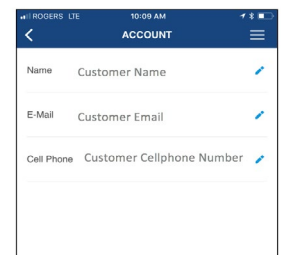
Not My Trip:

In the event a trip has been recorded where you were not the driver, you can mark the trip as Not Mine and remove it from your overall score. Click on All Trips, select the trip you would like to change, when you can see the map of the trip, scroll to the bottom of the page and click Not My Trip, then select the reason and click Submit! Please note: the trip will remain in your history but it will be removed from your scoring



Account Settings:

In Account settings you can update your information in the event it changes. Just click the small blue pencil icon to edit. Also, you can log out of the app from this screen.



Monitoring Factors

- Speeding over 125 km/hour
- Frequency of Harsh Braking Events
- Time of Day

Time of Day Monday to Friday	Risk Level	Time of Day Saturday & Sunday	Risk Level
11:01 P.M. to 4:00 A.M.	HIGH	11:01 P.M. to 5:00 A.M.	HIGH
4:01 A.M. to 12:00 P.M.	LOW	5:01 A.M. to 10:59 P.M.	LOW
12:01 P.M. to 11:00 P.M.	MEDIUM		

Trip Monitoring Location (GPS)

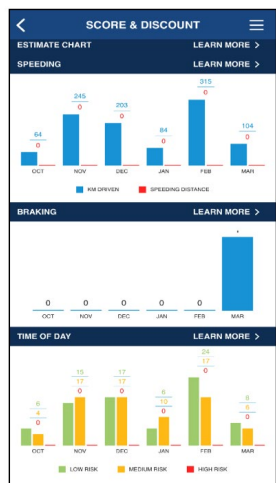
The app uses locations services (GPS) to provide the customer a map of their route and to show where events took place. This feature does not influence the score. The map of your trips are not shared with Allstate.

Trip Events:

When an event is captured, it will show up on the map as a red “pin” indicating where the event took place. You can click on the pin to view a zoomed in image of the time and place the event occurred.

Driving Score Discount Section:

After 30 days of monitoring, your estimated discount will now be visible! By clicking the Score and Discount button, you will be taken to a summary page where you will see a further breakdown of your month to month driving details. Keep in mind, the estimated discount updates every 30 days.



Phone Requirements

Location Services – Always Allow

Please ensure the location services setting is set to ‘Always Allow’ for the app to function accurately.

Battery Usage:

The App uses the same amount of battery consumption as using any other app that uses location services.

Power Saving Mode:

Turning on a battery power-saving mode may impact or interfere with trips being recorded. If the battery falls below a certain percentage, the software limits the features/ performance of the app so it doesn’t continue to drain the battery.

Data Usage:

- Average customer: 30 KM per day = 3 MB of data (200 MB per month)
- For 100 MB of data, you can...
 - Send and receive 100 texts/emails, with attachments
 - Browse the web for 4 hours, without downloading pictures or videos
 - Use Waze or Google Maps for 1 hour
 - Stream music for approximately 1 hour and 20 minutes

Roaming (outside of Canada):

We do not require you to monitor while outside of Canada. The app can be used, BUT the customer will be responsible for Roaming data charges from their mobile carrier.

- *Tip: use the ‘Turn off Tracking’ section in the app OR contact Drivewise to suspend their monitoring temporarily.*

Drivewise App Status – Android Only

- Parked:** This state indicates that the device is motionless.
- In Motion:** This state indicates that the device has registered physical activity and ready start tracking the trip in any time (if traveling over 25 km/hour).
- Moving:** This state indicates that the device is tracking the trip.
- Idling:** This state indicates that the device has made an idle move while tracking the trip.

FAQ's

Q: My tracking is not working...What do I do?

A: Try resetting your tracker. Go to the App Menu, select Tracking Settings, turn the tracker off. Leave it off for 3-5 seconds, then turn back on. If it is still not working after your next trip, contact Drivewise Support.

Q: My tracking has been disabled by Allstate... What do I do?

A: Please contact your Allstate agent.

Q: Will 1 braking or speeding event impact my score?

A: The Drivewise App looks for a frequency or pattern of these events over time. As you continue to drive and not experience further events, the significance of those events will diminish.

Q: The map of my trip isn't exactly the route I travelled, is the app broken?

A: The map is there for your reference only. Due to the use of the smart phone built-in GPS/mapping technology, we do occasionally see instances where the map pins that you have parked at a neighbour's home, or shows you driving on a parallel street to the one you were actually driving on. Keep in mind the map is there to illustrate the drive but does not impact potential discount.

Q: I drive to work in the morning, and return in the evening. The app says my drive home is Medium risk, will this impact my score?

A: The score will begin to be impacted when your Medium & High risk trips outweigh the Low risk trips. If you are driving to and from work, each trip will offset one another.

Q: I work night shifts. Will this app work for me?

A: We always encourage users to try the app for the first 30 days, to see what estimate they can get. Unfortunately, any High risk driving will heavily impact the discount, therefore the program may not be a good fit for you at this time.

Q: Why does the Drivewise App request my location to be set to Always Allow?

A: This allows the app to run on its own in the background. Your location services are not used while you are not driving. The location services will begin being used when you exceed around 25 km/hr, at the same time the trip tracking begins.

Q: I bought a new phone. Can I continue monitoring or do I have to restart?

A: You can continue your monitoring. You will have to download Drivewise Canada from your App/Google Play Store. Once the app is downloaded to your new device, click on SIGN IN to access your account and resume monitoring.

Q: The App says I am done my monitoring. Can I delete the App?

A: Yes. Once your 180 period is complete, you may delete the app from your device. Your final discount will be applied to your insurance policy at your next renewal.

Q: What information is collected as part of the phone handling feature?

A: The phone handling feature is for informational purposes only and provides participants of the Drivewise program with insights into their distracted driving habits. When the vehicle is in motion, the Drivewise app will record phone handling behaviours, like when a user locks or unlocks their phone, scrolls, types, and accepts incoming or makes outgoing calls.

Q: How will the information from the phone handling feature be used?

A: The information will be processed by our third party partners. This will give users a summary of events to help identify distracted driving habits that they may not be fully aware are happening. This information will help users to improve and become safer drivers. The data will be retained for a period while you remain in this program (for as long as is reasonable for legal and business purposes).

FAQ's (cont'd)

Q: Will data captured via the phone handling feature be used to calculate my Drivewise Discount?

A: No, phone handling events are not used for the purpose of calculating your Drivewise Discount. They are only used to provide users with insights into potential distracted driving tendencies. See the Drivewise Customer Agreement for further details on what data elements are used to calculate your score.

Q: What if I am a passenger in a car, what type of information will be collected as part of the phone handling feature?

A: If you are a passenger, the Drivewise app will still record events while the car is in motion whenever the passenger physically locks or unlocks the phone, scrolls, types, and accepts incoming or makes outgoing calls. If you are not the driver of a trip, you can select "passenger" for that trip in the Trip Audit menu.

Q: If I give my phone to a passenger, will the phone handling events still be collected?

A: Yes, the phone handling events will still be collected, but are for your information only and do not impact the calculation of the Drivewise Discount.

Q: Will using Bluetooth or hands-free/face unlock features be counted as a Phone handling event?

A: Yes, hands-free and face unlock actions are captured as phone handling events in the app. We suggest users set up and use their music or navigation apps before they drive.

Q: Will the phone handling feature know who I spoke with or who called me?

A: No, the phone handling feature only captures the action of answering or making a phone call.

Terms of Use:

If you ever need to refer to our Terms of Service you can access it anytime from the Terms of Use setting.

Support:

Have a question? Get in touch with us through drivewisesupport@allstate.ca or 1-844-679-2650.