

Customer Information

Mary Avila
 22221 Cypresswood Dr Apt 407
 SPRING, TX 77373-7175

Date Prepared: 08/28/2020

Policy Period: 09/01/2020 to 09/01/2021

Agent Information

BRIGHTWAY INSURANCE INC
 PO BOX 5700
 JACKSONVILLE, FL 32247-5700

Phone Number: (281) 466-4377

Email: robert.lowry@brightway.com

Agent #: 346749

PREMIUM SUMMARY

Vehicle Coverages	Premium
	\$1,401.80
Policy Coverages	--
Discounts & Safeco Safety Rewards	Included
Your total policy premium for 12 months is	\$1,401.80
Your total policy premium for 12 months without RightTrack is	\$1,557.50
Your total policy premium for 12 months with Automatic Bank Deduction is	\$1,371.50

DISCOUNTS & SAFECO SAFETY REWARDS

Advance Quoting	Anti-Theft	Coverage	Low Mileage	Accident Free
RightTrack Mobile	Violation Free			

DRIVER SUMMARY

Mary Avila - Rated

VEHICLE COVERAGES	Limits / Deductibles	2017 Niss Versa S/S
Bodily Injury Liability	\$50,000/\$100,000	\$372.50
Property Damage Liability	\$100,000	\$408.20
Personal Injury Protection	Reject Coverage	\$0.00
Medical Payments	\$2,500	\$62.60
Uninsured/Underinsured Motorist Bodily Injury	Reject Coverage	\$0.00
UM/UIM Property Damage Protection	Reject Coverage	\$0.00
Comprehensive Deductible	\$1,000	\$91.50
Coverage for Damage to Your Auto Collision	\$1,000	\$463.00
Motor Vehicle Crime Prevention Authority Fee Yes		\$4.00
Total Vehicle Premium		\$1,401.80

POLICY COVERAGES

	Limits / Deductibles	Premium
Accident Forgiveness	Not Available	--

Binder: Coverage is bound from the effective date listed above. The formal policy will supersede this binder. If you do not receive your policy within 30 days, please contact your independent Safeco agent.

Agency:

08/20/2020

Quote Date

Authorized Representative

Select Payment Option

Automatic Deduction (EFT)

- 1. Full Payment \$1,248.20 (Total Premium, no Installment Fee)
- 2. 2-Pay \$626.10 (50% down payment + \$2.00 Installment Fee)
- 3. 4-Pay \$344.88 (3 months down payment + \$2.00 Installment Fee)
- 4. Monthly Pay \$116.29 (1 month down payment + \$2.00 Installment Fee)

Recurring CC (RCC)

- 1. Full Payment \$1,248.20 (Total Premium, no Installment Fee)
- 2. 2-Pay \$629.10 (50% down payment + \$5.00 Installment Fee)
- 3. 4-Pay \$355.45 (3 months down payment + \$5.00 Installment Fee)
- 4. Monthly Pay \$121.81 (1 month down payment + \$5.00 Installment Fee)

Bill By Mail

- 1. Full Payment \$1,248.20 (Total Premium, no Installment Fee)
- 2. 2-Pay \$628.10 (50% down payment + \$4.00 Installment Fee)
- 3. 4-Pay \$354.45 (3 months down payment + \$4.00 Installment Fee)
- 4. Monthly Pay \$237.64 (2 months down payment + \$4.00 Installment Fee)

Payment Method: Debit/Credit Card (one-time charge to insured's card) Online Check (one-time deduction from insured's bank account) Agency Sweep (one-time deduction from agency's bank account) Check (use only when you have insured's check and mail to Safeco within 20 days) C.O.D. (use primarily for mortgagee-billed policy)

*Billing Account: New Existing

Billing Plan Due Date: 21

Agent: This acknowledges receipt of \$116.29 Cash Check Agent's initials _____

Mail policy to: Applicant Agent

APPLICATION INFORMATION

General Information

Has any insurance company cancelled, declined or refused renewal in the past 5 years? No
Are all household members of driving age listed on the application? Yes
Are any vehicles written on policy used for delivery? No
Reason for Policy New Auto Customer to Safeco (Coverage has not been provided by a Safeco Company)

Driver Information

Mary Avila
Birth Date 12/06/1949 **Gender** Female **Marital Status** Single
Relationship to Insured Insured **License State** Texas
Age when first licensed 16
Has this driver's license been suspended or revoked in the last 5 years? No

Vehicle Operation

	2017 NISS
Model Year	2017
Make	NISS
Model	VERSA S/S PLUS/SV/SL
BodyStyle	Sedan
VIN	3N1CN7AP1HL841782
Territory	001
Cost New / Actual Cash Value	_____
Settlement Option	_____
Stated Amount	_____
Garaged Location	1 - 22221 Cypresswood Dr Apt 407
Days per week vehicle driven to work/school	_____
Vehicle Use	Pleasure or Work/School < 4 miles
Mileage One Way	_____
Vehicle purchased new?	_____
Annual Miles	3000
Corporate Owned	No

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Business Use _____**Farm Use** _____

Customer Information

Name	Mary Avila
Business/Industry	
Occupation	RETIRED
Highest Level of Education Completed	Bachelors Degree
Residence Type	Rented Apartment

Previous Policy Information

Applicant's Current/Prior Insurance Status	Currently Insured
Prior Carrier	PROGRESSIVE INS GRP
Prior Expiration Date	09/30/2020
Months with Carrier	13
Liability Type	Split limit coverage
BI Limits	30,000 / 60,000
CS Limit	

Accidents/ Violations (We only use driving record as allowed by your state for rating and underwriting.)

Was driving record (accidents, fault and non-fault, comprehensive losses, and violations) indicated on the application or quote for insurance?

Accidents	No
Violations	No

Garaged Locations**Location 1**

Address	22221 Cypresswood Dr Apt 407
City	SPRING
State	Texas
ZIP Code	77373-7175
County	Harris

Additional Interests

A Liberty Mutual Company

Name: Capital One Auto
PO BOX 60511
City of Industry, CA 91716-0511

Vehicle: 1 - 2017 NISS VERSA S/S
PLUS/SV/SL
Interest Type: Additional Interest
VIN: 3N1CN7AP1HL841782

NOTICE OF INSURANCE INFORMATION PRACTICES: Personal information about you, including information from a credit report, may be collected from persons other than you. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instruction on how to submit a request to us.

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties.

Applicant's Statement: I have read the above application and I declare that to the best of my knowledge and belief all of the foregoing statements are true. In addition, if the auto plan or company designated in this application is non-standard, I certify that I understand the rates for this coverage are higher than normal, and that they are acceptable to me as I have been unable to obtain coverage desired through the normal insurance market.

Proxy Statement: The undersigned hereby constitutes and appoints the President of Liberty County Mutual Insurance Company with full power of substitution, to be true and lawful proxy and attorney-in-fact for the undersigned, and such officer, or any person, firm or corporation duly appointed in writing as his substitute, is hereby authorized and empowered to vote for the undersigned at any membership meeting, regular or special during the existence of an insurance policy contract or renewal thereof between said company and the undersigned, and this proxy and power shall remain in full force and effect until Termination/Expiration of the policy.

I understand and acknowledge that Uninsured/Underinsured Motorists (UM/UIM), Bodily Injury (BI) and Property Damage (PD) coverages have been explained to me. I have been offered the options of selecting UM/UIM limits equal to my liability limits, UM/UIM limits lower than my liability limits or to reject UM/UIM BI and/or UM/UIM PD coverages entirely.

- (1) I select Uninsured/Underinsured Motorists limit(s) indicated in this application. _____(Initials)
- (2) I reject Uninsured/Underinsured Motorists Bodily Injury and Uninsured/Underinsured Motorists Property Damage coverage in its entirety. _____(Initials)
- (3) I reject only Uninsured/Underinsured Motorists Property Damage coverage in its entirety. _____(Initials)
- (4) I understand and acknowledge that Personal Injury Protection coverage has been explained to me and I have been offered this coverage. If I have rejected this coverage, my initials are included here. _____(Initials)

I understand that the coverage selection and limit choices indicated here will apply to all future policy renewals, continuations and changes unless I notify you otherwise in writing.

Date: _____

Signature of Applicant: _____

Producer's Statement: I certify to the best of my knowledge and belief that the signature of the applicant is the personal signature of the applicant.

USE OF CREDIT INFORMATION DISCLOSURE

Insurer's Name	Safeco Insurance underwritten by Liberty County Mutual Insurance Company
Address	PO Box 515097 Los Angeles, CA 90051-5097
Telephone Number (toll free if available)	1-800-332-3226
We <input checked="" type="checkbox"/> will <input type="checkbox"/> will not (choose one) obtain and use credit information on you or any other member(s) of your household as part of the insurance credit scoring process. If you have questions regarding this disclosure, contact the insurer at the above address or phone number. For information or other questions, contact the Texas Department of Insurance at 1-800-578-4677 or P.O.Box 149104, MC 104-PC, Austin, Texas 78714.	

Section 559.053, of the Texas Insurance Code requires an insurer or its agents to disclose to its customers whether credit information will be obtained on the applicant or insured or on any other member(s) of the applicant's or insured's household and used as part of the insurance credit scoring process.

If credit information is obtained or used on the applicant or insured, or on any member of the applicant's or insured's household, the insurer shall disclose to the applicant the name of each person on whom credit information was obtained or used and how each person's credit information was used to underwrite or rate the policy. An insurer may provide this information with this disclosure or in a separate notice.

Adverse effect means an action taken by an insurer in connection with the underwriting of insurance for a consumer that results in the denial of coverage, the cancellation or nonrenewal of coverage, or the offer to and acceptance by a consumer of a policy form, premium rate, or deductible other than the policy form, premium rate, or deductible for which the consumer specifically applied.

Credit information is any credit-related information derived from a credit report itself, or provided in an application for personal insurance. The term does not include information that is not credit-related, regardless of whether the information is contained in a credit report or in an application for insurance coverage or is used to compute a credit score.

Credit score or insurance score is a number or rating derived from a mathematical formula, computer application, model, or other process that is based on credit information and used to predict the future insurance loss exposure of a consumer

SUMMARY OF CONSUMER PROTECTIONS IN CHAPTER 559

PROHIBITED USE OF CREDIT INFORMATION. An insurer may not:

1. use a credit score that is computed using factors that constitute unfair discrimination;
2. deny, cancel, or nonrenew a policy of personal insurance solely on the basis of credit information without consideration of any other applicable underwriting factor independent of credit information; or
3. take an action that results in an adverse effect against a consumer because the consumer does not have a credit card account without consideration of any other applicable factor independent of credit information.

An insurer may not consider an absence of credit information or an inability to determine credit information for an applicant for insurance coverage or insured as a factor in underwriting or rating an insurance policy unless the insurer:

1. has statistical, actuarial, or reasonable underwriting information that: (A) is reasonably related to actual or anticipated loss experience; and (B) shows that the absence of credit information could result in actual or anticipated loss differences;
2. treats the consumer as if the applicant for insurance coverage or insured had neutral credit information, as defined by the insurer; or
3. excludes the use of credit information as a factor in underwriting and uses only other underwriting criteria.

NEGATIVE FACTORS. An insurer may not use any of the following as a negative factor in any credit scoring methodology or in reviewing credit information to underwrite or rate a policy of personal insurance:

1. a credit inquiry that is not initiated by the consumer;
2. an inquiry relating to insurance coverage, if so identified on a consumer's credit report; or
3. a collection account with a medical industry code, if so identified on the consumer's credit report.

Multiple lender inquiries made within 30 days of a prior inquiry, if coded by the consumer reporting agency on the consumer's credit report as from the home mortgage or motor vehicle lending industry, shall be considered by an insurer as only one inquiry.

EFFECT OF EXTRAORDINARY EVENTS. An insurer shall, on written request from an applicant for insurance coverage or an insured, provide reasonable exceptions to the insurer's rates, rating classifications, or underwriting rules for a consumer whose credit information has been directly influenced by a catastrophic illness or injury, by the death of a spouse, child, or parent, by temporary loss of employment, by divorce, or by identity theft. In such a case, the insurer may consider only credit information not affected by the event or shall assign a neutral credit score.

An insurer may require reasonable written and independently verifiable documentation of the event and the effect of the event on the person's credit before granting an exception. An insurer is not required to consider repeated events or events the insurer reconsidered previously as an extraordinary event.

An insurer may also consider granting an exception to an applicant for insurance coverage or an insured for an extraordinary event not listed in this section. An insurer is not out of compliance with any law or rule relating to underwriting, rating, or rate filing as a result of granting an exception under this article.

NOTICE OF ACTION RESULTING IN ADVERSE EFFECT. If an insurer takes an action resulting in an adverse effect with respect to an applicant for insurance coverage or insured based in whole or in part on information contained in a credit report, the insurer must provide to the applicant or insured within 30 days certain information regarding how an applicant or insured may verify and dispute information contained in a credit report.

DISPUTE RESOLUTION; ERROR CORRECTION. If it is determined through the dispute resolution process established under Section 611(a)(5), Fair Credit Reporting Act (15 U.S.C. Section 1681i), as amended, that the credit information of a current insured was inaccurate or incomplete or could not be verified and the insurer receives notice of that determination from the consumer reporting agency or from the insured, the insurer shall re-underwrite and re-rate the insured not later than the 30th day after the date of receipt of the notice.

After re-underwriting or re-rating the insured, the insurer shall make any adjustments necessary within 30 days, consistent with the insurer's underwriting and rating guidelines. If an insurer determines that the insured has overpaid premium, the insurer shall credit the amount of overpayment. The insurer shall compute the overpayment back to the shorter of the last 12 months of coverage; or the actual policy period.

CN-7068/TX 5/20 (CD-1 Ed. 12/18)

AUTOMATIC DEDUCTION AUTHORIZATION

I authorize the companies operated as Safeco Insurance (together, "Safeco") to initiate deductions from my bank account when payments are due for my Safeco account. I authorize the financial institution ("bank") for the account that I have previously provided to accept the deductions initiated by Safeco.

I make this authorization subject to the following conditions:

- | **Safeco may deduct payments from my bank account ON or AFTER the day of the month I have previously provided.**
- | Safeco will notify me about the amount of the first deduction and whenever the deduction amount changes.
- | I acknowledge that any refunds may be credited to my banking account, whether resulting from overpayment, an erroneous Safeco deduction, policy cancellation or policy change, unless I specifically request payment by check at least 7 days beforehand.
- | I have the right to terminate this payment option or change my payment option or bank information by notifying Safeco. I understand that to be effective, Safeco must receive my notice at least 7 days prior to a scheduled deduction.
- | It takes several days to set up the first automatic deduction. I understand that payments will need to be made using another payment method until I receive a notice that automatic deduction has been established for my account.
- | This authorization will remain in effect until it is revoked by me. I understand that failure to sufficiently fund and/or provide access to this account may result in removal of the automatic deduction program and/or the cancellation of my insurance coverage.

I attest that I am authorized to sign checks drawn on the bank account I have previously provided.

Signed: _____
<SF.D1.S>

Date: _____
<SF.D1.D>

Insurance Information and the Use of Credit

Like most insurance companies, we use credit information as a factor in determining the cost of your insurance. We do so because research studies have shown it to be an accurate predictor of the probability of future insurance losses. Studies also show that a majority of customers benefit from the use of credit information.

It's important to understand that many factors are used to determine the cost of insurance such as driving history for auto insurance, the year your home was built for home insurance, previous insurance and claims history, discounts and coverage limits. Your credit history is also part of the overall calculation that determines your premium. We look at credit history very differently than a financial institution because we're not evaluating your credit-worthiness. We're using credit-based information in combination with other factors to help us properly price insurance risks.

FREQUENTLY ASKED QUESTIONS

Why do you use my credit information?

Insurance companies often use credit information because it is a predictor of the probability of future losses. Its use is an objective way to assess and price potential risk and enables us to more accurately price policies and equitably distribute insurance costs among our policyholders.

Is my credit history the only factor that determines my rate?

No. Many factors such as previous insurance, claims history, discounts and coverage limits go into determining what you pay for your insurance. In addition, the information you provided when you purchased your policy and the verification of that information is used to determine your rate.

How do I know if I'm getting the best possible rate?

One of the benefits of buying insurance through an independent agent is their ability to advise you on your options and ways to save money. Between the guidance of your local independent agent and a vast array of Safeco options, you can be sure you're getting the coverage you want at a competitive rate. If you have any questions, we encourage you to contact your independent Safeco agent and ask for an insurance checkup.

How is credit information used in determining my rate?

Safeco, like most insurance companies, calculates an insurance score based on information from your credit report. Different values or weights are assigned to the information contained in your credit report, such as payment history, amounts owed or the number of applications for new credit lines. The total sum of these weights creates your insurance score. As a result, it is likely that some of your credit information helped to improve your insurance score, and some lowered it. The calculation process and weights used by each insurance company and/or its service providers are proprietary and confidential. As a result, we do not disclose your specific score or the details of how it was calculated.

How did my credit information affect my rate?

Due in part to your credit information, you did not receive the lowest possible rate. The reasons for this are explained in this document under "What factors affected my insurance score?"

What can I do to improve my insurance score?

Safeco and independent insurance agents are not credit counselors or financial advisors, so we are not in a position to provide specific advice on how to improve your credit or insurance score. However, we can tell you that the areas that have the biggest impact on your credit report are: payment history, amounts owed, length of credit history, new credit applications and type of credit accounts. To get a copy of your current credit report, contact TransUnion and follow the instructions under "How do I get a copy of my credit report?"

How do I get a copy of my credit report?

The Fair Credit Reporting Act allows you to request a free copy of your credit report within 60 days of receipt of this letter. To get a copy of your report call TransUnion at 1-800-645-1938 or write to TransUnion Consumer Disclosure Center, PO BOX 1000, Chester, PA 19022. TransUnion can give you information about your credit report. However, they did not make any decisions about your insurance premium or how your policy was rated, and they are unable to answer questions about those decisions.

What can I do if I think my credit report is not accurate?

If you believe your report is incomplete or incorrect, you may contact TransUnion to dispute the accuracy or completeness of the information. At your request, they will review your credit information and if corrections are made, they will send you an updated report.

Can I get my policy re-rated if corrections are made to my credit report?

Yes. If you would like us to re-evaluate your policy after your credit report has been corrected, please send us a copy of the documentation from the credit reporting agency indicating the report has been corrected. Include your name, policy number and address, and ask for a credit-based insurance score re-evaluation. Mail your request to: Safeco ATTN: UW Verification & Policy Support, PO Box 515097, Los Angeles, CA, 90051-5097 or fax it to 877-344-5107.

Where can I go to learn more about credit and how it is used in insurance?

To learn more about credit scores visit <http://www.myfico.com/CreditEducation/CreditScores.aspx>. For more information about how Safeco uses information from your credit report go to <http://www.safeco.com/insurancescores>.

CN-7278/EP 10/12

What factors affected my insurance score?

Below is more information about the factors that affected your insurance score and what you can do to improve them:

Number of accounts ever past due

What information is this message derived from? The score considers the number of accounts that were ever 30 days or more past due, reported in the last five (5) years.

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How does this affect my insurance score? Research shows that consumers with missed payments have more insurance losses.

What can I do to improve this aspect of my score? Avoid letting accounts get to a delinquent status.

Delinquencies remain on your credit report for seven years. Pay any accounts that are past due as soon as possible. (Reason Code 310)

CN-7288/EP 7/12

Number of adverse public record(s) or adverse account(s)

What information is this message derived from? The score considers how many adverse public records and accounts are on your credit file. Adverse public records can include bankruptcies, liens, garnishments, judgments and suits. Adverse accounts include accounts sent to collections, in repossession, charged off, or paying under a wage earner plan. For this score, adverse account records showing derogatory items greater than \$100 are used.

How does this affect my insurance risk score? Research shows that consumers with adverse public records and / or adverse accounts have more insurance losses.

What can I do to improve this aspect of my score? Adverse accounts stay on your credit report for seven (7) years. Most adverse public records remain on your credit report for seven (7) years. Some bankruptcies may remain on your report for up to ten (10) years and unpaid tax liens may remain on your report indefinitely.

(Reason Code 327)

CN-7302/EP 7/12

Relationship of balance to available limit on credit card(s)

What information is this message derived from? The score considers the number of open credit cards reported in the last 12 months with high balances as compared to the available limit.

How does this affect my insurance score? Research shows that consumers who maintain high balances on their credit card accounts have more insurance losses.

What can I do to improve this aspect of my score? Pay more than the minimum amount owed for that particular month. This helps bring down the total amount owed quicker and may reduce finance charges. The impact of this information will likely improve as the available balance is increased.

(Reason Code 301)

CN-7280/EP 7/12

Account(s) sent to collections with amounts due

What information is this message derived from? The score considers account(s) sent to collections with amounts owed.

How does this affect my insurance score? Research shows that consumers with account(s) sent to collections have more insurance losses.

What can I do to improve this aspect of my score? Once an account sent to collections has been reported on your credit file, your report will be impacted by this event. Collections stay on your credit report for seven years.

(Reason Code 312)

CN-7290/EP 7/12

above, beyond and wherever else life takes you.

Access your Safeco® account anytime, anywhere. We know how important it is for you to have access to your insurance details on your own terms. That's why we offer two easy ways to view your account information and get the help you need: online at Safeco.com and through our Safeco Mobile app.

Sign up at Safeco.com:

Our updated online platform lets you get more out of your account. When you log in at Safeco.com, you can:



- Get ID cards and policy documents.
- Locate your payment amount and due date.
- Make a payment.
- Opt in to paperless billing.
- Track a claim from start to finish.

Not registered? Look for an email from Safeco to create your online account today.

Can't find your email invitation?

Contact your agent or register directly at <https://www.safeco.com/registernow> to get started.

Download Safeco Mobile:

Our free smartphone app puts your policy information in the palm of your hand. Available for Android and Apple devices, Safeco Mobile offers convenient functions like:



- Everything you can do from your online Safeco account can be done from the app.
- The all-new Claims and Roadside Support feature guides you through the process of gathering auto accident details and submitting your claim right from the scene.

Download **Safeco Mobile** on Google Play or the App Store today.





**getting started with
RightTrack®**

You've made a great choice enrolling in Safeco RightTrack®, the program that puts you in control of your auto policy savings. Now it's time to get started. Just follow the steps in this guide and you'll be on your way to safe-driving rewards.

Safeco Insurance™
A Liberty Mutual Company

download



Download the “Safeco RightTrack” mobile app

Note:

Make sure the app tile matches the one shown here:



Once the app is installed, you’ll need to:

- 1) Register using the Activation Code (provided in your welcome email) and your date of birth.

ACTIVATION CODE
XXXXXXXXXX

- 2) Enter your email address and agree to the Terms & Conditions to complete your registration.
- 3) Allow the RightTrack app to access your location. When prompted, select “Always Allow” to ensure the app is able to capture all of your trips.
- 4) Invite all of the other drivers on your policy to participate by sharing your Activation Code so they can register.

Note: Each driver’s 90-day review period will begin after they have registered. Your final discount will be automatically applied and will replace your initial discount once the last participating driver has completed their review period.

These steps must be completed within 30 days of enrolling in RightTrack or your initial discount will be removed.

drive



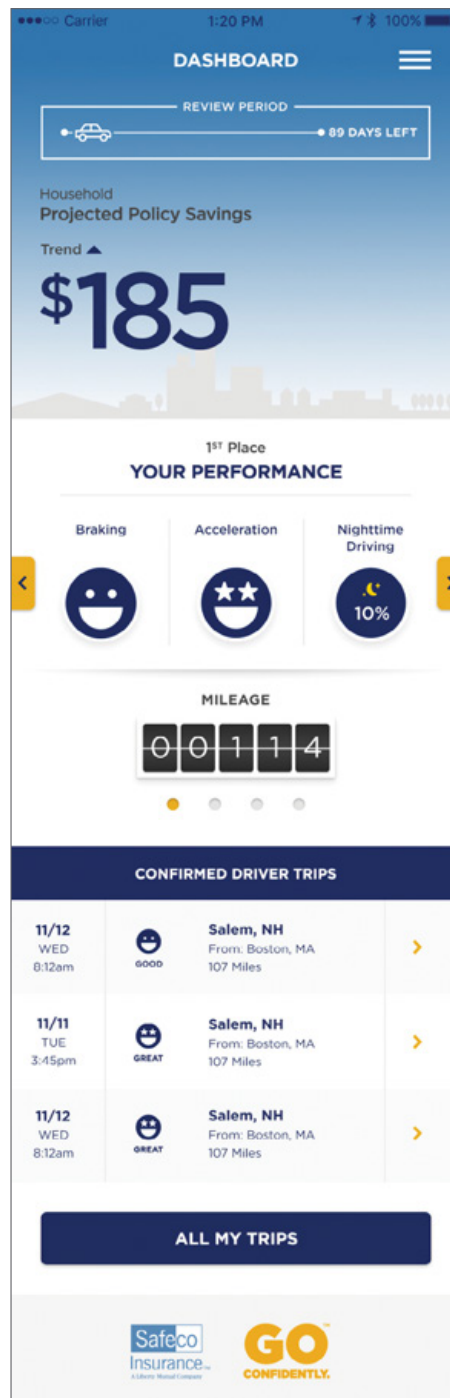
During the 90 days, you'll be able to track and manage your trips and view your performance right from the app.

Projected Policy Savings:

The forecasted amount you are expected to save based on the driving performance of all drivers on your policy to date.

Confirmed Driver Trips:

Recent confirmed trips will appear here. To review your unconfirmed trips, click "All My Trips."



Review Period:

Number of days left in your 90-day review period.

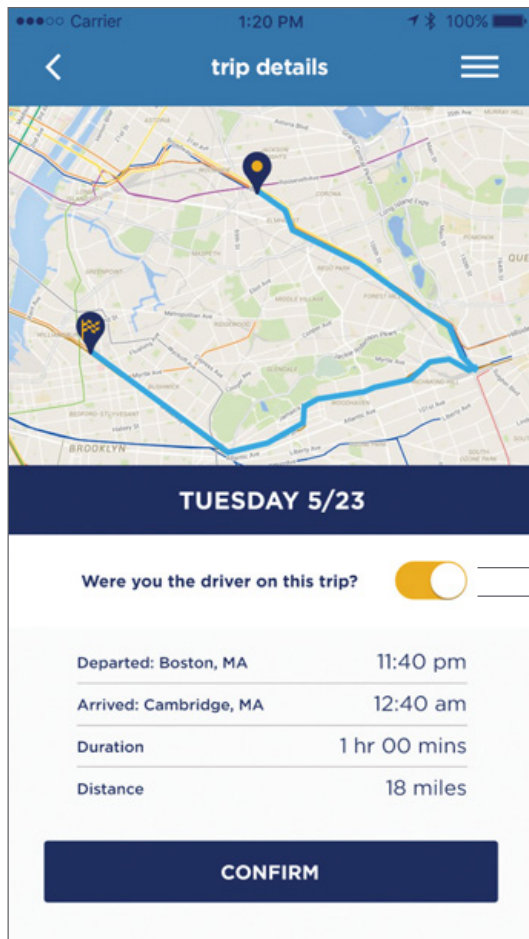
Your Performance:

Displays how well you're performing overall on each of the four evaluation factors (listed below). Swipe to view the performance of other drivers on your policy.

- Braking**
- Acceleration**
- Nighttime Driving**
- Total Miles Driven**

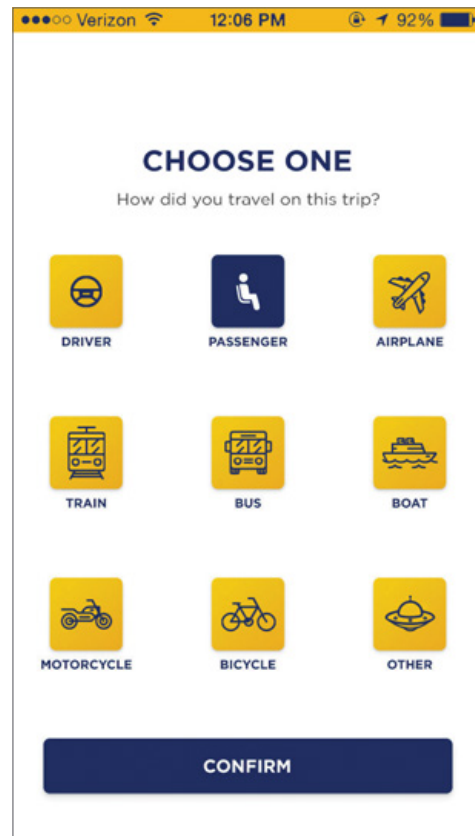
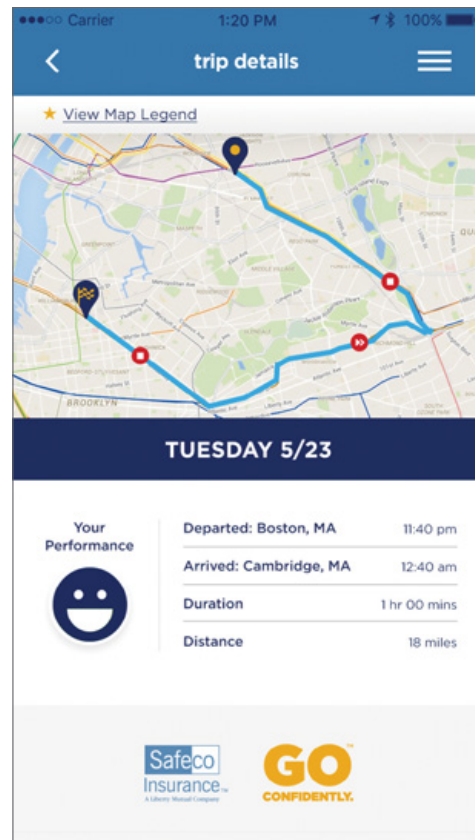
My Trips

You're in control of the trips that are used to determine your savings.



yes

no



The program is designed to learn your driving patterns and should capture all trips accurately. However, you may want to review your trips periodically to confirm that your role (as driver or passenger) was captured correctly. If you weren't the driver, you will be asked to specify how you were traveling.

You'll have seven days to review and confirm each trip. Accuracy improves as you drive and the app learns your behaviors.

While driving, your phone must be kept in a secure place (like in a cup holder or on a phone mount) so the app can accurately capture your trips.



After 90-day program completion

How the discount works:

- You can always view your trending policy discount right from your dashboard within the app. This figure will continue to change until the last participating driver on your policy finishes.
- Once the last driver completes their review period, your final discount will be automatically applied to your auto policy, replacing your initial discount. Based on your billing plan, your future payments may be adjusted or you may receive a refund.
- Initial discounts vary by state. For participants who live in **KY, MI, or MN**, your final discount may be less than your initial discount based on driving performance and the number of drivers participating.
- Your RightTrack discount will roll over at each renewal and stay with you for the life of your policy.



Discount Guarantee: With RightTrack, you're guaranteed to get a discount on your policy no matter how well you drive.



Tip: Maximize your savings by encouraging all drivers on your policy to participate.

Troubleshooting

For troubleshooting tips and help with enabling GPS location services, go to www.Safeco.com/RightTrack/get-started or call Safeco RightTrack Support at 1-844-872-3326.

A few FAQs:

For additional FAQs go to www.Safeco.com/RightTrack/FAQ/Mobile-App

What is the impact on my battery using Liberty Mutual's RightTrack app?

The amount of battery used depends on the model of your phone. The RightTrack app uses about the same amount of battery as other driving navigation apps. We recommend charging your phone while driving if you're taking a long trip. Trip recording will automatically stop when your phone's battery life drops to 20% and when battery save mode is on.

What do I do if my RightTrack app isn't working properly?

If you suspect that the RightTrack app is not working properly, ensure you have downloaded the latest version from the app store. If you're still having trouble, please call the Safeco RightTrack Service Team at 1-844-872-3326.

Do I need to open the app every time I get in the car?

No, as long as you have your phone with you, the app is installed, and you have GPS location services on, you'll be all set. The app will run in the background and be able to record your driving behavior.

My driving trips aren't showing up in my RightTrack app. What could be wrong?

Trips may not be captured for the following reasons:

- **Location:** This may happen in rural areas.
- **Trip length:** For very short trips (less than a couple of miles)
- **Location services:** Be sure GPS location services is on to allow your phone to record and upload trips for scoring. For iPhones, you must set location access for RightTrack to "Always" in your Settings.
- **Low battery:** If your phone battery drops below 20%.
- **Power save mode:** If your phone is in power save mode you will need to disable this feature.

Why is it important to monitor my trip statuses?

Only trips where you are the driver count toward your savings. The app is very good at detecting when you are the driver of a vehicle, but it's still a good idea to check the app regularly to make sure all trips are correctly categorized.

How do I enable location services, both for RightTrack and in general for iPhone and Android?

iPhone:

Go to: *Settings > Privacy > Location Services > RightTrack > Location > Always*

Android:

Go to: *Settings > Applications > Application Manager > RightTrack > Permissions > Location**

*NOTE: This process varies based on your phone type for Android.