

## NOTICE TO POLICYHOLDERS

### USAA safe driving program and the USAA SafePilot® App

#### Data Collected

You may choose to participate in the USAA safe driving program and the USAA SafePilot App, and when you do, you give consent to USAA to collect and transmit telematics data from your phone for use in the USAA safe driving program. Telematics data collected and transmitted by the app includes but is not limited to contact information and identifiers, date and time, driving information relating to you including your precise GPS location, speed, rate of acceleration and braking, distance driven, trip duration, driver detection to determine if you are the driver or passenger, the mode of transportation, phone usage including the amount of handheld and hands-free calling, and phone handling such as whether you are using your smartphone to text, swiping or unlocking it, or launching other applications. Data is collected through various sensors on your device such as your device's barometer, magnetometer, accelerometer, GPS, and gyroscope, if available.

#### How We Use the Data Collected

Data collected through USAA SafePilot will be used to power the USAA safe driving program, including to determine your driving score and help us determine the appropriate discount to apply to your USAA auto insurance policy. Your driving is evaluated on the amount of hard braking, handheld calling, hands-free calling, phone handling, and amount of time spent driving while the app is functioning.

Data collected will be used for purposes consistent with the terms of your USAA auto insurance policy. The purposes include determining adherence to the USAA Safe Driving Program Terms and Conditions, for research, analysis, or other business purposes, detecting and preventing fraud, detecting and analyzing collisions, and developing and implementing new rating factors and scoring models.

#### Data Privacy, Security, Third-Party Disclosure and Fees

Personal information received by USAA will be treated in accordance with the USAA Privacy Promise and Online Information Practices which can be found at [www.usaa.com/privacy](http://www.usaa.com/privacy). To protect your personal information from unauthorized access and use, we use security measures that comply with applicable state and federal privacy laws. These measures include computer safeguards and secured files and buildings.

USAA and the USAA SafePilot App utilize technology developed by a 3rd party, Cambridge Mobile Telematics (CMT) to collect, transmit, and evaluate the telematics data. Contact information for CMT is:

Cambridge Mobile Telematics Inc.  
314 Main Street, Suite 1200  
Cambridge, MA 02142

Data is stored by USAA and minimal memory storage will be required on your phone. Once collected, it is encrypted when transmitted to us. This data can be sent in real time via your wireless carrier or an accessible Wi-Fi network. USAA does not sell this data to any 3rd parties. When permitted by law, we retain this data for at least ten years. There is no additional cost to you from us to participate. Your fees associated with participation in USAA SafePilot are those charged by your telecommunications provider or other data provider that you may choose to use for your data services.

#### Data Validation and Correction

Program results are available to you solely through USAA SafePilot App. You may dispute and adjust the assignment of any trip that you have taken during the most recent 30 days within the app, or through an insurance professional at 800-531-USAA (8722) for any trips beyond 30 days. You may select whether you were the driver, a passenger, or if it was not a trip if you were using another mode of transport such as public transit. You can find instructions on <https://www.usaa.com/insurance/safedriving/faq>