

USAA DriveSafe™ Privacy Policy

Overview

Your privacy is important to us. We do not sell your personal information and are committed to keeping your information secure. In addition to the USAA Privacy Promise, available at usaa.com/privacy, this SafePilot DriveSafe Policy ("Policy") explains how United Services Automobile Association and its family of property and casualty insurance companies with the USAA name, including Garrison Property and Casualty Insurance Company (collectively, "we" or "us") collect, use, and disclose personal information relating to users of our USAA SafePilot and USAA SafePilot Miles™ safe driving programs.

One of the purposes of developing the USAA safe driving programs is to assist USAA members in understanding how to become safer drivers. The USAA DriveSafe mobile application ("USAA DriveSafe") was created as part of the programs to instruct, incentivize, and inspire safer driving. The USAA safe driving programs also serve to potentially save USAA members money by measuring driving behavior and providing feedback to improve driving patterns through USAA DriveSafe.

Participation in USAA SafePilot and USAA SafePilot Miles is voluntary and you may cancel your participation at any time. Please note that if you decide to cancel, you will lose the associated discount on your USAA auto policy. To participate in USAA SafePilot or USAA SafePilot Miles, you must be eligible for USAA Property and Casualty insurance. Additionally, in order to sign up for USAA SafePilot or USAA SafePilot Miles, you must also be a named insured or spouse on the USAA auto policy.

Data collected

We collect personal information from you directly when you call us or go to our website to sign up for USAA SafePilot or USAA SafePilot Miles. When you sign up for USAA SafePilot or USAA SafePilot Miles, we collect information such as your first name and mobile phone number, including information of other rated drivers that you provide to us. To participate in USAA SafePilot, you and all rated drivers who wish to participate must download and install the USAA DriveSafe mobile app. To participate in USAA SafePilot Miles, you and all rated drivers must download and install the USAA DriveSafe mobile app.

USAA SafePilot and USAA SafePilot Miles collect data through the USAA DriveSafe App on your smartphone. This data includes contact information and identifiers, date and time, as well as driving information relating to you including your precise GPS location, speed, rate of acceleration and braking, distance driven, trip duration, driver detection such as whether you are the driver or passenger, mode of transportation, phone usage such as the amount of

handheld calling 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. This data is collected through various sensors on your device such as your device's barometer, magnetometer, accelerometer, GPS, and gyroscope, if available. You may access much of this data within the USAA DriveSafe App.

The USAA DriveSafe App uses location information in the background. Please note that this background location information is critical to the functionality of USAA DriveSafe and is required in order for USAA DriveSafe to operate so that we can automatically track your trips without you having to open the app.

USAA DriveSafe also collects information regarding usage data and diagnostics. This data is collected so that we can monitor the performance of the USAA DriveSafe App and to optimize and improve its performance.

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 technical, organizational, and administrative safeguards to help protect your information. Any data collected from USAA DriveSafe is encrypted when transmitted to us. We retain this data for at least ten years.

How we use data collected

Data collected through USAA DriveSafe will be used to power the USAA safe driving programs, including to determine your driving score and help us determine the appropriate discount to apply to your USAA auto insurance policy. Data collected may be used for any purpose consistent with the terms of your USAA auto insurance policy; to determine 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 factor and scoring models.

When we may disclose data collected

Consistent with our USAA Privacy Promise, available at usaa.com/privacy, we may share personal information with third parties for various purposes. These third parties may include our service providers who are contractually obligated to maintain the confidentiality and privacy of your data; state insurance regulatory agencies; and other third parties when we are under a legal obligation to do so, such as in response to a properly authorized investigation, or subpoena or summons by federal, state, or local authorities.

We disclose this data for various purposes such as to service and maintain USAA DriveSafe; detect and prevent fraud; perform research, analysis, or other business purposes; and as otherwise required or permitted by law, such as in response to an investigation, subpoena, or summons; to comply with law; or with your consent or at your direction.

Third parties

We may use third party software developer kits (SDK) and similar technologies within the USAA DriveSafe App. When we do so, the SDK is limited to scenarios that enhance the functionality and user experience of USAA SafePilot and USAA SafePilot Miles. For example, we may use an SDK to help with in-app messaging. We do not allow third parties to install cookies, pixels, web beacons, local flash objects, tags, scripts, or any other similar technologies for tracking or advertising purposes.

Changes to this notice

We may change or update this Policy from time to time. When we do so, we will post the revised Policy on this page with a new “Last Revised” date.

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