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Plymouth Rock Assurance **Road RewardsSM Program** *Frequently Asked Questions*

Road Rewards



Below are answers to some common questions about Plymouth Rock's Road Rewards Program.

What is Road Rewards?

Road Rewards is Plymouth Rock's safe driving program that allows customers to earn rewards on everyday items like coffee and discounted gas simply by driving safely. The Road Rewards smartphone app for iOS and Android measures driving behaviors, helping shape safe driving habits and leading to safer roads.

How does Road Rewards work?

Enrollment in the program is strictly voluntary. If you are a Plymouth Rock Massachusetts, New Hampshire, or Connecticut personal auto insurance policyholder or are listed as a driver on a Plymouth Rock Massachusetts, New Hampshire, or Connecticut personal auto insurance policy (defined in these FAQs as "customers") you may enroll in the program and receive rewards and tips for safe driving. Participation requires the use of Plymouth Rock's Road Rewards mobile app. If you are not a Plymouth Rock customer you may download and use the app and receive feedback on your driving, but you will not earn rewards.

When a customer earns enough reward points they can choose to redeem those points for discounts on gas from Shell (through the Fuel Rewards program), a complimentary treat from Starbucks, movie tickets from Showcase Cinemas, Amazon gift cards, Spotify gift cards, and Spa and Wellness Week gift cards.

What is the benefit of enrolling in Road Rewards?

Road Rewards encourages safe driving by educating drivers about their driving habits and providing rewards to incentivize customers to drive more safely. It's also a fun way to see how your driving compares with others.

Are there costs for participating?

There is no charge for participating in the program, but to earn rewards you must be a Plymouth Rock Massachusetts, New Hampshire, or Connecticut customer and have access to a smartphone.

Who is eligible for Road Rewards?

Plymouth Rock launched this program in 2018 for new Massachusetts customers with policy effective dates of January 22, 2018 and later and for renewal customers in Massachusetts with renewal policy effective dates of February 1, 2018 and later. The program is available to all New Hampshire and Connecticut customers. Enrollment in the program is strictly voluntary.

What if I have multiple vehicles on my policy?

Road Rewards will track your phone and whatever vehicle the phone is in. Having multiple vehicles will not affect your driving score.

Road Rewards App

When do I start using the app?

You can start using the app as soon as you enroll (on the portal), download (on the App Store or get it from Google Play), and register (in the app, using the activation code). If you are a Massachusetts customer you can enroll as soon as you have a Plymouth Rock personal auto insurance policy with an effective date of February 1, 2018 or later. All New Hampshire policyholders can enroll immediately. All Connecticut policyholders can enroll after September 15, 2018. You will start earning rewards points 24-48 hours after your policy effective date.

What driving activities does the app observe and measure?

The app observes and measures the following activities, but not all of these activities are used to determine your driving score or the rewards you can earn:

- Trip time
- Acceleration intensity
- Hard braking
- Hard cornering
- Speed
- Distance travelled
- Phone usage while driving
- Location

For more information on how the driving score is determined, see the "Driving with the App" and "Earning Points and Your Score" sections below.

How is my personal information protected?

Plymouth Rock values and respects your privacy. Although we will not be collecting sensitive personal information as part of this program, considerable data security measures will be in place to protect the privacy and confidentiality of all participants. The data collected will be subject to Plymouth Rock's Privacy Policy (available at plymouthrock.com/privacy). More information is available in the Terms and Conditions contained within the app.

Will Plymouth Rock be able to track vehicle location using the device?

Yes. We need to track location in order to monitor driving and adherence to local speed limits. Tracking location also allows the app to show you a map of each trip so that you can confirm the accuracy of the feedback you are receiving and the location of events such as hard braking, speeding, etc.

What if I don't drive my vehicle every day?

You are not required to drive your vehicle every day. Scores are measured on a two week rolling basis so you should continue to drive as you normally do.

What does "not driving" mean?

Some recorded trips that are short or don't involve much driving are suppressed by the app. Others may be shown but are flagged as "not driving" based on our classification algorithms.

Do I need to open the app for each trip so it can collect my data?

No, the app works in the background and will collect your data any time a drive is detected. However, you will need to make sure the app is turned on and app location services are turned on during your trips.

Should I turn off the app when another driver uses my vehicle?

No. There is an option to indicate if you are the driver or if someone else is driving in the app. You need to exercise this option within 30 days after the trip.

If I change a trip to indicate that I'm the passenger or that someone else is driving will that impact my score?

It won't impact your score right away but it will be accounted for in the next measurement period.

Can the results of Road Rewards cause my premium to increase?

No. Your Road Rewards score has no effect on your premium.

How can I view the data that my Road Rewards app collected?

The app displays your driving data in the Trips section — you can see each trip you have taken with detail on where there were areas for improvement.

What happens if I downloaded the app but I had to change phones?

If you change phones or have to reinstall the app, you simply login under "existing users." A PIN code will be sent to the email address you provided during initial registration.

What if I get in an accident while the Road Rewards app is turned on?

There is no specific penalty for getting into an accident while the app is turned on. However, the accident will be recorded. Your score is higher the smoother you drive. If an accident disrupts smooth driving then your score will be impacted but it will only count as a lower scored trip, nothing more. Road Rewards uses a rolling two week score. Once the drive where the accident occurred is more than two weeks old, it will no longer affect your score.

Can I stop using the Road Rewards app at any time?

Yes. Your participation is completely optional. You can delete the app at any time.

Does the app use my phone battery?

Yes. Road Rewards should have a limited effect on your phone's battery. The effect varies from one smartphone model to another, and on the age of the phone, but battery consumption is highest when the app uses the GPS. In some Apple phones the app consumes additional battery resources when interacting with the phone's Fitness and Motion sensor. To reduce battery consumption in such cases, remove Road Rewards permission to use the Fitness and Motion sensor. See this article for details on how to do so: <https://www.cultofmac.com/319281/take-better-control-of-your-iphone-fitness-tracking/>

Driving with the App

Does being stuck in a traffic jam impact my score?

No.

Will an accident impact my score?

These are the driving behaviors that impact your score:

- Hard acceleration
- Hard braking
- Hard cornering
- Speeding
- Phone usage while driving

Your accident will be recorded but will not directly impact your score. Your score is higher the smoother you drive. If an accident disrupts smooth driving then your score will be impacted but it will only count as a lower scored trip, nothing more.

Road Rewards uses a rolling two week score. Once the drive where the accident occurred is more than two weeks old, it will no longer affect your score.

If I get a phone call or text while driving, and I don't respond, does it impact my score?

There is no impact on your score for incoming calls or texts, but using your phone to field a call or respond to a text when driving will impact your score. In order for Road Rewards to record a phone distraction event, you need to be actively handling your unlocked phone while the car is moving.

Can I use my phone hands-free and not impact my score?

Yes.

If I drive on a bumpy road will it impact my score?

No.

Is my score impacted by the time of day I drive?

No.

Is my score impacted by where I drive?

No.

Do all trips count the same towards my score?

No, longer trips have a higher impact — both positively and negatively — on your score than shorter trips.

How is speeding measured?

While the app allows a “buffer” above the speed limit before it records a speeding event, we encourage you to obey all local limits.

The app has the wrong speed limit. How can I get it fixed?

Sometimes the app may have the wrong limit, as speed limits can be changed by state and local authorities from time to time, and we don't generally know about those changes right away. If the app has the wrong speed limit please contact RoadRewards@PlymouthRock.com.

Does using my GPS/NAV or streaming music impact my score?

The fact that your phone is on and active does not impact your score. In order for Road Rewards to record a phone distraction event, you need to be actively handling your unlocked phone while the car is moving.

If I slam on the brakes to avoid an accident, does this hurt my score?

Unfortunately, yes. We do recognize that sometimes no matter how carefully and safely you drive you might have to brake hard, accelerate, or swerve to avoid a crash. But the app does not have the ability to distinguish appropriate evasive action from unsafe driving habits. That said, a single event will never contribute significantly to your overall two-week score. We are trying to measure your general driving safety.

Earning Points and Your Score

How do I earn points?

The app displays a rolling two-week driving score based on how safely you drive. We use the score to rank our enrolled customers and then award points to each customer based on their standing relative to other Plymouth Rock customers using the app. The safer you drive, the better your score; the better your score, the better your ranking; the better your ranking, more points you earn!

We only rank enrolled drivers – non-customers do not factor into the score used to calculate points in Road Rewards.

How do you compute my score?

The score is a weighted average of your trip scores. Individual trips are scored on a variety of driving measures, including acceleration, speeding, hard braking, phone handling while driving, and hard cornering/turning. Although these factors aren't counted equally, each contributes to your final score.

How do I improve my driving score?

Take a look at the “Driving Tips” section within the app as well as individual trip feedback. As a general rule, smooth driving within the speed limit and without phone usage will earn the highest scores.

Why did my scored distance/scored trips go down?

Road Rewards calculates your score based on the last two weeks of your drives, so the scored distance and number of scored trips is just the amount driven in the past two weeks.

My app shows I have earned enough points to redeem a reward but the reward never appeared. What do I do?

Click on your points to see a list of the rewards. Click on the rewards you'd like to redeem and see if you are eligible.

How do I redeem my reward?

Each retailer has a different process for redemption. When you earn enough points to redeem a reward, you will be notified in the app in the Rewards section. You can also check your points balance in the Rewards section to see how many points you will need to earn until your next reward. You may need to create an account with a participating retailer to redeem rewards from that retailer, in which case you will be subject to that retailer's own terms and conditions and privacy policy.

| Starbucks

If you choose the Starbuck card as a reward you will receive an email from Plymouth Rock. Click on “redeem” in that email and you will be directed to a webpage. The webpage will have a bar code that you can scan at your local Starbucks or you can print the page and present it to the cashier.

| Showcase Cinemas

You will receive an email from Plymouth Rock with a link to your Showcase Cinemas “Starpas” account to redeem your free movie ticket. If you are not already a Starpass member, the email will direct you to sign up.

| Fuel Rewards

You will receive an email from Plymouth Rock with a link to create a Fuel Rewards account where your discount on gas can be redeemed. If you are already a Fuel Rewards member, the email will direct you to log in to your account to redeem your discount. Your savings at the pump will expire on the last day of the month, one month following the day you redeemed the reward (e.g. If you received the redemption email on January 15, your savings will expire on February 28).

| Amazon

If you choose the Amazon gift card as a reward you will receive an email from Plymouth Rock. Click “redeem” in that email and you will be directed to a webpage. The webpage will have a code that can be used on Amazon.com.

| **Spotify**

If you choose the Spotify card as a reward you will receive an email from Plymouth Rock. Click on "redeem" in that email and you will be directed to a webpage. The webpage will have a code that you use on Spotify.com or the Spotify App.

| **Spa and Wellness Week**

If you choose the Spa and Wellness Week card as a reward you will receive an email from Plymouth Rock. Click on "redeem" in that email and you will be directed to a webpage. The webpage will have a bar code that you can scan at your local spa or you can print the page and present it to the front desk.

Can points be exchanged for cash?

Points have no monetary value and cannot be exchanged for cash.

Do my rewards expire?

Your points don't expire; however Plymouth Rock reserves the right to terminate this program at any time and for any reason, in which case your points will be forfeited. You will forfeit points under other circumstances, for example, if you stop being a Plymouth Rock customer. See below under "Customers" for more details.

Some rewards are subject to the terms and conditions of third-party rewards providers. Those rewards are subject to the terms and conditions of the third-parties, which may include their own expiration periods.

Customers

Will I lose my points if I uninstall the application?

If you uninstall the application you will not lose your earned points, but you will not be able to earn additional points.

Earned points may be forfeited for the following reasons:

- Cancellation or non-renewal of your Plymouth Rock auto insurance policy for any reason
- You disable the app and/or delete it from your smartphone for ninety (90) days (the term "disable" includes your turning off location services or otherwise rendering the App unable to capture trip data)
- There is no activity on the app for twelve (12) months
- You attempt to manipulate your rewards earned through either falsely reporting your operator status, repetitively disabling GPS for the purpose of concealing trips, or other actions you take designed to improve your driving score through manipulation of the app
- You violate other terms and conditions contained in the app
- Plymouth Rock discontinues the program for any reason

Will I lose my points if I cancel my policy?

Yes.

I was a passenger in a car and this impacted my score.

How do I remove this trip from my history?

In certain circumstances, the app may record you as a driver when you are actually a passenger. To make this correction, you can go into the app and change the designation so that it shows you were a passenger.

My policy was rewritten to a new policy number.

Do I need to make any changes to the app to continue in the program?

Yes. You will need to re-enroll with your new policy number. However it is important to note that if you make changes to your policy that result in Plymouth Rock needing to issue you a replacement policy number, you will lose any accrued points under your prior policy number.

How do I transfer my rewards to a new phone?

You will need to download the Road Rewards app on your new phone and log-in as a returning user.

I bought a policy, downloaded and activated the app but don't have any points. Why?

Points are rewarded only after your policy becomes effective and only if your score is high enough to accumulate points.

I redeemed a reward, but I no longer have the email confirmation, and it doesn't show in the Fuel Rewards or Starpass apps. How can I get a duplicate copy?

You may contact Plymouth Rock Customer Service at 866-353-6292 and speak with a Customer Service Representative for assistance with lost rewards.

I drive 350 miles per week and I am a good driver, yet my score at 70% seems too low. What is it based on?

Look at the tips section in the app to see where you can improve.

I went to _____ (participating vendors) and they would not redeem my points. How do I get my money?

Sorry for your inconvenience. Please send us an email at RoadRewards@PlymouthRock.com and we will help you resolve this.

I have multiple drivers in my household, can I combine points to redeem a reward?

No.

Will my policy be affected by my driving score?

No. Your policy will not be non-renewed or cancelled based on your participation or lack of participation in Road Rewards.

Contact

Who should a customer contact with questions?

RoadRewards@PlymouthRock.com