



Drive Good

by Gore Mutual™

Drive Safe. Drive Smart. Drive Good.
An overview for customers

Welcome to Drive Good by Gore Mutual™

Drive Good by Gore Mutual™ gives you the chance to earn rewards and discounts for your good driving habits. You'll enjoy a fully digital experience, with no-hassle connectivity through our app on your smartphone.

Simply register for our Drive Good by Gore Mutual™ program with your broker, download the app, activate it and drive.



Pay-how-you-drive premiums

Receive a score for each trip to earn points that you can redeem for rewards.

Save with a 10% Welcome Discount during your first term in the program.

Drive safely for the chance to earn a discount on your renewal premium.

Get feedback on your driving habits and resources on how to drive more safely.

Personalized Score Discount

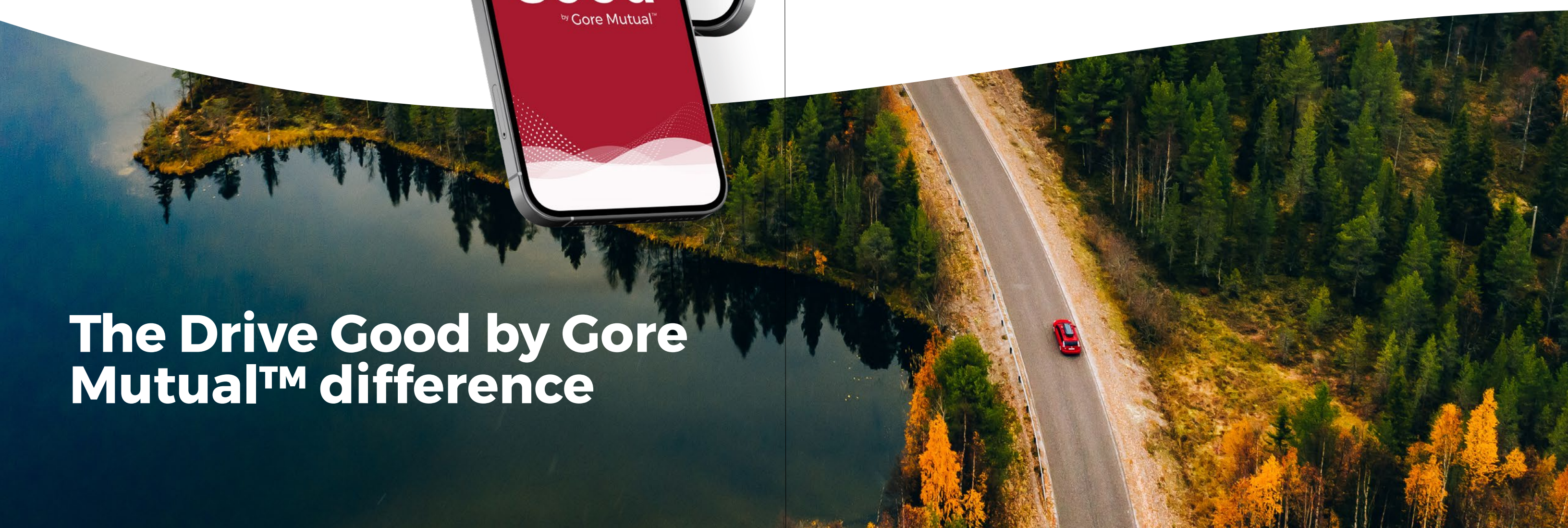
Earn a personalized Score Discount of up to 20% on your renewal premium based on your driving score.

Rewards program

Earn points based on your weekly driving score - then bank or redeem them for gift cards from major retailers, restaurants and more.

Redeem up to \$100 in gift cards per policy term.

The Drive Good by Gore Mutual™ difference



How it works

01

Once your policy is active and you've shared your email address and phone number with your broker, you'll receive a link to download the free app.

02

Download and install the app - be sure to review and accept the terms and conditions, and turn on your permissions.

You're now ready to drive!

03

A driving score is assigned for every trip you drive. An average driving score is assigned on a weekly basis, which is then converted into points for you to bank.

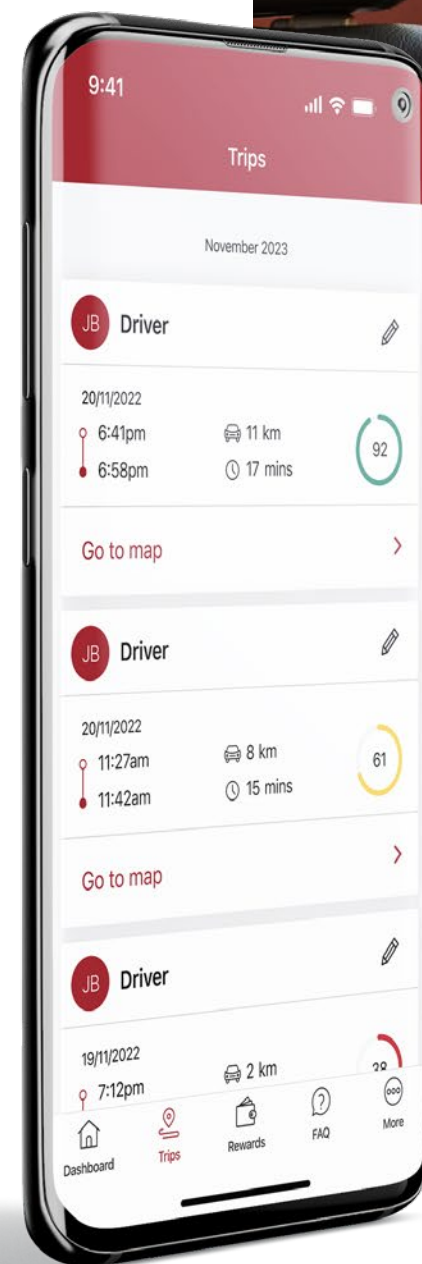
Important: Bank your points every week before they expire.

04

Once you have a minimum of 500 points banked, you can start redeeming them for gift cards on the app.

05

Your driving score is used at the end of the policy term to determine your Score Discount at renewal.



The Drive Good Customer

About the app

The Drive Good by Gore Mutual™ app collects your driving habits and then rates each trip based on a range of factors: speed, acceleration, braking, cornering, distracted driving (mobile phone use) and context (time of day, number of trips, length of trips, speed limits, speed bumps and more). It detects trips made whether you're driving or a passenger in a vehicle - so you'll need to let the app know whenever you're a passenger in a car, bus or other vehicle.

During your policy term, you're required to keep the app activated and functional whenever you're driving a vehicle.

Drive Good by Gore Mutual™ is compatible with iPhone and Android smartphones. The app uses the phone's GPS while you're driving, and its battery usage is similar to other apps that use GPS. Your battery life depends on the model and age of the phone you're using.

If you change your smartphone, make sure to download the app again and follow the steps to link your new phone to your existing account.

How the app works



Make sure the app is working

Under settings:

For Apple iOS

- Bluetooth, Location Services, and Motion & Fitness should be enabled and, if applicable, set to high accuracy.

For Android

- Location, Activity Recognition, Phone Permission and Notification should be enabled; Battery Optimization should be disabled.
- Wi-Fi should be turned on.
- Airplane Mode should be turned off.
- A data plan is required.
- Battery life should be at least 15%.

Driving with the app

- After activating the app, you must track a minimum of 1,000 kilometres within the first 120 days of your policy term.
- You must record at least one trip every 90 days throughout the term.
- You will need to tag whether or not you were driving for each trip recorded.
Important: If you do not tag a trip within 24 hours, the app will automatically tag you as a driver for this trip; this tag cannot be changed afterward.
- You should not use the app or your smartphone while operating a vehicle.

Score discount

The Score Discount is applied to your policy premium when you renew your policy. The percentage discount is based on your driving score throughout the policy term.

Deleting the app

If you end your enrolment in the program or wish to withdraw your participation, you must delete the app.

Important: Once the app has been deleted, inform your broker that you deleted it and wish to withdraw your participation. Deleting the app without making the necessary change to your policy will not withdraw your enrolment in the program. Deleting the app and removing your enrolment in the program will also result in the removal of the Welcome Discount or Score Discount from your personal auto insurance policy; new policy documents and billing statements would then be sent to you.



Rewards program

- The app must be activated and functional each time the customer drives a vehicle.
- Earning, banking and redeeming reward points, as well as tracking points balance and viewing available rewards are all done through the app.
- Customers can earn reward points based on their driving score for each trip driven.
- Customers average driving score for the previous week will be converted into reward points. Points will arrive every 7 days (based on customers enrollment date) and can either be banked or redeemed for gift cards. Points must be banked or redeemed within one week to avoid forfeiture.
- To earn reward points, the customer must achieve a weekly average driving score of 85 or higher, and have driven 50 kilometres during the previous week.
- All points expire at end of the policy term whether the policy was renewed, cancelled, or terminated.
- Each gift card has a minimum redemption value varying by retailer, with minimums beginning as low as 500 points.
- A maximum of 10,000 points can be collected and redeemed per policy term.
- If a gift card is lost or destroyed, it cannot be re-issued.

Other important information

To find out more about the Drive Good by Gore Mutual™ program, including the full terms and conditions and FAQs, visit www.goremutual.ca/drivegood.

For questions about the app and any technical issues, customers should call 1-844-455-0736.





About Gore Mutual

Built on a foundation of financial strength for more than 180 years, Gore Mutual Insurance Company is one of Canada's first property and casualty insurers. With offices in Cambridge, Toronto and Vancouver - a Canadian mutual company, offering competitive insurance products through trusted broker partners. Every decision and investment made is anchored in the long-term benefits to customers, members and communities.

Insurance that does good – this is our Purpose. Grounded in our purpose and guided by our core values, at Gore Mutual, we believe that being good and doing good by our employees, customers and broker partners will benefit not only them, but also us—which in turn allows us to spread good in our communities and reward the good we see in others. This is what is driving our work to become a purpose-driven, digitally led national insurer.

For more information, visit goremutual.ca or Gore Mutual's Twitter, Facebook, Instagram and LinkedIn pages.

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