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## Safeco® RightTrack® Frequently Asked Questions

### About the Program

#### How does the program work?

Once you enroll in RightTrack, you will immediately receive an initial discount on your vehicle's premium\*, and Safeco Insurance will provide you with a free, easy-to-install RightTrack device that plugs into your vehicle (no tools required). Then, all you have to do is drive as you normally would throughout the program's 90-day review period. Once it's over, we will determine your final RightTrack discount — up to 30 percent — and apply it to your vehicle's premium for the life of your policy. Participation in RightTrack is voluntary.

#### Are there any costs to participate?

No. RightTrack is free, and there is no charge for using the device.

#### How do I sign up?

Please contact your local Safeco agent about enrolling in RightTrack.

#### What happens after I sign up?

Once your policy takes effect, Safeco will email you a link to the RightTrack [Terms and Conditions](#). After you accept them, you will receive a RightTrack device in the mail. Please plug it in to the enrolled vehicle right away to begin the 90-day review period.

You only need to accept the Terms and Conditions once, even if you enroll multiple vehicles.

Please note: You must accept the Terms and Conditions within 15 days of receiving them and install the device within 30 days of receiving it to complete your enrollment in RightTrack. Otherwise you will be ineligible to participate in the program and forfeit your discount.

### Benefits and Savings

#### What is the benefit of enrolling in RightTrack?

With RightTrack, you save immediately and could earn up to a 30 percent discount on your auto insurance after only 90 days for being a good driver. You'll also learn about your driving patterns, including the time of day and miles you drive, plus any instances of hard braking or rapid acceleration.

#### How long is the discount effective?

The discount you earn will apply to your vehicle, or its replacement, for the life of your policy.

### Eligibility and Enrollment

#### Where is RightTrack available?

RightTrack is available in AR, AL, AZ, CO, CT, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, MI, MN, MO, MS, MT, ND, NE, NH, NM, NV, NY<sup>1</sup>, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, and WY.

#### How do I know if I am eligible?

RightTrack is available to new auto insurance customers who have a valid email address and an eligible vehicle. Most 1996 and newer model year vehicles are compatible with the RightTrack device and eligible for the program. Please contact your local Safeco agent with eligibility questions.

#### Can I enroll more than one vehicle?

Yes. You can enroll as many vehicles as you like, as long as the vehicles are eligible for the program.

### Premium Discounts

#### What premium discount will I receive?

Just for enrolling in RightTrack, you'll receive an initial discount. Based on your driving habits throughout the review period, your final premium discount could be as high as 30%.\*

#### How will Safeco Insurance notify me of my discount?

After you complete the 90-day review period, we will send you an email with your final discount; at this time, your initial enrollment discount will be replaced by your final discount for the remainder of your policy period. You will also receive new policy documents within a few weeks of completing the program that reflect your adjusted premium.

#### Can my premium increase as a result of participating in RightTrack?

Participation in RightTrack will not increase your base insurance rates; however, your final discount may differ from your enrollment discount based on how you drive. Paying attention to your RightTrack trip results and trending RightTrack score will help you control the results of your final discount. If your final discount is lower than your initial enrollment discount, you will be billed for the difference.

**Is a discount guaranteed at the end of the RightTrack review period?**

Yes. No matter how you drive throughout the program, your final discount will save you between 5% and 30%.

**How can I view my driving information and projected premium discount?**

At any time during the 90-day review period, you can review your driving patterns and see your projected premium discount through the RightTrack Driving Dashboard. You will also have access to your driving data and final discount result for 30 days after completing the review period. We will provide you with instructions via email for accessing this website after you plug in the RightTrack device. Please note it may take up to 24 hours for your latest driving information to appear on the RightTrack Driving Dashboard.

**Can I transfer the premium discount if I change my vehicle?**

Yes. If you change an enrolled vehicle after you complete the RightTrack review period, we will apply any premium adjustment to the replacement vehicle. If you need to change your enrolled vehicle during the review period, you may continue the program by enrolling your replacement vehicle. Please contact your independent Safeco agent for assistance in changing your vehicle.

**Data Privacy and Protection****Which driving activities will RightTrack observe?**

The RightTrack discount is based on the following driving patterns: the number of miles you drive, the time of day or night you drive, rapid acceleration and hard braking.

**How is this information used?**

We use your driving data to determine your discount and may occasionally use it for our internal research purposes. Your RightTrack information will never impact your policy or claim in a negative way.

**How is my data protected?**

Safeco Insurance values and respects your privacy. We will not share the personally identifiable usage data we collect with any third party except to service your auto policy, for research or as required by law.

**Starting and Stopping the Program****How soon do I have to begin the review period after I enroll?**

To begin the review period, be sure to plug the device into the enrolled vehicle within 30 days of receiving it. Note: if you have multiple vehicles enrolled in RightTrack, you will receive an email for each participating vehicle.

**Can I opt out of the program before completing the review period?**

Yes. You can opt out at any time by contacting your independent Safeco agent or by calling 1-877-934-5335. Your insurance coverage will not be impacted; however, you will forfeit the initial discount, and you will not be eligible for any subsequent RightTrack discounts.

**How do I return the RightTrack device?**

It's easy. When your 90-day review period is over, or if you opt out of the program, we will send you a prepaid return envelope along with instructions for removing and returning the device. The device should not be returned to your independent Safeco agent. Please note that Safeco Insurance may charge a fee of \$100 if you do not return the device within 30 days of receiving the return envelope. In some states, you may receive an option to retain your device and service. Please review the materials provided to you during your participation period, or call 1-877-934-5335 for assistance.

**Using Your Device****How do I install the RightTrack device?**

The small RightTrack device plugs into your vehicle's Onboard Diagnostic (OBD-II) port, which is typically located under the dashboard near the steering wheel. With the device, we will include easy-to-follow installation instructions along with contact information in case you need assistance. The RightTrack device you receive will be assigned to the vehicle indicated on/in the box. If you enroll multiple vehicles, be sure to install the appropriate device in the appropriate vehicle.

**How do I know if the RightTrack device has been installed properly?**

Blinking lights on the device will indicate a successful installation. We will also send you an email soon after your first drive with the device installed. The email will confirm that your device has been activated and will include directions for accessing your driving data online.

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

It's okay if you don't drive your vehicle every day. We recommend at least one trip a week in order to keep the RightTrack program active and as long as the RightTrack device is installed in your enrolled vehicle for the full 90-day review period, you will remain eligible for the program. If the device detects low battery voltage in your vehicle or cannot connect to a cell tower, you will be notified by Safeco via an automated email. To remain enrolled in the program, please take your vehicle on a short trip to charge your vehicle battery.

**Should I remove the device when another driver uses my vehicle?**

No. The device should remain plugged into your vehicle throughout the entire review period.

**What if my vehicle is stolen or involved in an accident?**

If your vehicle is stolen or involved in an accident, follow all normal procedures for handling such an emergency and then contact a Safeco Insurance claims representative as soon as possible. If you need to replace your vehicle or the RightTrack device, simply contact your independent Safeco agent, or call 1-877-934-5335.

**Can I remove the device during the review period?**

You may remove the device only if you decide to opt out of the program. If you plan to stay enrolled, the device should remain installed for the entire review period to qualify for the RightTrack discount. To prevent tampering, the device is programmed to detect when it has been disconnected.

**What should I do if my RightTrack device is not working?**

If you suspect that the RightTrack device is not working, please call Safeco at 1-877-934-5335.