



getting started with RightTrack®

You've made a great choice enrolling in Safeco RightTrack®, the program that puts you in control of your auto policy savings. Now it's time to get started. Just follow the steps in this guide and you'll be on your way to safe-driving rewards.



Download the “Safeco RightTrack” mobile app

Note:

Make sure the app tile matches the one shown here:



Once the app is installed, you’ll need to:

- 1) Register using the Activation Code (provided in your welcome email) and your date of birth.

ACTIVATION CODE
XXXXXXXXXXXX

- 2) Enter your email address and agree to the Terms & Conditions to complete your registration.
- 3) Allow the RightTrack app to access your location. When prompted, select “Always Allow” to ensure the app is able to capture all of your trips.
- 4) Invite all of the other drivers on your policy to participate by sharing your Activation Code so they can register.

Note: Each driver’s 90-day review period will begin after they have registered. Your final discount will be automatically applied and will replace your initial discount once the last participating driver has completed their review period.

These steps must be completed within 30 days of enrolling in RightTrack or your initial discount will be removed.

[drive]



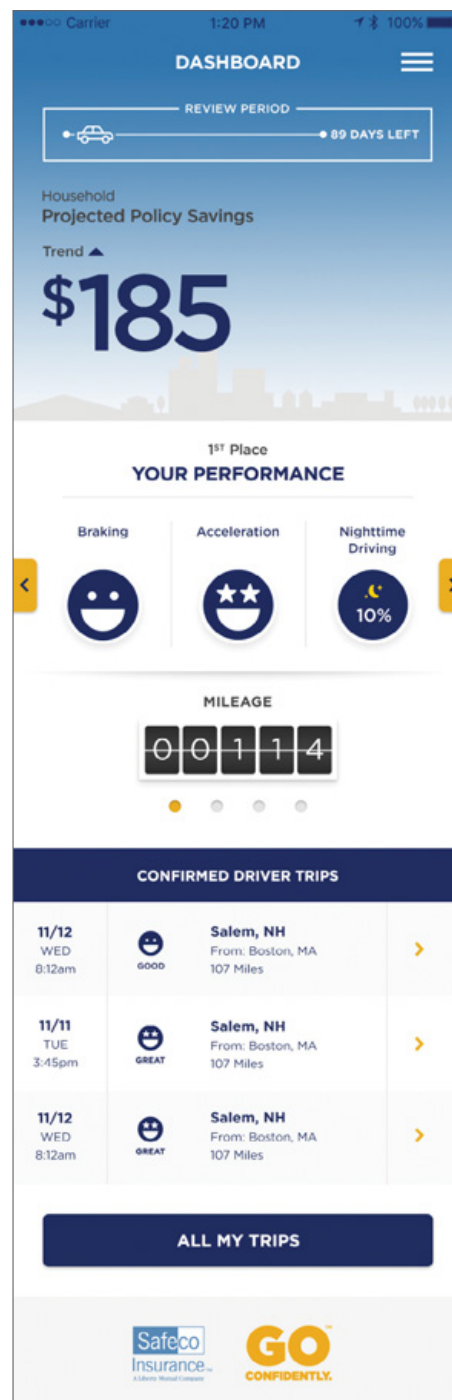
During the 90 days, you'll be able to track and manage your trips and view your performance right from the app.

Projected Policy Savings:

The forecasted amount you are expected to save based on the driving performance of all drivers on your policy to date.

Confirmed Driver Trips:

Recent confirmed trips will appear here. To review your unconfirmed trips, click "All My Trips."



Review Period:

Number of days left in your 90-day review period.

Your Performance:

Displays how well you're performing overall on each of the four evaluation factors (listed below). Swipe to view the performance of other drivers on your policy.



Braking



Acceleration



Nighttime Driving



Total Miles Driven

My Trips

You're in control of the trips that are used to determine your savings.

Carrier 1:20 PM 100%

< trip details

TUESDAY 5/23

Were you the driver on this trip? ☒

Departed: Boston, MA 11:40 pm

Arrived: Cambridge, MA 12:40 am

Duration 1 hr 00 mins

Distance 18 miles

CONFIRM

yes

no

Carrier 1:20 PM 100%

< trip details

★ View Map Legend

TUESDAY 5/23

Your Performance

Departed: Boston, MA 11:40 pm

Arrived: Cambridge, MA 12:40 am

Duration 1 hr 00 mins

Distance 18 miles

Safeco Insurance

GO CONFIDENTLY

Verizon 12:06 PM 92%

CHOOSE ONE

How did you travel on this trip?

DRIVER PASSENGER AIRPLANE

TRAIN BUS BOAT

MOTORCYCLE BICYCLE OTHER

CONFIRM

The program is designed to learn your driving patterns and should capture all trips accurately. However, you may want to review your trips periodically to confirm that your role (as driver or passenger) was captured correctly. If you weren't the driver, you will be asked to specify how you were traveling.

You'll have seven days to review and confirm each trip. Accuracy improves as you drive and the app learns your behaviors.

While driving, your phone must be kept in a secure place (like in a cup holder or on a phone mount) so the app can accurately capture your trips.



After 90-day program completion

How the discount works:

- You can always view your trending policy discount right from your dashboard within the app. This figure will continue to change until the last participating driver on your policy finishes.
- Once the last driver completes their review period, your final discount will be automatically applied to your auto policy, replacing your initial discount. Based on your billing plan, your future payments may be adjusted or you may receive a refund.
- Initial discounts vary by state. For participants who live in **KY, MI, or MN**, your final discount may be less than your initial discount based on driving performance and the number of drivers participating.
- Your RightTrack discount will roll over at each renewal and stay with you for the life of your policy.



Discount Guarantee: With RightTrack, you're guaranteed to get a discount on your policy no matter how well you drive.



Tip: Maximize your savings by encouraging all drivers on your policy to participate.

Troubleshooting

For troubleshooting tips and help with enabling GPS location services, go to www.Safeco.com/RightTrack/get-started or call Safeco RightTrack Support at 1-844-872-3326.

A few FAQs:

For additional FAQs go to www.Safeco.com/RightTrack/FAQ/Mobile-App

What is the impact on my battery using Liberty Mutual's RightTrack app?

The amount of battery used depends on the model of your phone. The RightTrack app uses about the same amount of battery as other driving navigation apps. We recommend charging your phone while driving if you're taking a long trip. Trip recording will automatically stop when your phone's battery life drops to 20% and when battery save mode is on.

What do I do if my RightTrack app isn't working properly?

If you suspect that the RightTrack app is not working properly, ensure you have downloaded the latest version from the app store. If you're still having trouble, please call the Safeco RightTrack Service Team at 1-844-872-3326.

Do I need to open the app every time I get in the car?

No, as long as you have your phone with you, the app is installed, and you have GPS location services on, you'll be all set. The app will run in the background and be able to record your driving behavior.

My driving trips aren't showing up in my RightTrack app. What could be wrong?

Trips may not be captured for the following reasons:

- **Location:** This may happen in rural areas.
- **Trip length:** For very short trips (less than a couple of miles)
- **Location services:** Be sure GPS location services is on to allow your phone to record and upload trips for scoring. For iPhones, you must set location access for RightTrack to "Always" in your Settings.
- **Low battery:** If your phone battery drops below 20%.
- **Power save mode:** If your phone is in power save mode you will need to disable this feature.

Why is it important to monitor my trip statuses?

Only trips where you are the driver count toward your savings. The app is very good at detecting when you are the driver of a vehicle, but it's still a good idea to check the app regularly to make sure all trips are correctly categorized.

How do I enable location services, both for RightTrack and in general for iPhone and Android?

iPhone:

Go to: *Settings > Privacy > Location Services > RightTrack > Location > Always*

Android:

Go to: *Settings > Applications > Application Manager > RightTrack > Permissions > Location**

*NOTE: This process varies based on your phone type for Android.