

YourTurn[®] rewards program

FREQUENTLY ASKED QUESTIONS



What does the app measure?¹

YourTurn[®] from Erie Insurance and Cambridge Mobile Telematics (CMT) is a smartphone application (app) that provides feedback and gathers data about various aspects of your driving, helping you become a safer and better driver. These include:

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

What information does the app display?

- **Dashboard**—The top of the dashboard shows your overall score for the last two weeks of driving. Tap on the score to learn more details about your driver score. The rest of the dashboard has seven panels: rewards; the latest scored trip; optional family program; your rank on the leaderboard; trends in performance over time; streaks showing how well you have done in avoiding phone distraction, speeding and hard braking; and recent achievements.
- **Trips**—This is a list of all your trips, each scored on a scale from 1 to 5. Select a trip to see a map view, important events (such as excessive speeding and significant phone distraction) and score for the trip. The app also classifies your trip as "Driver" or "Not driving" (passenger or another mode of transport). If the automatic classification is incorrect, change it by selecting the icon located next to the mode classified by the app.
- **Driving Tips**—These are personalized tips to improve your driving, based on the factors most responsible for lowering your score.
- **Achievements**—Here you will find badges for achieving safety milestones.
- **Leaderboard**—Check out your status compared to friends and leaderboard competitors.

What does "not driving" mean?

Some recorded trips are suppressed by the app, if they are short or don't involve much driving, while some may be shown but flagged as "Not driving." If this classification is inaccurate, you can change it by selecting the circular icon showing the mode. You can also label several trips at once with the "Edit trips" option.

How does my driving affect my score?

YourTurn collects and analyzes driving data and displays an overall driving score assessed by combining hard braking, hard acceleration, hard cornering, speeding and phone use. YourTurn calculates your score (out of 100) over the last two weeks of drives based on:

- **Driving smoothness:** This includes hard braking, acceleration intensity and hard cornering. These factors are correlated with accidents.
- **Speeding:** Respecting the speed limit decreases the risk of an accident, helps improve road safety and improves your score.
- **Phone use while driving:** YourTurn measures phone distraction on a trip. Drivers who use their phone while driving are more likely to get into an accident because they are distracted and cannot react in time.

YourTurn® rewards program

FREQUENTLY ASKED QUESTIONS (CONT)

How does the app know whether I'm a driver or passenger?

YourTurn will learn about your individual driving style over time. By taking this into account, along with contextual signals, the app is able to determine whether you are a driver or passenger.

How is phone usage calculated?

YourTurn classifies distracted driving based on phone movement and screen activation. When the car is moving at least 9 mph (not stopped), if your screen is unlocked and on, and YourTurn determines that the phone is being handled, your score will be negatively affected.

Why did my scored distance/scored trips go down?

YourTurn 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.

Why do I need to accept permission requests?

You will receive permission requests from your phone's operating system once you've downloaded YourTurn. You must accept these requests to use the app's features and benefits. These permission requests allow us to accurately measure your driving and calculate your score.

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

No, the app works in the background and will collect your data any time a drive is detected. However, make sure that your device is charged and turned on during your trips.

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

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

How can I earn rewards?

Rewards are earned by exhibiting driving behavior that meets the minimum scoring thresholds, and by driving a minimum of 50 miles during each two-week scoring period.

How do I redeem my earned rewards?

Rewards can be redeemed for a number of different reward card choices, or donated to charity. Reward cards and confirmation of donations will be sent to you at the email address you provided when signing up for the app.

What data is collected?

YourTurn records: GPS and location data, accelerometer data, gyroscope data, phone movement and screen activation data, time and date, app usage, and battery level.

Does Cambridge Mobile Telematics or Erie Insurance share my data?

Respecting your privacy is an important part of our commitment to providing an excellent service and product. Your personal information and individually collected data will be available to both ERIE and CMT, and will only be shared with third parties in accordance with ERIE's Privacy Notice and as required to provide the app and services.

Peterson Insurance Agency, Inc
2516 Mishawaka Ave
South Bend IN 46615
574.234.2464

www.TalkToYourAgent.com

*Note that when the phone's battery is less than 10%, the app will not record any data. *YourTurn Program is not available in all states. Must have a compatible smartphone device with a data plan subscription and GPS capabilities and used exclusively by the participating driver. ERIE® insurance services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Not all companies are licensed to operate in all states. Go to erieinsurance.com for company licensure information and product disclosures or contact our agency for state-specific policy information. Equal opportunity insurer. S1930 7/19 © 2019 Erie Indemnity Company



Above all in sERvice® - since 1925

Auto • Home • Business • Life