

AAADrive™ Terms and Conditions

Updated as of 7/23/2024

The Auto Club Group (ACG) is the second largest AAA club in North America. ACG and its affiliates provide membership, travel, insurance and financial services offerings to approximately 9 million members across fourteen states and two U.S. territories (Colorado, Florida, Georgia, Iowa, Michigan, Nebraska, North Carolina, North Dakota, South Carolina, Tennessee, Wisconsin, Puerto Rico, and the U.S. Virgin Islands; most of Minnesota and Illinois; and the northern portion of Indiana). AAADrive™ is an optional service provided to you by The Auto Club Group and is offered free to AAA Members residing in an ACG Club territory and/or to ACG Insurance Customers who have registered for the AAADrive™ Insurance Discount program.

The Terms and Conditions outline the unique terms related to your use of AAADrive. For purposes of the Terms and Conditions, you will be referred to as “You”, or “Your”. ACG will be referred to as “We”, “Us”, “Our”.

BY USING AAADrive, YOU AGREE TO THESE TERMS AND CONDITIONS AND THE AAA MOBILE TERMS OF USE. IF YOU DO NOT ACCEPT THEM, DO NOT USE AAADrive.

These Terms and Conditions do not change or amend in any way the Terms of Use set forth in the AAA Mobile application nor do these Terms and Conditions change or amend in any way the Usage Rules set forth in the App Store Terms and Conditions, or in the Google Play Terms of Service, whichever is relevant.

ACG reserves the right to modify the Terms and Conditions for AAADrive at any time. We will provide notice of material changes to these Terms and Conditions, and you agree that a message to your email address on file provides sufficient notice. Modifications to these Terms and Conditions can be viewed by accessing the Terms and Conditions section in AAADrive. You have the ability to opt out of AAADrive at any time. Continued participation in AAADrive will constitute Your acceptance of any revisions to these Terms and Conditions. Please check this page at Your discretion to view any changes as We may occasionally make updates. AAADrive may be revised or discontinued at any time.

AAADrive is provided free of charge however, please be aware that Your mobile carrier’s normal rates and fees, such as text messaging and data charges, will still apply. ACG is not responsible for any usage or data charges You incur while using AAADrive. ACG does not provide a smartphone to use AAADrive. ACG is not responsible for any damage to Your smartphone including but not limited to the loss of battery usage or software application error or viruses.

AAADrive is available to users of all ages however, if You are under the age of 18, You should review this Agreement with Your parent or guardian. Please make sure Your parent or guardian understands the Terms and Conditions.

AAADrive requires You to allow it to run on Your smartphone while driving but does not require or encourage Your use of Your smartphone while driving. Data will be transmitted to ACG through AAADrive, as soon as You have confirmed acceptance of these Terms and Conditions and AAADrive is activated on Your smartphone. As part of AAADrive’s functionality You will be able to view Your driving behavior and routes travelled.

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AAADrive from time to time, may install upgrades, updates and additional features in order to improve, enhance and further develop the software.

What data is captured and used by AAADrive?

Data captured includes Your use of AAADrive, the start and end times of each journey, GPS information, accelerometer data, cellular call state and mobile device information including the battery level, IMEI and operating system. This data is used to derive information about Your AAADrive activity, journey including acceleration, speed, braking, mobile distraction as well as distance, time of day, and route travelled. The mobile device information is used solely for support functions and improving the customer experience. AAADrive **does not** collect or monitor phone conversations, call log data or touch input to Your smartphone. AAADrive allows You to reclassify journeys for which You were not the operator of the vehicle within 7 days of the journey date. Journeys cannot be modified after the 7 day window has expired. To ensure the operational functionality of AAADrive, We may periodically send a signal to Your smartphone if We have not detected recent activity.

The data collected by AAADrive is being used, among other things, to help ACG members and insurance customers learn more about their driving habits and driving patterns to improve driver safety and will serve as the foundation for ACG's Usage Based Insurance discount program. If you decide to participate in ACG's Usage Based Insurance discount program, your driving habits and driving patterns including, but not limited to, smooth driving, speed, mobile distraction, time of day, and fatigue, will be measured to produce a score that will be used to calculate the AAA Drive discount. Please see the AAADrive™ Usage Based Insurance Participation Agreement for more details.

If You are an ACG insurance customer, are enrolled in AAADrive, and have agreed to the terms of the AAADrive Usage Based Insurance Participation Agreement, We may use data obtained by AAADrive for discount purposes for Your AAA auto insurance policy. Subject to state availability, for future policy renewals, We may also use AAADrive data to rate and/or underwrite Your AAA insurance policy, which may result in an increase or decrease to Your policy premium, in accordance with the rules, rates, and telematics model on file with the state insurance department where Your policy is issued.

Your personal driving information and related data, is used, or may be used in the future, as follows:

1. To provide You with driving feedback and coaching to help further strengthen your driving behaviours and skills.
2. To help Us to better understand safe driving behaviours which We will use to develop the underwriting of Our auto insurance policies and to inform Our development of similar products.
3. To gather and combine data for the purpose of data analysis in support of the AAADrive program.
4. To rate Your insurance policy which may increase or decrease Your policy premiums.

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5. To modify Our underwriting rules and procedures, including affecting Your eligibility.
6. To detect whether an accident may have occurred.
7. To assist in claim handling and investigations.
8. All aspects of AAADrive are confidential and proprietary to ACG. Your information will remain confidential at all times to ACG and vendor partners that support operations for the AAADrive program. Your data will not be sold to other third parties or shared in any way unless required by law or regulation.
9. Your data may be retained indefinitely, subject to state-specific time limits. Data collected through AAADrive is subject to state privacy protections and Our privacy policy which can be viewed on Our AAA.com website.

By using AAADrive You agree to enable Your location services on Your smartphone to record Your Journeys while You are in a private passenger vehicle and You consent to receive AAADrive™-related text messages (message and data rates may apply) and emails from ACG, its agents, affiliates and service providers. You consent to receive various marketing and discount offerings as an AAADrive user.

To use AAADrive You must:

- a. be a current AAA member residing in an ACG Club territory and/or an ACG insurance customer participating in the AAADrive™ Insurance Discount program;

NOTE: ACG insurance customers also participating in the AAADrive™ Insurance Discount program must also complete a separate registration process.

- b. own a GPS enabled iPhone or a GPS enabled Android with the required OS compatibility; and
- c. successfully download AAAMobile and register in AAADrive.

Deactivating AAADrive

You may discontinue use of AAADrive at any time. Logging out of the AAA Mobile App will not disable AAADrive and Journey recording. If You wish to no longer use AAADrive You can deactivate AAADrive by going to the **Help/More** page on AAADrive. Deactivation will stop the telematics functionality (e.g., Journey recording) on Your device and remove stored data on the AAADrive service. ACG may continue to utilize this data for analysis purposes only. If You reactivate AAADrive in the future You will have access to Your previous driving data, subject to state-specific time limits.