RISK CONTROL

ufg INSURANCE

FAQs about LifeSaver focused driving app

PROGRAM OVERVIEW

What is LifeSaver?

- Smartphone app that actively prevents/limits phone distraction while driving.
- Motivates your commercial drivers to keep their eyes on the road phone.
- Great way to gain visibility on driver behavior without becoming "Big Brother".

Policyholder benefits?

- Potentially lower your at-fault crashes.
- Improve your insurance risk profile for the next renewal.
  —Accounts should use LifeSaver/telematics to help maintain their good rating.
- Help mitigate liability exposures.
  —Personal injury law firms are focused on distracted driving.

What are the highlights?

- No hardware to purchase, install, or upgrade.
- Download app easily for Android or iPhone.
- Easy to manage and customize program through the LifeSaver fleet portal.
- UFG covers LifeSaver's annual subscription fees as long as the LifeSaver program is deployed and remains in use.
- Access portal or dashboard from anywhere.

How does it work?

- Browser-based fleet portal manages the entire program.
- Use the portal:
  —To deploy the app to your employees' mobile phones.
  —To customize settings to match your corporate policy.
  —To view reporting and compliance.

How do I get started?

- UFG Consultant will create your LifeSaver portal account.
  —Here's the link to create your account: bit.ly/UFGlifesaver.
  —Annual subscription fee is covered by UFG, as long as you deploy in 30 days.
- You have two options for adding drivers to your account:
  —Provide your drivers list to your UFG consultant and we'll upload your drivers into your account.
  —Personally add list of drivers into your account.
- Launch the program within 30 days of enrollment.
  —Use the fleet portal to invite your drivers to install the app.
- Questions on how to get started? Call LifeSaver Customer Support at (833) DONT-TXT.

LifeSaver
www.lifesaver-app.com

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MANAGING EMPLOYEE RESISTANCE

What if my employees are using personal phones instead of company-issued phones?

- Personal phones used while driving company vehicles can still expose your business to potential liability.
  - —Company vehicle crashes can result in significant lost revenue.
  - —Crashes can cause driver injury, which is a terrible thing for employees to go through and hurts company productivity goals as well.
- If you are reimbursing the cell phone service for your employees' personal phones, you could require LifeSaver to be deployed on the phone in order for the driver to keep receiving the reimbursement.
- You can set the **hours of operation** for LifeSaver through the management console so that LifeSaver is automatically disabled after work hours.

What if my employees say installing the app is an intrusion of their personal phone?

- This isn't about controlling your phone experience. It's about a minimally invasive approach to ensure safe driving practices while driving company vehicles. This is true no matter if the driver is using personal or company-issued mobile phone.

What if my employees think that the LifeSaver program is an invasion of privacy?

- It is important to discuss what the driver concerns truly are because 'privacy' can mean different things to different people and is not generally well understood.
- Reminder that drivers are still using company assets (e.g. company-issued phone and/or vehicle), and it makes sense for the company to protect those assets through LifeSaver.

What if my employees are concerned about data privacy?

- LifeSaver records the location/time of every distracted driving violation.
- Fleet owners can set their safety policy hours during working hours so that LifeSaver is automatically disabled during non-working hours (e.g., Monday-Friday 7am-5pm).
- LifeSaver does not have access to any usage data on the phone. For example, LifeSaver does not have access to app usage information, phone calls or messages.

Will LifeSaver prevent my employees from using navigation on their phones?

- Drivers can either use Maps as an exception to LifeSaver or launch Maps outside the phone's passcode lock screen. Neither case will record a distracted driver violation.

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