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**Road Rewards**<sup>®</sup>

FROM **Plymouth Rock**  
assurance.

Plymouth Rock Assurance

# **Road Rewards Program**

## Frequently Asked Questions

## Below are answers to some common questions about Plymouth Rock's Road Rewards Program.

### Who is eligible for Road Rewards?

If you are a personal auto insurance policyholder of a Plymouth Rock company in the States of Connecticut, Massachusetts, New Hampshire, New Jersey, or Pennsylvania, and you bought your policy through an independent agent, or you are listed as a driver on such a policy (defined in these FAQs as "customers") you may enroll in the program and receive rewards and tips for safe driving. Enrollment in the program is strictly voluntary. All licensed New York residents are eligible to participate in the program and earn rewards without buying a policy. Anyone not eligible to earn rewards can still download and use the Road Rewards app and receive feedback on their driving. Individuals eligible to earn Rewards are defined in these FAQ's as "eligible drivers."

### What is Road Rewards?

Road Rewards is Plymouth Rock's safe driving program that allows eligible drivers to earn rewards on everyday items like coffee and discounted gas simply by driving safely. The Road Rewards smartphone app for iOS and Android measures driving behaviors, helping shape safe driving habits and leading to safer roads.

### How does Road Rewards work?

Enrollment in the program is strictly voluntary. Participation requires the use of Plymouth Rock's Road Rewards mobile app. If you are a personal auto insurance policyholder of a Plymouth Rock company in the States of Massachusetts, New Hampshire, Connecticut, New Jersey, or Pennsylvania, and you bought your policy through an independent agent, or you are listed as a driver on such a policy (defined in these FAQs as "customers") you may enroll in the program and receive rewards and tips for safe driving. All licensed New York residents are eligible to participate in the program and earn rewards without buying a policy (defined in these FAQs as "New York Members"). Anyone not eligible to earn rewards can still download and use the Road Rewards app and receive feedback on their driving.

When a customer earns enough reward points they can choose to redeem those points for discounts on gas from Shell (through the Fuel Rewards program), a complimentary treat from Starbucks, movie tickets from Showcase Cinemas, Amazon gift cards, Spotify gift cards, iTunes® gift cards, and Spa and Wellness Week gift cards.

### What is the benefit of enrolling in Road Rewards?

Road Rewards encourages safe driving by educating drivers about their driving habits and providing rewards to incentivize eligible drivers to drive more safely. It's also a fun way to see how your driving compares with others.

### Are there costs for participating?

There is no charge for downloading the Road Rewards app and participating in the program, but to earn rewards you must have access to a smartphone and be a licensed New York resident or a Plymouth Rock Massachusetts, New Hampshire, Connecticut, New Jersey, or Pennsylvania personal auto insurance customer under a policy that was bought through an independent agent, or be listed as a driver on such a policy.

### What if I have multiple vehicles on my policy?

Road Rewards will track your phone and whatever vehicle the phone is in. Having multiple vehicles will not affect your driving score. This question does not apply to New York Members, as they are not required to buy a Plymouth Rock policy to earn rewards.

## Road Rewards App

### When do I start using the app?

You can start using the app as soon as you enroll (on the portal), download (on the App Store or get it from Google Play), and register (in the app, using the activation code). You will start earning rewards points 24-48 hours after your policy effective date. New York Members can begin earning rewards immediately upon registering within the app.

### What driving activities does the app observe and measure?

The app observes and measures the following activities, but not all of these activities are used to determine your driving score or the rewards you can earn:

- Trip time
- Acceleration intensity
- Hard braking
- Hard cornering
- Speed
- Distance travelled
- Location
- Phone usage while driving

For more information on how the driving score is determined, see the "Driving with the App" and "Earning Points and Your Score" sections below.

### How is my personal information protected?

Plymouth Rock values and respects your privacy. Although we will not be collecting sensitive personal information as part of this program, considerable data security measures will be in place to protect the privacy and confidentiality of all participants. The data collected will be subject to Plymouth Rock's Privacy Policy (available at [plymouthrock.com/privacy](http://plymouthrock.com/privacy)). More information is available in the Terms and Conditions contained within the app.

### **Will Plymouth Rock be able to track vehicle location using the device?**

Yes. We need to track location in order to monitor driving and adherence to local speed limits. Tracking location also allows the app to show you a map of each trip so that you can confirm the accuracy of the feedback you are receiving and the location of events such as hard braking, speeding, etc.

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

You are not required to drive your vehicle every day. Scores are measured on a two week rolling basis so you should continue to drive as you normally do.

### **What does "not driving" mean?**

Some recorded trips that are short or don't involve much driving are suppressed by the app. Others may be shown but are flagged as "not driving" based on our classification algorithms.

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

No, the app works in the background and will collect your data any time a drive is detected. However, you will need to make sure the app is turned on and app location services are turned on during your trips.

### **Should I turn off the app when another driver uses my vehicle?**

This is not necessary, as the app provides you the ability to indicate if you are the driver or if someone else is driving during a particular trip. You need to exercise this option within 30 days after the trip.

### **If I change a trip to indicate that I'm the passenger or that someone else is driving will that impact my score?**

It won't impact your score right away but it will be accounted for in the next measurement period.

### **Can the results of Road Rewards cause my premium to increase?**

No. Your Road Rewards score has no effect on your premium. This question does not apply for New York Members, as they are not required to buy a Plymouth Rock policy to earn rewards.

### **How can I view the data that my Road Rewards app collected?**

The app displays your driving data in the Trips section – you can see each trip you have taken with detail on where there were areas for improvement.

### **What happens if I downloaded the app but I had to change phones?**

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

### **What if I get in an accident while the Road Rewards app is turned on?**

There is no specific penalty for getting into an accident while the app is turned on. However, the accident will be recorded. Your score is higher the smoother you drive. If an accident disrupts smooth driving then your score will be impacted but it will only count as a lower scored trip, nothing more. Road Rewards uses a rolling two week score. Once the drive where the accident occurred is more than two weeks old, it will no longer affect your score.

### **Can I stop using the Road Rewards app at any time?**

Yes. Your participation is completely optional. You can delete the app at any time.

### **Does the app use my phone battery?**

Yes. Road Rewards should have a limited effect on your phone's battery. The effect varies from one smartphone model to another, and on the age of the phone, but battery consumption is highest when the app uses the GPS. In some Apple phones the app consumes additional battery resources when interacting with the phone's Fitness and Motion sensor. To reduce battery consumption in such cases, remove Road Rewards permission to use the Fitness and Motion sensor. See this article for details on how to do so: <https://www.cultofmac.com/319281/take-better-control-of-your-iphone-fitness-tracking/>

## **Driving with the App**

### **Does being stuck in a traffic jam impact my score?**

No.

### **Will an accident impact my score?**

These are the driving behaviors that impact your score:

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

Your accident will be recorded but will not directly impact your score. Your score is higher the smoother you drive. If an accident disrupts smooth driving then your score will be impacted but it will only count as a lower scored trip, nothing more.

Road Rewards uses a rolling two week score. Once the drive where the accident occurred is more than two weeks old, it will no longer affect your score.

### **If I get a phone call or text while driving, and I don't respond, does it impact my score?**

There is no impact on your score for incoming calls or texts, but using your phone to field a call or respond to a text when driving will impact your score. In order for Road Rewards to record a phone distraction event, you need to be actively handling your unlocked phone while the car is moving.

### **Can I use my phone hands-free and not impact my score?**

Yes.

### **If I drive on a bumpy road will it impact my score?**

No.

### **Is my score impacted by the time of day I drive?**

No.

### **Is my score impacted by where I drive?**

No.

### **Do all trips count the same towards my score?**

No, longer trips have a higher impact — both positively and negatively — on your score than shorter trips.

### **How is speeding measured?**

While the app allows a "buffer" above the speed limit before it records a speeding event, we encourage you to obey all local limits.

### **The app has the wrong speed limit. How can I get it fixed?**

Sometimes the app may have the wrong limit, as speed limits can be changed by state and local authorities from time to time, and we don't generally know about those changes right away. If the app has the wrong speed limit please contact [RoadRewards@PlymouthRock.com](mailto:RoadRewards@PlymouthRock.com).

### **Does using my GPS/NAV or streaming music impact my score?**

The fact that your phone is on and active does not impact your score. In order for Road Rewards to record a phone distraction event, you need to be actively handling your unlocked phone while the car is moving.

### **If I slam on the brakes to avoid an accident, does this hurt my score?**

Unfortunately, yes. We do recognize that sometimes no matter how carefully and safely you drive you might have to brake hard, accelerate, or swerve to avoid a crash. But the app does not have the ability to distinguish appropriate evasive action from unsafe driving habits. That said, a single event will never contribute significantly to your overall two-week score. We are trying to measure your general driving safety.

## **Earning Points and Your Score**

### **How do I earn points?**

The app displays a rolling two-week driving score based on how safely you drive. We use the score to rank eligible drivers and then award points to each eligible driver based on their standing relative to other eligible drivers using the app. The safer you drive, the better your score; the better your score, the better your ranking; the better your ranking, more points you earn!

We only rank eligible drivers – non-customers, aside from eligible New York Members, do not factor into the score used to calculate points in Road Rewards.

### **How do you compute my score?**

The score is a weighted average of your trip scores. Individual trips are scored on a variety of driving measures, including acceleration, speeding, hard braking, phone handling while driving, and hard cornering/turning. Although these factors aren't counted equally, each contributes to your final score.

### **When will I receive points?**

Points are awarded Mondays, Wednesdays, and Fridays. The points update includes drives up to two days before points are awarded (i.e. if someone starts driving on a Saturday they might not see points until Wednesday night.)

### **How do I improve my driving score?**

Take a look at the "Driving Tips" section within the app as well as individual trip feedback. As a general rule, smooth driving within the speed limit and without phone usage will earn the highest scores.

### **Why did my scored distance/scored trips go down?**

Road Rewards 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.

### **My app shows I have earned enough points to redeem a reward but the reward never appeared. What do I do?**

Click on your points to see a list of the rewards. Click on the rewards you'd like to redeem and see if you are eligible.

### **I have scored trips but haven't accumulated any points or rewards. What do I do?**

If you have scored trips but don't see a point balance you are likely using the "try before you buy" version. In order to get points and redeem for rewards you need to use the policyholder version. Visit [plymouthrock.com/RoadRewardsNow](http://plymouthrock.com/RoadRewardsNow) and enter your information. Once you do that you will get an activation code to download the app. If you are a New York Member, you are eligible to earn rewards without buying a Plymouth Rock policy by visiting [plymouthrock.com/RoadRewardsNY](http://plymouthrock.com/RoadRewardsNY).

Location services also need to be turned on to receive points to redeem for rewards.

## How do I redeem my reward?

Each retailer has a different process for redemption. When you earn enough points to redeem a reward, you will be notified in the app in the Rewards section. You can also check your points balance in the Rewards section to see how many points you will need to earn until your next reward. You may need to create an account with a participating retailer to redeem rewards from that retailer, in which case you will be subject to that retailer's own terms and conditions and privacy policy.

### | Starbucks

If you choose the Starbucks card as a reward you will receive an email from Plymouth Rock. Click on "redeem" in that email and you will be directed to a webpage. The webpage will have a bar code that you can scan at your local Starbucks or you can print the page and present it to the cashier.

### | Showcase Cinemas

You will receive an email from Plymouth Rock with a link to your Showcase Cinemas "Starpass" account to redeem your free movie ticket. If you are not already a Starpass member, the email will direct you to sign up. Showcase Cinemas does not operate in New Jersey or Pennsylvania.

### | Fuel Rewards

You will receive an email from Plymouth Rock with a link to create a Fuel Rewards account where your discount on gas can be redeemed. If you are already a Fuel Rewards member, the email will direct you to log in to your account to redeem your discount. Your savings at the pump will expire on the last day of the month, one month following the day you redeemed the reward (e.g. If you received the redemption email on January 15, your savings will expire on February 28).

### | Amazon

If you choose the Amazon.com Gift Card as a reward you will receive an email from Plymouth Rock. Click on "redeem" in that email and you will be directed to a webpage. The webpage will have a code that can be used on Amazon.com.

### | Spotify

If you choose the Spotify Gift Card as a reward you will receive an email from Plymouth Rock. Click on "redeem" in that email and you will be directed to a webpage. The webpage will have a code that you use on Spotify.com or the Spotify App.

### | App Store & iTunes®

If you choose the App Store & iTunes Gift Card as a reward you will receive an email from Plymouth Rock. Click on "redeem" in that email and you will be directed to a webpage. The webpage will have a code that you use on iTunes.com or the iTunes App.

### | Spa and Wellness Week

If you choose the Spa and Wellness Week Gift Card as a reward you will receive an email from Plymouth Rock. Click on "redeem" in that email and you will be directed to a webpage. The webpage will have a bar code that you can scan at your local spa or you can print the page and present it to the front desk.

## Can points be exchanged for cash?

Points have no monetary value and cannot be exchanged for cash.

## Do my rewards expire?

Your points don't expire; however Plymouth Rock reserves the right to terminate this program at any time and for any reason, in which case your points will be forfeited. You will forfeit points under other circumstances, for example, if you stop being a Plymouth Rock customer (except in New York). See below for more details.

Some rewards are subject to the terms and conditions of third-party rewards providers. Those rewards are subject to the terms and conditions of the third-parties, which may include their own expiration periods.

## Will I lose my points if I uninstall the application?

If you uninstall the application you will not lose your earned points, but you will not be able to earn additional points.

Earned points may be forfeited for the following reasons:

- Cancellation or non-renewal of your Plymouth Rock auto insurance policy for any reason (not applicable to New York Members)
- You disable the app and/or delete it from your smartphone for ninety (90) days (the term "disable" includes your turning off location services or otherwise rendering the App unable to capture trip data)
- There is no activity on the app for twelve (12) months
- You attempt to manipulate your rewards earned through either falsely reporting your operator status, repetitively disabling GPS for the purpose of concealing trips, or other actions you take designed to improve your driving score through manipulation of the app
- You violate other terms and conditions contained in the app
- Plymouth Rock discontinues the program for any reason

## I was a passenger in a car and this impacted my score.

### How do I remove this trip from my history?

In certain circumstances, the app may record you as a driver when you are actually a passenger. To make this correction, you can go into the app and change the designation so that it shows you were a passenger.

## Will I lose my points if I cancel my policy?

Yes.

## How do I transfer my rewards to a new phone?

You will need to download the Road Rewards app on your new phone and log-in as a returning user.

**I redeemed a reward, but I no longer have the email confirmation, and it doesn't show in the Fuel Rewards or Starpass apps. How can I get a duplicate copy?**

You may contact Plymouth Rock Customer Service at 866-353-6292 and speak with a Customer Service Representative for assistance with lost rewards.

**I drive 350 miles per week and I am a good driver, yet my score at 70% seems too low. What is it based on?**

Look at the tips section in the app to see where you can improve.

**I went to \_\_\_\_\_ (participating vendors) and they would not redeem my points. How do I get my money?**

Sorry for your inconvenience. Please send us an email at [RoadRewards@PlymouthRock.com](mailto:RoadRewards@PlymouthRock.com) and we will help you resolve this.

## CUSTOMERS

*(not applicable for New York Members)*

**Will I lose my points if I cancel my policy?**

Yes.

What happens if my policy gets canceled and then reinstated? When a policy is cancelled and then reinstated, with the same policy number, for any reason, the Rewards Points are not affected and the existing earned points will be in the account. No new points would have accrued for the period the policy was in canceled status, even if the reinstating is backdated. New points will start accruing once the reinstatement is processed.

**My policy was rewritten to a new policy number. Do I need to make any changes to the app to continue in the program?**

Yes. You will need to re-enroll with your new policy number. However it is important to note that if you make changes to your policy that result in Plymouth Rock needing to issue you a replacement policy number, you will lose any accrued points under your prior policy number.

**How do I add listed drivers to Road Rewards?**

You can only have one driver per app. Each driver listed on the policy can download the Road Rewards app and create their own account as long as they have a smartphone. To add listed drivers follow these steps:

**Step 1:** Go to [plymouthrock.com/RoadRewardsNow](http://plymouthrock.com/RoadRewardsNow) and enter policy number & zip code, select the driver you want to add.

**Step 2:** You will receive an activation code, on screen and in the e-mail. (Code does not expire. Next step can be done at any time.)

**Step 3:** Download the app (on the new driver phone)

**Step 4:** Activate the code in the app

**I bought a policy, downloaded and activated the app but don't have any points. Why?**

Points are rewarded only after your policy becomes effective and only if your score is high enough to accumulate points.

**I have multiple drivers in my household, can I combine points to redeem a reward?**

No.

**Will my policy be affected by my driving score?**

No. Your policy will not be non-renewed or cancelled based on your participation or lack of participation in Road Rewards.

## Contact

**Who should a customer contact with questions?**

[RoadRewards@PlymouthRock.com](mailto:RoadRewards@PlymouthRock.com)

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