

## Progressive Snapshot® Program Notice

Progressive offers a usage-based insurance rating program, called Snapshot, which allows customers to potentially save money based on how safely, how far, and when their vehicle is driven using technology to obtain vehicle information. *If you have enrolled in Snapshot, this notice pertains to you and your policy.*

**The Snapshot Device.** The Snapshot device records vehicle speed and time information, Vehicle Identification Number, as well as when the device is plugged in and unplugged from the vehicle. Devices transmit that data wirelessly to and from Progressive. Other information, such as miles driven and rates of acceleration and braking, is derived from the speed and time information. Some devices contain GPS technology and record location information for research and development purposes only.

**Eligibility.** Snapshot is a voluntary usage-based insurance program. Any vehicle compatible with the device used to gather vehicle information is eligible. The insured must also provide a valid email address, and plug in a device in all vehicles registered for Snapshot.

**Usage Requirements.** After the device has been connected to your vehicle for at least 75 days, a driver safety score is derived from the vehicle information data. The driver safety score is calculated using a proprietary algorithm, which measures how safely you drive. The proprietary algorithm considers hard braking, hard acceleration, driving duration, trip frequency, and time of day in calculating the driver safety score. All enrolled vehicles will remain in the program and the Snapshot device must remain in any enrolled vehicles until monitoring is complete.

New customers to Progressive are eligible for a first-term participation discount, after which customers will receive a personalized rate—meaning a discount or surcharge applied to their insurance premium based on their driving habits—at the next renewal of their policy. For customers who enroll and plug in the device, most will save money at renewal based on their good driving. Some customers who drive more aggressively will receive a surcharge at renewal. Customers can opt out of the program within 45 days of enrolling in Snapshot, and we won't consider their Snapshot experience at all—they'll go back to their standard Progressive rate. Customers who choose to plug in the device and then opt out more than 45 days after enrolling in Snapshot will receive a surcharge to their policy at the next renewal.

The participation discount will be removed for customers who withdraw from the program or do not plug in the device within 45 days of enrollment.

If the vehicle does not have the minimum required amount of data collection at the time of the first renewal, the vehicle will continue to be evaluated during the next policy period.

A policy will not be cancelled or nonrenewed because of a poor driver safety score.

**Acknowledgment/Vehicle Owner Consent.** By participating in Snapshot, you represent that you have the consent of the registered owner of each vehicle in which a device will be plugged in to (a) plug in the device, (b) provide information collected by the device, including GPS location information if applicable, to us, and (c) permit us to retain and use the information as described above. Once the vehicle information is sent to us, the recorded information will be erased from the device. To meet our legal obligations for data retention, we retain information collected or derived from the device for the time required by law; after which we will remove personally identifiable information from the data and keep it indefinitely. This notice is provided pursuant to and in compliance with Revised Code of Washington sections 48.18.600 and 46.35.020.

**Use of Vehicle Data in Claims.** Vehicle data may be useful in determining the cause of an automobile accident. If the vehicle is involved in an accident, you may have a legal obligation to preserve the information on the device so do not destroy or discard the device. This information may be sought by opposing parties in a civil lawsuit or by police when investigating the cause of an accident, or Progressive may be legally obligated to provide such information in response to a subpoena or as otherwise required by law. In the event of an insurance claim, Progressive will not use the data to resolve the claim without first obtaining your permission or (if not you) the registered vehicle owner's permission. There may also be instances where Progressive is required to provide driving information to a state department of insurance in order to support renewal rates.

## **Your Policy Contract booklet is now available online**

Access the Policy Contract booklet that applies to your state and policy type by visiting <https://www.progressive.com/support/legal/policy-contracts/> and choose the contract you would like to review. Please review your enclosed Insurance Coverage Summary (Declarations Page) for your Policy Contract number, and any forms that may modify your contract. Keep in mind this contract won't include your personal information, or details specific to your policy like the coverages, limits, and deductibles you selected. You'll have the option to review and print the policy contract you selected.

Or, you may access your policy contract by logging into your account.

If you'd like to request a mailed copy of your Policy Contract booklet at no charge, please call customer service.

If you have any questions, please contact us anytime. We're here to help.

Form A405 (04/24)

## **Provider Network Program**

If you're hurt in an accident that's covered by your Progressive policy, you may have access to a network of medical providers in your area who can treat you. These providers may offer reduced rates through the network that could allow you to get more treatment if necessary.

Visit [progressive.com/providernetworks](https://www.progressive.com/providernetworks) anytime to find out what provider networks are available in your area. The claim representative handling your medical claim will also be able to provide this information if you're in an accident.

**You are under no obligation to use any network referenced above. You're free to see a medical service provider of your choice.** Using a provider within the network doesn't necessarily mean that we'll cover the cost of their services. If you're in an accident, always check with the claim representative handling your medical claim to confirm what's covered.

Form Z271 (01/12)

## Privacy Policy/Opt-Out

### About this notice

We are committed to protecting your privacy and earning your trust. This Privacy Policy ("**notice**") describes the information we collect about you and how we use and protect it. It applies to our current and former customers and others who live in your state. It replaces earlier versions that we may have given to you.

### Summary

This section summarizes our privacy practices. For more detail, please read the entire notice.

- We gather information from you, your transactions with us, and outside sources.
- We use your information only to provide insurance to you and otherwise conduct our business.
- We will share your information with your selected agent or broker and companies that provide certain products or services you request through us.
- We will not share your Nonpublic Personal Information with other companies for their independent marketing purposes without your consent.
- You can limit our use of some of this information for marketing purposes.
- We limit access to your information and use safeguards to help protect it.
- You may review and correct your information.

### What information do you collect about me?

We collect information about you to create or obtain a quote for and to service your insurance policy and to process any insurance claims you make to us. This is called "**Nonpublic Personal Information**" or "**NPI**" if it identifies you and is not available to the public. We may collect it from some or all of the following sources. We have provided a few examples for each source, but not all may apply to you.

- **Application information:** You provide this on your application, through your agent or broker, by phone, or online. We may also obtain it from directories and other outside sources. It includes your name, street and e-mail addresses, phone number, driver's license number, Social Security number, date of birth, gender, marital status, and type of vehicle. It also includes information about other drivers.
- **Consumer reports:** We obtain these from consumer reporting agencies. Reports include your driving record, claims history with other insurers, and credit report information. The information is kept by the consumer reporting agencies and disclosed by them to others as permitted by law.
- **Health information:** If you seek life insurance from us or have an accident involving injuries, we obtain this from you, police reports, people involved in the accident, and health care providers. It includes facts about injuries and treatment, your physical or mental condition, medical history or medical claims history.
- **Transaction information:** This is information about your transactions with or through us. It includes your insurance coverages, limits and rates, and payment and claims history. It also includes information we need for billing and payment.

We also may collect "**Site Information**" about you. This relates to Internet activity. It may include how you linked to our website or mobile application. (We refer to websites and applications together in this notice as "**Sites**".) It also may include your IP address and information about your device, time of visit, and what areas you visit on our Site. When you visit our Sites, we use cookies, web beacons, and other technology to collect information about you and your activities on our Sites. We do this to provide services to you, enhance your online experience, and advertise our products and services. Some of our Sites contain more information about our internet privacy practices. Please read it when using the Sites.

**Who might get information about me from you?**

We will share nonpublic, personally identifiable information about you only if not prohibited by law. We will disclose NPI regulated under the Gramm-Leach-Bliley Act or your state's financial privacy law or regulation for insurance only as permitted by that law or regulation. We will do the same for commercial insurance products not subject to such law or regulation.

Examples of disclosures include those that we feel are required to provide insurance claims or customer service, prevent fraud, perform research, market our products or services, or comply with law. Recipients include, for example, other companies within our family of companies, claims representatives, service providers, consumer reporting agencies, insurance agents and brokers, law enforcement, courts and government agencies. They may disclose the information to others as permitted by law. For example, consumer reporting agencies may disclose Transaction Information received from us to other insurance companies with which you do business.

We may also disclose Application or Transaction Information to service providers that help us market our products. These service providers may include financial institutions with which we have joint marketing agreements.

Some products or services obtained through us will be provided by other companies. We may share your information with these companies. They will use the information per their privacy policies. These companies may share with us information about you and your transactions with them.

**Can I limit use of my information for marketing?**

We may share your NPI among our family of companies so they may offer products and services to you. You may limit the recipients' use of some of this NPI for their marketing purposes by calling us at 1-844-582-5040. Your choice will apply to all people listed on your policy. Your request to limit marketing use of NPI will apply indefinitely. If you previously informed us that you were exercising this right to limit marketing use of NPI, you do not need to act again to exercise that right.

We will not share your NPI with other companies for their independent marketing purposes without your consent. There is no need to "opt out" or tell us not to do this.

**How do you protect my information?**

We restrict access to your information to our employees and others whom we feel must use it to provide our products and services or otherwise run our business. Their use of the information is limited by law, our employee code of conduct, and written agreements where appropriate. We also use physical, electronic and procedural safeguards to protect your information.

**How can I review and correct information you have about me?**

To review information we have about you, send a written request to Customer Service, P.O. Box 31260, Tampa, FL 33631. You must describe the kind of information you want to review and state that your request is in response to this notice. Include your full name, mailing address, and policy number (if applicable). Within 30 business days, we will describe what is available and how you may request corrections. We will also name anyone we show as having received the information within two years prior to your request. Finally, we will identify the companies that have provided Consumer Reports about you.

You may review the information at our offices or receive a copy of it for a fee to cover our costs. We will not provide information that we feel is privileged, such as information about insurance claims or lawsuits.

To correct information about you, send a written request as described above, explaining your desired correction. Within 30 business days, we will either make the requested correction or tell you why we will not. We cannot correct Consumer Report information. To do this, you must contact the consumer reporting agency that provided it.

If we make your requested correction, we will notify you in writing. We will also notify anyone you name who may have received the information within the previous two years. If required by law, we will also notify others who may have given it to or received it from us. If we refuse to make the requested correction, you may file with us a concise written statement about why you object. That statement should include the information you think is correct. We will include your statement in your file. We will send it to the same persons to whom we would send a copy of any correction or change.

**Our family of companies**

This notice is from our family of companies. As of the date of this notice, this includes: Artisan and Truckers Casualty Company, Blue Hill Specialty Insurance Company, Drive New Jersey Insurance Company, Mountain Laurel Assurance Company, National Continental Insurance Company, Progn Agency, Inc., Progressive Adjusting Company, Inc., Progressive Advanced Insurance Company, Progressive Advantage Agency, Inc., Progressive American Insurance Company, Progressive Auto Pro Insurance Agency, Inc., Progressive Bayside Insurance Company, Progressive Casualty Insurance Company, Progressive Choice Insurance Company, Progressive Classic Insurance Company, Progressive Commercial Advantage Agency, Inc., Progressive Commercial Casualty Company, Progressive County Mutual Insurance Company, Progressive Direct Insurance Company, Progressive Express Insurance Company, Progressive Freedom Insurance Company, Progressive Garden State Insurance Company, Progressive Gulf Insurance Company, Progressive Hawaii Insurance Corp., Progressive Life Insurance Company, Progressive Marathon Insurance Company, Progressive Max Insurance Company, Progressive Michigan Insurance Company, Progressive Mountain Insurance Company, Progressive Next Inc., Progressive Northern Insurance Company, Progressive Northwestern Insurance Company, Progressive Paloverde Insurance Company, Progressive Preferred Insurance Company, Progressive Premier Insurance Company of Illinois, Progressive Security Insurance Company, Progressive Select Insurance Company, Progressive Southeastern Insurance Company, Progressive Specialty Insurance Company, Progressive Universal Insurance Company, United Financial Casualty Company, and 358 Ventures, Inc. See [hellostretch.com](https://hellostretch.com) for the privacy policy applicable to the product that Progressive Next Inc. offers at that site. See [callcastle.com](https://callcastle.com) for the privacy policy applicable to the product that 358 Ventures, Inc. offers at that site. Progressive Next and 358 Ventures may create new websites with their own privacy policies from time-to-time. See [progressive.com/copyright/#underwriting](https://progressive.com/copyright/#underwriting) for any updates to the preceding list of companies or to the list of Progressive Next and 358 Ventures websites. Our family of companies also includes:

- American Strategic Insurance Corp., ASI Assurance Corp., ASI Preferred Insurance Corp., ASI Select Insurance Corp., Progressive Property Insurance Company, ASI Select Auto Insurance Corp., ASI Lloyds, Inc., ASI Lloyds, ASI Services, Inc., ASI Home Insurance Corp., Sunshine Security Insurance Agency, Inc., ASI Underwriters, Corp., and ASI Underwriters of Texas Inc. These companies follow the privacy policy on [americanstrategic.com](https://americanstrategic.com).
- Protective Insurance Corporation, Protective Insurance Company, Sagamore Insurance Company, Protective Specialty Insurance Company, B&L Brokerage Services, B&L Insurance, Ltd. (Bermuda), B&L Management, Inc., and Transport Specialty Insurance Agency, Inc. They follow the privacy policy on [protectiveinsurance.com](https://protectiveinsurance.com).
- Drive Insurance Company. It follows the privacy policy on [driveinsurance.com](https://driveinsurance.com).