Safety Rewards Program Overview

Overview

The purpose of the Safety Rewards Program is to engage customers to improve the safety of their homes and reward them for taking measures that increase their safety. Having a working smoke and carbon monoxide detector saves lives and helps reduce the cost of fire damage to a home. Unfortunately, there has not been an easy way for insurance carriers to know which homes have functioning smoke detectors and which do not.

Nest created Safety Rewards to allow customers to share device data with their insurance company to verify the existence and health of their Nest Protects. When they know a customer's home is protected, insurance carriers can reward policy holders with a discount on their insurance premiums. Over time, insurance partners can use the data from the Safety Rewards program to quantify the reduction in frequency, severity and cost of fire related incidents in homes equipped with Nest Protects.

Program Details

Customer Qualification

The Safety Rewards program allows insurance policy holders to authorize Nest to share data with their insurance carriers that verifies that their Nest Protects are functioning properly. To be eligible to participate, a customer must have:
- A Nest account linked to at least one Nest Protect
- A Wi-Fi internet connection sufficient for the Safety Rewards Program
- The necessary software version running on the customer's Nest Protect
- A current and eligible insurance policy with the insurance partner

Program Enrollment

To participate in the Safety Rewards Program, a customer will need to enroll via the insurance partner's website or mobile app built for this program. As part of this enrollment experience, the insurance partner will verify that the customer is a valid policy holder eligible for the Safety Rewards discount. In addition, the customer will be able to enter their Nest credentials into a Nest-administered authentication flow to confirm they have a Nest account. If the customer is not a current Nest owner, they will be able to create their Nest account at this step of the process.

An example Nest-administered authentication page is included below.
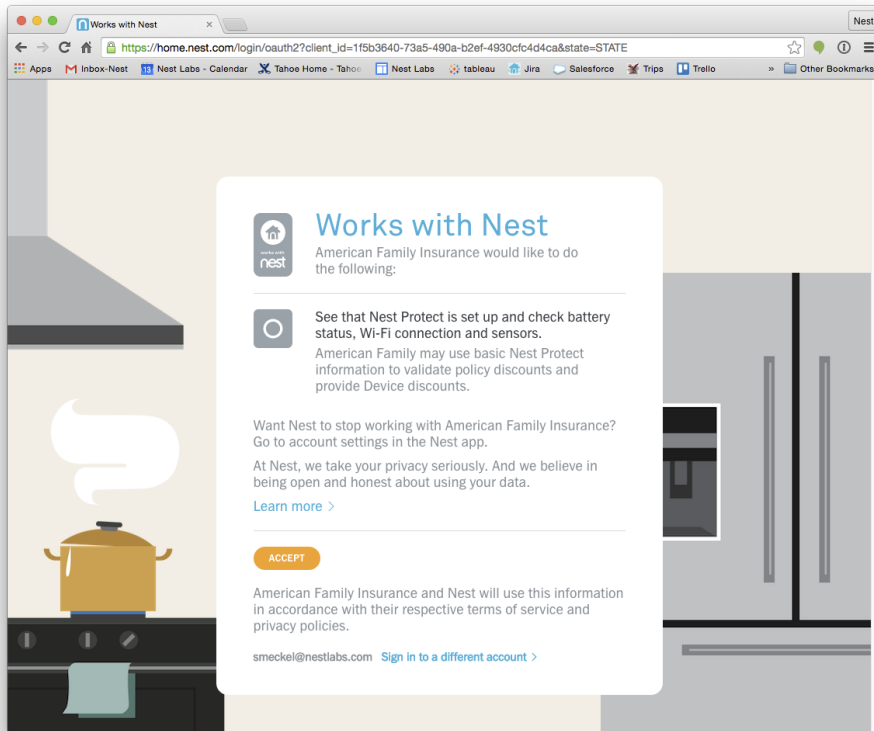
To complete enrollment, customers will need to accept a Participation Agreement, which will authorize Nest to share the data specified below with their insurance carrier.

We believe that the foundation of a successful Safety Rewards Program will be customer trust. To maintain this trust, it is important that our insurance partners explain the following during the enrollment experience:

- The benefit that the customer will receive by participating in the Safety Rewards Program
- The device data the customer is authorizing to share
- An explanation of how device data will be used by the insurance partner, i.e., what goals the Safety Rewards Program will try to achieve, such as automatic verification of functioning smoke detectors, development of safety recommendations, etc.
- A disclosure of any costs or loss-of-benefits that a user may be subjected to by participating in the Program, if applicable
- A disclaimer that Nest is not a regulated insurance party and does not influence the benefit provided to the End User

Program Duration

Once a customer enrolls, they will be considered part of the Safety Rewards Program until such time as they request their removal from the program or until such time as their eligibility changes.

Monthly Data Report
Each month, Nest will summarize and send Nest Protect data for all participating customers to the Safety Rewards insurance partner.

The data will include:

- A unique user identifier for pairing the Nest account to a home insurance policy
- Number of Nest Protects activated per Nest account
- Install date for each Nest protects
- Device location(s) - standardized user-selected room names (no custom names)
- Battery health, per device
- Smoke sensor health, per device
- Carbon monoxide sensor health, per device
- Internet connectivity health, per home

The product health data will appear in the following forms -
- "Good" - functioning normally
- "Low" - battery charge is low
- "Issue" - problem with one or more sensors
- "Unknown" - there may be an issue, but Nest Protect cannot diagnose it, or has not checked in because it is offline

The customer data shared via the Safety Rewards Program is distinct from the data shared via the Works with Nest API because Safety Rewards data can be held in an identifiable way until the customer decides to leave the Safety Rewards program, at which point it will be de-identified; whereas data obtained via the Works with Nest API can only be held for 10 days. A full list of the data fields provided by Nest under each of these programs is listed in the table below.

Data Category	Data Field	Safety Rewards Monthly Report	Available through Works with Nest API
Account-level	Unique User Identifier (Tokens)	Yes (unlimited)	Yes (>10k triggers Nest review of client)
	Zip Code	No	Yes
	Country Code	No	Yes
Structure-level	Hashed Structure Identifier (hashing is unique to data source)	Yes	Yes
	Structure Name	No	Yes
	Internet Connectivity State	Yes (summary)	No
Device-level	Hashed Smoke Detector Identifier (hashing is unique to data source)	Yes	Yes

	Battery State	Yes (summary)	Yes (current state)
	Smoke Sensor State (sensor functionality)	Yes (summary)	No
	Carbon Monoxide Sensor State (sensor functionality)	Yes (summary)	No
	Internet Connectivity State	No	Yes (current state)
	Alarm State (for CO or Smoke; OK, warning, or emergency)	No	Yes (but cannot be used for an emergency response service)
	Alarm Date	No	No
	Last Manual Test (timestamp)	No	Yes
	First Activated Date	Yes	No
	Room Location ("Wheres")	Yes (but no custom room names)	Yes
	Other		Additional fields available, see API documentation

Program Data Stewardship

Nest is committed to acting as a good steward of any data that our customers authorize us to share on their behalf. Nest secures access to data with tokens that use OAuth 2.0 instead of personal information, as well as SSL. These security standards are widely used by many leading technology companies. We expect our insurance partners to also employ strong encryption practices for data, including secure storage.

To ensure that a customer shall always remain in control of their personal data, all customer data must be de-identified in the event that:
- the Safety Rewards Program ends for any reason
- the customer's participation in the Safety Rewards Program ends for any reason (either because they opt out or because of a change in the customer's eligibility)

De-identification will occur within 30 days of the end of the program, the opt-out or the discontinuation. Any derived data (internal reports, analysis, learnings, etc.) may not contain information that could identify individual customers, accounts or households, and may not be used, stored or maintained in a way that would enable the Program Data to be re-identified using any means available to the insurance partner, including combination with other policyholder data.

Additionally, Safety Rewards is not intended as a punitive program. Insurance partners will not use Program Data to retroactively re-price or change any policy terms for enrolled customers, or re-price or change any policy terms for enrolled customers differently than non-enrolled customers.

What is not included:
Currently, the following functionality is not supported by Safety Rewards:
- The ability to share use data related to CO or smoke alarms, occupancy patterns, etc.
- The ability to control Nest devices
- The ability to share real-time data that would enable a response service
- The ability to obtain data from Works with Nest partner products