

The USAA Safe Driving Program aims to enhance driving safety and potentially reduce insurance costs for members through the USAA SafePilot® mobile application. This program is governed by specific terms and conditions that form a legal agreement between the user and USAA. Participation in the program requires users to be USAA members and named insureds on an auto policy, with the ability to consent for all rated drivers. The program is currently a limited offering, and its features may vary. Users must download the SafePilot app, which may require updates and specific device capabilities. USAA reserves the right to suspend access to the app at any time and may discontinue or change its features without notice.

USAA collects data on driving behavior, including speed, acceleration, and phone usage, to assess driving scores and provide feedback. Users consent to the collection and use of this data for various purposes, including determining insurance premiums and enhancing the program. Discounts are available for participation and earned driving behavior, with specific criteria for eligibility, such as driving a minimum number of miles and hours. The program emphasizes that it is intended for hands-free use, and users assume responsibility for compliance with applicable laws while using the app.

Privacy and security of personal information are prioritized, adhering to USAA's privacy policies. Users are responsible for any third-party fees incurred while using the app. The terms include a disclaimer stating that the program is provided "as-is" without warranties, and USAA disclaims liability for any inaccuracies or incomplete data. The agreement is governed by Texas law, and users may terminate their participation by discontinuing use of the app. The terms represent the complete agreement between the user and USAA regarding the program and may be amended over time. Membership eligibility for insurance products is subject to specific criteria, and the program does not imply any legal rights or endorsements from government agencies.