



**Allstate**<sup>®</sup>  
You're in good hands.

Auto  
Home  
Life  
Retirement

**drive**wise

# Hey, good drivers: *safety pays.*

You watch your speed, don't drive too much, drive at safe hours and make safe stops. Now, get rewarded for it from Allstate.

## Sign up for Allstate *Drivewise*<sup>®</sup> and:

- Get 10% or more off your premium just for enrolling
- Save up to 30% at renewal with *Drivewise*
- View your driving performance online

## Getting started.

### 1 Sign up.

Contact your Allstate agency to sign up.

### 2 Accept agreement.

Look for an email from Allstate with the *Drivewise* user agreement. Please read and click to accept it.

### 3 Plug in.

Plug the device into your vehicle's OBD-II port within 14 days of receiving it.

### 4 Drive safely and save.

Get in your car and go. Check your performance at [allstatedrivewise.com](http://allstatedrivewise.com).

## Maximize savings.

The *Drivewise* device collects data on four driving behaviors to determine your discount. Keeping these driving factors in mind will help maximize your savings.

### **LOW MILEAGE**

Drivers who average around 25-30 miles per day or less are more likely to save.

### **SAFE SPEED**

Performance is improved by avoiding high speeds.

### **SAFE HOURS**

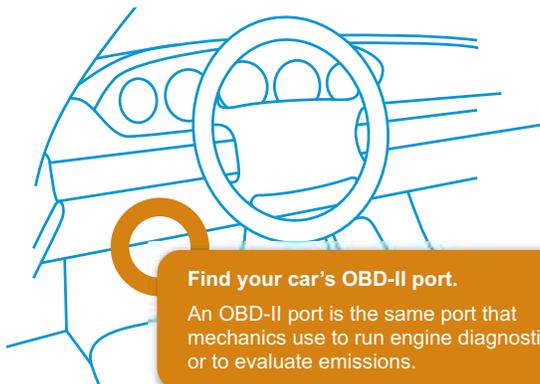
Try to avoid late-night driving.

### **SAFE STOPS**

Save even more by maintaining a safe distance from the car in front of you and avoiding hard stops.

## How to install.

Once you sign up, you'll get a small *Drivewise* device in the mail that easily plugs into your car's OBD-II port under your dashboard. The device will transmit your driving data to your *Drivewise* online profile.



### Find your car's OBD-II port.

An OBD-II port is the same port that mechanics use to run engine diagnostics or to evaluate emissions.

## CHECKING YOUR SAVINGS

Your Performance Rating will use as many as 12 months of rolling data (six months at your first renewal) to determine your discount. Even if your driving performance doesn't help you earn a discount, the data we collect will not increase your premium.

Learn how to optimize your performance and save even more. Visit [allstatedrivewise.com](http://allstatedrivewise.com) to review your Performance Rating Discount projection, including:

- Mileage
- Events tally
- Hours that most miles are logged

*Please note that the *Drivewise* device provides input from a single car. Your Performance Rating and discounts, if any, will apply per vehicle rather than by driver.*



## FAQs

### General Program

#### What is *Drivewise*<sup>®</sup> and how can it benefit me?

*Drivewise* is a program that gives safe, low-mileage drivers the opportunity to earn a discount for driving safely. *Drivewise* also provides feedback on your driving behavior that may help you reduce your risk of having an accident.

#### When do I earn my Enrollment Discount?

If you added *Drivewise* to an existing Allstate policy, you'll receive the Enrollment Discount at the next renewal following your enrollment in the program.

If you added *Drivewise* to a new Allstate policy, you'll receive the Enrollment Discount when you enroll in the program.

To ensure you keep your Enrollment Discount, we recommend that you install your device immediately. You have 14 days to install your device after you receive it from us; otherwise you will need to go through the registration process again to re-enroll in the program.

#### When do I earn my Performance Rating Discount?

After you have received your Enrollment Discount, at each renewal cycle you have the opportunity to earn a discount based on your Performance Rating. We do not allow you to earn an Enrollment Discount and Performance Rating Discount at the same time.

#### How is the Performance Rating calculated?

The Performance Rating combines information from your driving behavior with an overall profile that is used to calculate your Performance Rating Discount. The information tracked includes:

- Mileage
- Driving time of day
- Hard and extreme braking
- Speeds at or above 80 mph

One event is unlikely to have a significant effect on your score. For example, we understand that braking may be necessary to avoid an accident caused by another person or animal. However, a pattern of frequent hard braking could affect your Performance Rating.

#### How does mileage affect my rating?

Mileage is the most important factor for your Performance Rating:

- Annual mileage of 12,000 miles or lower will help you benefit—the lower your mileage, the better
- At 12,000 to 15,000 miles, you may be able to realize some benefit if you drive very carefully and at low-risk hours
- Above 15,000 miles annually is more difficult to realize significant savings from the Performance Rating
- Above 18,000 annual miles will likely result in no savings for this vehicle

#### Why do you track speeds at or above 80 mph?

We calculate a risk factor based on the percentage of miles that your vehicle logs at speeds at or above 80 mph. We chose 80 mph as the threshold based on our risk models, which suggest that accidents are significantly more likely and more damaging at these speeds.

#### Will *Drivewise* make my rates go up?

No—*Drivewise* will not increase your rates. However, your Performance Rating does not necessarily earn you a discount.

Remember, your overall premium may increase from renewal to renewal due to other factors—and you earn an Enrollment Discount only once. Therefore, you may see an increase in your premium if your Performance Rating doesn't earn you a discount or your Performance Rating Discount is lower than the Enrollment Discount.

If we ever change *Drivewise* to allow for additional cost for poor driving performance, we'll let you know in advance.

#### I want my Performance Rating Discount to be better. What can I do?

The Performance Rating is calculated on a rolling basis using 12 months of driving information. The factors measured include miles driven, driving time of day, hard and extreme braking, and excessive speed. Here are a few ways to try to increase your discount:

- Average 25-30 miles per day or less
- Try to avoid high speeds

- Maintain a safe distance from the car in front of you to avoid braking hard
- Try to avoid driving late at night

Average driving performance on the factors above may not earn a Performance Rating Discount. A high number of speeding miles, braking events, high annual miles driven or high-risk hours driving may rapidly reduce, and in some cases eliminate, the Performance Rating Discount offered.

#### Can I access *Drivewise* information from my smartphone?

Yes. You can view your driving scores on your smartphone once you download the Allstate<sup>®</sup> Mobile app from the iTunes store or Google Play and select the *Drivewise* menu option.

#### How do I unenroll from *Drivewise*?

You can unenroll anytime by contacting your Allstate agency or by calling 1-800-ALLSTATE (1-800-255-7828). We will update your policy information, adjust your premium and provide instructions to return the device at no cost to you.

### The *Drivewise* Device and Your Vehicle

#### What is the *Drivewise* device and how does it work?

This device connects to your vehicle's computer via the OBD-II port—which is located under the dashboard on most cars.

This type of device provides accurate readings for the various driving behaviors that we are tracking to inform your Performance Rating. It provides data to us via a secure wireless transmission. We then share the data we receive with you on the *Drivewise* customer website. You will see your driving results for any given trip within about 24 hours of your drive.

#### I'm having problems installing my device. How can you help?

The device plugs into the OBD-II port for your vehicle, which is typically under the dashboard on the driver's side.

Some vehicles have the OBD-II port access in unusual spots. [Find](#) your vehicle's port location or [view](#) a sample installation.

If you still have difficulty locating your OBD-II port or installing your device, please call the *Drivewise* Customer Team at 1-877-431-7670.



## FAQs *(continued)*

### **Does this device drain my battery?**

The device has a sleep mode that reduces the draw on the battery to a very small amount—comparable to the voltage used by your car's clock. The effect on battery power is negligible. However, Allstate would suggest that you follow your vehicle manufacturer's recommendations regarding long-term storage. Manufacturers generally recommend starting the engine and driving a few miles every few months.

### **If I install this device, will it negate my warranty?**

Your vehicle warranty should not be negated by the use of this device. Please see the FTC Consumer Alert article [#0138—Auto Warranties & Routine Maintenance](#) for more information.

In the event that Allstate is notified that a manufacturer has denied a request for warranty work due to the use of a *Drivewise* device, we will conduct our own investigation and analysis of the device. If the device is proven defective through testing, we will take appropriate steps to assist the customer in resolving the issue.

### **What if something happens to my electrical system after I install the device?**

Devices connected to your OBD-II port should not interfere with the proper operation of your vehicle's electronic system. If the problem occurs only when the device is plugged in, please contact the *Drivewise* Customer Team.

### **What if my car is in for repairs for an extended period of time? How does this affect my discount?**

The discount rules specify a minimum number of days of device operation for you to earn a Performance Rating. If the device isn't installed and operating for the minimum number of days, you will not earn a Performance Rating Discount for that policy cycle.

### **What if the device is defective and records faulty data about my driving?**

We'll do everything we can to catch a defective device as quickly as possible and take steps with you to remedy any problems. We will eliminate defective data from your record if we determine that it is the result of faulty device operation.

## Changes to Enrolled Vehicles

### **Can I move the *Drivewise* device from one vehicle to another, depending on which one I am driving?**

No. When you enroll a vehicle, you must have the device installed in that vehicle for the duration of your enrollment in the program. Contact your Allstate agency or 1-800-ALLSTATE (1-800-255-7828) to enroll additional vehicles in the program.

### **What if I replace my current car with a new vehicle? Can I move the device to my new vehicle?**

Yes, you can install your device in a replacement vehicle. Contact your Allstate agency or 1-800-ALLSTATE (1-800-255-7828) and have them replace your old vehicle with the new one. Once the new car is enrolled in *Drivewise*, you'll have 14 days to move the device into your new vehicle.

### **What should I do with the *Drivewise* device if I sell a vehicle and I'm not going to replace it?**

We'd ask for your cooperation in returning the *Drivewise* device to us at no cost to you. We will provide you with a postage-paid shipping label to return your device.

## Your Privacy

### **What information does *Drivewise* collect?**

The device collects data that can help us evaluate your driving risk. All of the data we collect in order to calculate your Performance Rating can be viewed on the customer website or mobile application. [View](#) the full list of data collected by the device. We do not collect GPS from the

device. You'll be notified in advance if we plan to change the data we use to evaluate your driving.

### **Who sees my *Drivewise* data?**

Your driving information can be seen by you, your Allstate agency and customer service representatives who help service your policy at 1-800-ALLSTATE (1-800-255-7828). Additionally, the *Drivewise* Customer Team and specialized Allstate agency support personnel are able to access your *Drivewise* data, if the need arises.