

DriveSense™ DISCOUNT PROGRAM

If you currently have automobile insurance and the model year for at least one of your non-hybrid or non-electric vehicles is 1996 or newer, you may qualify for the Esurance DriveSense™ discount program (the “Program”). With the Program, you will be eligible to receive a discount on your policy based on your driving data after installing a wireless communication device (“Device”) into the vehicle(s) listed on your policy. With the Device in your vehicle(s), you will be a part of Esurance’s innovative approach to insurance. You will receive a discount factor on your policy as long as you remain eligible to participate in the Program and you install the Device as requested by Esurance. You may choose to opt out of the Program at anytime, at which point you will no longer receive the discount.

By participating in the Program, you agree to all of the following:

1. You must install the Device into every vehicle listed on your policy compatible with the Device at Esurance's request.
2. You must legally own the vehicle or have the right to install the Device in the vehicle.
3. You must install the Device as instructed by Esurance and comply with all written instructions that you receive with the Device. If you have any questions, please contact us.
4. Esurance does not manufacture the Device and makes no representations, claims, or guarantees regarding the Device, its accuracy, operation, or reliability.
5. You acknowledge that the Device will track driving activity and related information in the vehicle in which it is installed. This driving data will be collected and transmitted via cellular signal to a third party, who will then forward the driving data to Esurance. You consent to the collection and transmission of your driving data as set forth herein.
6. After installing the Device, it must not be removed unless you choose to opt out of the Program. The device may be removed for routine vehicle diagnostic tests or repairs as long as it is promptly reinstalled.
7. If you opt out of the Program or if your policy is canceled, you must return the Device to us. If the Device is not returned to us, you may be subject to a re-stocking fee of \$100 per unreturned Device. If the fee is charged, it can be refunded or reversed if the device is returned within 15 days of opting out of the Program or within 60 days after your policy cancellation, which ever comes first. A pre-paid return label will be provided to you to return the Device.
8. If you believe that the Device is interfering with your ability to safely operate your vehicle, you will remove the Device immediately and contact us.
9. Esurance reserves the right to terminate the Program or otherwise modify the terms thereof at any time.

If you have any questions, please call us at: 1-800-ESURANCE (1-800-378-7262) and mention the DriveSense™ discount.

ESURANCE INSURANCE COMPANY

IMPORTANT NOTICE

Thank you for being an Esurance DriveSense™ customer. Your renewal offer contains important updates to the DriveSense™ Discount Program (the "Program"), please read the enclosed DriveSense™ Discount Program disclosure carefully.

If you participate in the Program we will collect driving data for as long as your policy is enrolled in the program and your discount may vary at each renewal based on your safe driving habits. If you currently have a wireless communication device (Device) installed in your vehicle(s), please continue to keep it installed. If you previously returned the Device at Esurance's request, then a new device will be shipped to you. Please promptly install the Device upon receipt. The Device must be installed at all times to maintain enrollment in the Program.

If you have any questions give us a call at 1-800-ESURANCE (1-800-378-7262). We are here for you 24 hours a day, 7 days a week.

Thanks again for being an Esurance policyholder!

Sincerely,

The Customer Service Team at Esurance

Esurance Insurance Company

Massachusetts

Personal Auto Policy

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By participating in the Program, you agree to all of the following:

1. ~~1.~~ You must install the Device into every vehicle listed on your policy compatible with the Device; **at Esurance's request.**
2. ~~2.~~ You must legally own the vehicle or have the right to install the Device in the vehicle.
3. ~~3.~~ You must install the Device as instructed by Esurance and comply with all written instructions that you receive with the Device. If you have any questions, please contact us.
4. ~~4.~~ Esurance does not manufacture the Device and makes no representations, claims, or guarantees regarding the Device, its accuracy, operation, or reliability.
5. ~~5.~~ You acknowledge that the Device will track driving activity and related information in the vehicle in which it is installed. This driving data will be collected and transmitted via cellular signal to a third party, who will then forward the driving data to Esurance. You consent to the collection and transmission of your driving data as set forth herein.
6. ~~6.~~ After installing the Device, it must not be removed unless you choose to opt out of the Program, ~~at which point you will no longer receive the discount; provided, however, that the~~. **The** device may be removed for routine vehicle diagnostic tests or repairs as long as it is promptly reinstalled.
7. ~~7.~~ If you opt out of the Program or if your policy is canceled, you must return the Device to us. If the Device is not returned to us, you may be subject to a re-stocking fee of \$100 per unreturned Device. If the fee is charged, it can be refunded or reversed if the device is returned within 15 days of opting out of the Program or within 60 **days** after your policy cancellation, whichever ever comes first. A pre-paid return label will be provided to you to return the Device.
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Thanks again for being an Esurance policyholder!

Sincerely,

The Customer Service Team at Esurance

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