

PLYMOUTH ROCK ASSURANCE CORPORATION

ROAD REWARDS ENDORSEMENT

This endorsement changes your policy. Please read it carefully.

Under this endorsement **you** may participate in the Plymouth Rock Road Rewards Program. This optional Program allows **you** and any **household member** listed on the Coverage Selections Page with the Status of "Insured on This Policy" to earn rewards for safe driving.

Rewards may include: merchandise; promotional items (such as tickets for movies, sporting or other events); discounts on products and services; memberships, special offers, services, airline miles; or points which can be redeemed for similar rewards.

Participation requires use of the Plymouth Rock Road Rewards mobile application (the "App") on a compatible device. It also requires agreement to and adherence with the Program's terms and conditions. The App will be used to collect driving data to determine the safe driving rewards earned and to redeem rewards.

Participation in the Program is strictly voluntary. Participation does not guarantee **you** or any **household member** will earn rewards. Rewards may be provided by Plymouth Rock or third-parties. Rewards may change from time to time. The ability to earn rewards or points is subject to change at any time.

RULE 15 ADDITIONAL COVERAGE PACKAGES

Essential Assurance

All policies contain the following endorsements at no additional cost to the insured:

- Original Equipment Manufacturer Parts
- New Car Replacement (12-month)
- Road Rewards
- Savings Pass
- Get Home Safe

Assurance Plus

Upon being insured with a Plymouth Rock company for 3 continuous years or if the insured qualifies for the Motor Club Discount, the policy will be automatically endorsed at no cost to include the Assurance Plus endorsement.

This endorsement adds the following coverages to those included in the Essential Assurance package:

- Additional Substitute Transportation
- Personal Digital Assistant Device Replacement
- Pet Injury
- Laptop Replacement
- Seat Belt/Airbag Death Benefit
- Child Car Seat Replacement
- Personal Belongings Replacement
- Waiver of Collision Deductible
- Waiver of Glass Deductible
- Bail Bonds
- Loss of Earnings

New England Patriots Assurance Plus

For an additional cost, as shown in the rate pages, a policy can be endorsed to include the Patriots Assurance Plus endorsement.

This endorsement adds the following coverages to those included in the Essential Assurance package:

- Additional Substitute Transportation
- Personal Digital Assistant Device Replacement
- Pet Injury
- Laptop Replacement
- Seat Belt/Airbag Death Benefit
- Child Car Seat Replacement
- Personal Belongings Replacement
- Waiver of Collision Deductible
- Waiver of Glass Deductible
- Bail Bonds
- Loss of Earnings
- Patriots Get Home Safe
- Patriots Fan Benefits

AARP Assurance Plus

Any policy in the AARP affinity program will be automatically endorsed at no cost to include the AARP Assurance Plus endorsement.

This endorsement adds the following coverages to those included in the Essential Assurance package:

- Additional Substitute Transportation
- Personal Digital Assistant Device Replacement
- Pet Injury
- Laptop Replacement
- Seat Belt/Airbag Death Benefit
- Child Car Seat Replacement
- Personal Belongings Replacement
- Waiver of Collision Deductible
- Waiver of Glass Deductible
- Bail Bonds (increased limits)
- Loss of Earnings (increased limits)
- Lifetime Continuation Agreement

Assurance Preferred

For an additional cost, as shown in the rate pages, a policy can be endorsed to include the Assurance Preferred endorsement. This endorsement adds the following coverages to those included in the Essential Assurance, Assurance Plus or AARP Assurance Plus packages:

- Deductible Dollars
- Additional Towing and Labor
- Accidental Discharge of Airbag
- Waiver of Depreciation
- Pet Injury Coverage

Assurance Premier

For an additional cost, as shown in the rate pages, a policy can be endorsed to include the Assurance Premier endorsement. This endorsement will include the following coverages in addition to the coverages available in the Assurance Preferred package:

- New Car Replacement (24-month)
- Plus One Car Replacement
- Electronic Lock/Key Replacement
- Trip Interruption
- Loan/Lease Gap Coverage
- Roadside Assistance

**Plymouth Rock Assurance PRIME Forms and Endorsements
For Use with all Underwriting Tiers and all Motorcycles and Antique Motorcycles**

Forms	Number and Edition Date
Personal Auto Policy	PP 00 01 01 08
Amendatory Endorsement	PRA MA 099 01/17

Endorsements	Number and Edition Date
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Personal Vehicle Sharing Exclusion	M-0108-S (Ed.04-14)
Medical Payments Endorsement	M-109-S (Ed.04-14)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Mobile Home Endorsement	MPY-0002-S (Ed. 01-77)
Waiver of Deductible Endorsement	MPY-0016-S (Ed.04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
\$100 Glass Deductible - Comprehensive	MPY-0039-S (Ed. 04-08)
New England Patriots Assurance Plus Endorsement	PRA MA 012 01/17
New Car Replacement Endorsement	PRA MA 101 01/15
Accident Forgiveness Endorsement	PRA MA 205 07/16
Extended Non-Owned Coverage Endorsement	PRA MA 207 01/15
Assurance Preferred Endorsement	PRA MA 209 01/15
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Optional New Car Replacement Endorsement	PRA MA 211 01/15
Auto Loan-Lease Gap Coverage Endorsement	PRA MA 212 01/15
Assurance Plus Endorsement	PRA MA 213 01/17
AARP Assurance Plus Endorsement	PRA MA 213A 01/17
Excluded Driver Endorsement Massachusetts	PRA MA 217 01/15
TNC Auto Coverage Endorsement	PRA MA 228 04/17
Road Rewards Endorsement	PRA MA 232 12/17
Plymouth Rock Safety Pledge	PRA MA 512 01/15
Savings Pass	PRAC MA-102-12-13
Original Equipment Manufacturer Parts Coverage	PRAC MA-107-04 08
Charitable Group Discount Endorsement	PRAC-MA-108-05-08
Get Home Safe Endorsement	PRAC MA-112-11-11

RULE 15 ADDITIONAL COVERAGE PACKAGES

Essential Assurance

All policies contain the following endorsements at no additional cost to the insured:

- Original Equipment Manufacturer Parts
- [New Car Replacement \(12-month\)](#)
- [Road Rewards](#)
- Savings Pass
- Get Home Safe

Assurance Plus

Upon being insured with a Plymouth Rock company for 3 continuous years or if the insured qualifies for the Motor Club Discount, the policy will be automatically endorsed at no cost to include the Assurance Plus endorsement.

This endorsement adds the following coverages to those included in the Essential Assurance package:

- Additional Substitute Transportation
- Personal Digital Assistant Device Replacement
- Pet Injury
- Laptop Replacement
- Seat Belt/Airbag Death Benefit
- Child Car Seat Replacement
- Personal Belongings Replacement
- Waiver of Collision Deductible
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New England Patriots Assurance Plus

For an additional cost, as shown in the rate pages, a policy can be endorsed to include the Patriots Assurance Plus endorsement.

This endorsement adds the following coverages to those included in the Essential Assurance package:

- Additional Substitute Transportation
- Personal Digital Assistant Device Replacement
- Pet Injury
- Laptop Replacement
- Seat Belt/Airbag Death Benefit
- Child Car Seat Replacement
- Personal Belongings Replacement
- Waiver of Collision Deductible
- Waiver of Glass Deductible
- Bail Bonds
- Loss of Earnings
- Patriots Get Home Safe
- Patriots Fan Benefits

AARP Assurance Plus

Any policy in the AARP affinity program will be automatically endorsed at no cost to include the AARP Assurance Plus endorsement.

This endorsement adds the following coverages to those included in the Essential Assurance package:

- Additional Substitute Transportation
- Personal Digital Assistant Device Replacement
- Pet Injury
- Laptop Replacement
- Seat Belt/Airbag Death Benefit
- Child Car Seat Replacement
- Personal Belongings Replacement
- Waiver of Collision Deductible
- Waiver of Glass Deductible
- Bail Bonds (increased limits)
- Loss of Earnings (increased limits)
- Lifetime Continuation Agreement

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- Accidental Discharge of Airbag
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Assurance Premier

For an additional cost, as shown in the rate pages, a policy can be endorsed to include the Assurance Premier endorsement. This endorsement will include the following coverages in addition to the coverages available in the Assurance Preferred package:

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**Terms and Conditions for Participation in the
Plymouth Rock Assurance Road RewardsSM Program (the “Program”)
and Use of the Road Rewards App**

By downloading and activating the Plymouth Rock Road Rewards mobile application (the “App”) on your smartphone, you consent and agree to these Terms and Conditions. This includes, without limitation, your consent to the collection and disclosure to Plymouth Rock Assurance Corporation and its affiliates (“Plymouth Rock”) and the App developer, Cambridge Mobile Telematics, Inc. (“CMT”), of your personal information, including “Collected Data,” as defined below, and the retainer and use of the Collected Data by them in the manner and for the purposes described herein. These Terms and Conditions can be viewed at any time on the App. These terms and conditions do not change the Usage Rules set forth in the Apple App Store Terms and Conditions or in the Google Play Terms of Service, whichever apply.

If you are a policyholder of Plymouth Rock with the “Road Rewards” endorsement attached to your Plymouth Rock auto insurance policy, your participation in the Program and ability to earn “Rewards” (as defined below) is also subject to that endorsement. If you are not a Plymouth Rock policyholder with the “Road Rewards” endorsement, you are not eligible to earn Rewards but you may use other features of the App.

Data Collection:

When the App is downloaded, it will collect and record certain data (the “Collected Data”) related to your driving such as **trip time, speed, acceleration intensity, hard braking, hard cornering, distance travelled, phone motion while driving, location, or other driving information.** The Collected Data may also include information regarding your smartphone, such as its hardware model and version, screen and lock states, language, time zone, battery status, connectivity to Bluetooth, charging status, whether a phone call is taking place, and other “heartbeat” characteristics like whether or not location sources and permissions are active for the App. The location services (GPS) should be on at all times to provide for accurate data collection. You may terminate data collection at any time by uninstalling the App, which will prevent further information from being collected and submitted to Plymouth Rock and CMT, but if you are a Plymouth Rock policyholder, terminating data collection will prevent you from earning additional Rewards.

You agree that Plymouth Rock may retain and use the Collected Data for its business purposes, including marketing, adjusting claims, research, and possible development of a usage-based insurance product or other rewards programs. You agree that CMT may receive the Collected Data on behalf of Plymouth Rock, including, without limitation, location data, and CMT may retain and use the Collected Data in an anonymous aggregated form. The Collected Data is subject to Plymouth Rock’s [Privacy Policy](#). CMT will use personally identifiable Collected Data only to fulfill the process directly linked to the services provided by the App and the Program services described in these terms and conditions. CMT will not otherwise use personally identifiable information, or disclose or transfer it to any third party except to Plymouth Rock in connection with the Program or as required by law. In addition, as noted above, any additional data that you provide to a third-party provider of Rewards will be subject to that third party’s privacy policy.

For Plymouth Rock Policyholders only:

If you are a Plymouth Rock policyholder with the “Road Rewards” endorsement attached to your Plymouth Rock auto insurance policy, you agree to participate in the Plymouth Rock Assurance Road Rewards Program (the “Program”). By participating in the Program, you confirm that you have a smartphone (iPhone or Android) which is compatible with the App and have and will maintain a data plan at all times. The data plan is needed for accuracy of data collection. If your smartphone is not compatible, the App will not be available for you to download. You may terminate data collection and your enrollment in the Program at any time by uninstalling the App, which will prevent further information from being collected and submitted to Plymouth Rock and CMT. **Plymouth Rock reserves the right to modify or terminate the Program at any time and for any reason.**

The App, once downloaded, should not be deleted or turned off, as the App will be activated each time you start a trip. The location services (GPS) should be on at all times to provide for accurate data collection.

The Collected Data will be used to calculate a driving score based on your driving behavior and to provide you with feedback on your driving performance. In addition, the Collected Data will be used to allow you to earn “points” that can be exchanged for certain rewards (“Rewards”) available through the App. Rewards may include, from time to time, merchandise, promotional items, discounts on products and services, memberships, special offers, services, or airline miles. Participation in the Program does not guarantee you will earn Rewards. Rewards may be provided by Plymouth Rock or third-parties and may change from time to time.

You may earn “points” based on your driving score relative to other Plymouth Rock policyholders. Your score is derived from the App’s measurements of your driving, which may include such factors as harsh acceleration or braking, aggressive cornering, excessive speeding and hands-on phone use when driving. The level of driving score needed to earn points may change from time to time in Plymouth Rock’s sole discretion. Plymouth Rock may in the future modify the scoring algorithm to take into account other high risk behaviors. You may view feedback on a given trip and any events that lowered your score within the App and Plymouth Rock encourages you to do so in order to understand how to improve your driving and earn more rewards. Points have no monetary value and cannot be exchanged for cash. There is a limit to how many points you may accrue without using them. No new points may be earned when you reach that limit, which may change from time to time in Plymouth Rock’s sole discretion. In addition, earned points may be lost or forfeited for the following reasons:

- Cancellation or non-renewal of your Plymouth Rock auto insurance policy for any reason;
- You disable the App and/or delete it from your smartphone for ninety (90) days (the term “disable” includes your turning off location services or otherwise rendering the App unable to capture trip data);
- There is no activity on the App for twelve (12) months;
- You attempt to manipulate your rewards earned through either falsely reporting your operator status, repetitively disabling GPS for the purpose of concealing trips, or other actions you take designed to improve your driving score through manipulation of the App;
- You violate other terms and conditions contained in this document; or
- Plymouth Rock discontinues the Program for any reason.

Some Rewards are available only by joining a third-party service provider’s rewards program, for example, a third-party fuel rewards program where you can use your Plymouth Rock Road Rewards points to receive discounts on fuel purchases. If you choose to use your points to participate in such a program you may be required by the third-party to accept and comply with the third party’s terms and conditions applicable to that program, which terms and conditions are outside of the control of Plymouth Rock, and may (i) require you to provide certain personal data to the third-party in order to participate in its program subject to that third-party’s own privacy policies; and (ii) have its own expiration periods or provisions for the loss of Rewards offered through the third-party’s program.

For all Users:

The Collected Data will be used to calculate a driving score based on your driving behavior and to provide you with feedback on your driving performance.

Provided that you comply with all of these terms and conditions, Plymouth Rock and CMT grant you a revocable, limited, non-exclusive and non-transferrable license to use the App on any smartphone that you own or control and as permitted by Usage Rules set forth in the Apple App Store Terms and Conditions or the Google Play Terms of Service, whichever is applicable. Transferring of the collection of information to a different smartphone is permitted by following the procedure when downloading and activating the App.

The App uses a certain amount of power from the smartphone battery. Care should be taken in ensuring the smartphone is charged and turned on when driving to record data. The App may require periodic updates and you agree that updating the App from time to time is your responsibility.

You will have the choice, managed from within the App, to send the Collected Data to Plymouth Rock and CMT only through Wi-Fi networks or through cellular networks. You will be responsible for any data charges and expenses associated with the use of the App. The App is designed to minimize data usage. The App "sleeps" in the background until it identifies driving-like behavior. When it sees movement that looks like driving, the App begins recording more precisely. The App is expected to use around 500 kilobytes per hour of active driving (between 30-60 MB / month), which represents a very small fraction of average data plans which usually provide between 1000 – 2000 MB per month.

Once installed and activated, the App must be running at all times as the App will detect and record when you start a trip. The App will identify all trips as "driving" trips (i.e., where the App determines that you were operating a vehicle) or "non-driving" trips (i.e. where the App determines that you were not operating a vehicle). You will be able to manually exclude trips where you were not driving. Any exclusion must be completed within 30 days of the trip or it will be deemed a driving trip. It is important to note that the App collects and transmits Collected Data concerning you regardless of the vehicle that you are operating or traveling in. In particular, the Collected Data applies to any vehicle operated by you.

The App is the property of Plymouth Rock and/or CMT and incorporates certain intellectual property owned by or licensed to one or both of them. Your participation in the Program does not give you any ownership rights in the App, or in any insurance product that may be developed using the Collected Data. Plymouth Rock and CMT shall own all right, title, and interest in and to the Collected Data in accordance with a separate agreement between them. Plymouth Rock will own any inventions, ideas or other intellectual property created by Plymouth Rock using the Collected Data.

You will not use the App except for the purposes for which it was designed. You will not: (i) reverse engineer, decompile, alter, duplicate, disassemble, translate, make copies, or make derivative works from the App or use it in a service provider capacity; (ii) sell, resell, rent or lease the App; (iii) use the App to store or transmit infringing, unsolicited marketing emails, libelous, or otherwise objectionable, unlawful or tortious material, or to store or transmit material in violation of third-party rights; (iv) interfere with or disrupt the integrity or performance of the App; (v) attempt to gain unauthorized access to the App or its systems or networks; (vi) access the App to build a competitive service or product, or copy any feature, function or graphic for competitive purposes; or (vii) attempt to derive the source code of the App.

Plymouth Rock is the owner of all trademarks used in conjunction with the Program and the App, whether in the form of names, images, logos, or icons, except for those trademarks appearing in the App that are owned by CMT and used with CMT's permission.

The App is licensed "as-is", "with all faults" and "as available." You bear the risk of using it. Plymouth Rock and CMT, on behalf of themselves and each of their respective affiliates and suppliers, give no express or implied warranties, guarantees, or conditions under or in relation to the App. This includes, but is not limited to, implied warranties of merchantability and fitness for a particular purpose. We do not warrant that the functionality or operation of the App will be uninterrupted or free from error, that any defects in the App will be corrected, or that the App or the server(s) that makes it available are free of viruses or other harmful conditions or components.

PLYMOUTH ROCK, CMT, AND THEIR AFFILIATES DO NOT ASSUME ANY LIABILITY FOR DAMAGES CAUSED AS A RESULT OF YOUR USE OF THE APP, PARTICIPATION IN THE PROGRAM, OR REDEMPTION AND USE OF REWARDS. PLYMOUTH ROCK, CMT, AND THEIR AFFILIATES SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, PUNITIVE, EXEMPLARY, OR OTHER DAMAGES ARISING OUT OF OR IN ANY WAY RELATED TO THE APP, THE PROGRAM, OR THE REWARDS, INCLUDING, WITHOUT LIMITATION, DAMAGE TO OR FOR BODILY INJURY, LOST WAGES, YOUR SMARTPHONE, OR ANY VEHICLES OR OTHER PROPERTY, CAUSED BY OR RESULTING FROM THE USE OF THE APP, PARTICIPATION IN THE PROGRAM, OR REDEMPTION AND USE OF REWARDS, AND REGARDLESS OF THE THEORY OF LIABILITY (INCLUDING NEGLIGENCE AND STRICT LIABILITY). PLYMOUTH ROCK, CMT, AND THEIR AFFILIATES ARE NOT LIABLE FOR THE UNAUTHORIZED DISCLOSURE OR USE OF THE COLLECTED DATA BY, OR ACTIONS OR INACTIONS OF, ANY THIRD PARTY. THE FAILURE OF PLYMOUTH ROCK, CMT, OR THEIR AFFILIATES TO EXERCISE OR ENFORCE ANY RIGHT OR PROVISION OF THIS AGREEMENT SHALL NOT CONSTITUTE A WAIVER OF SUCH RIGHT OR PROVISION.

This Agreement shall be governed by and construed in accordance with the laws of the Commonwealth of Massachusetts, without giving effect to its conflict of laws principles. You agree that any action with respect to this Agreement shall be brought in the state or federal courts located in Boston, Massachusetts.

You may not assign or delegate any rights or obligations under this Agreement, and any such purported assignment or delegation shall be ineffective. Plymouth Rock may, without notice to you, freely assign or delegate all rights and obligations under this Agreement to a purchaser of all or substantially all of Plymouth Rock's assets or to any successor by merger or reorganization.

You represent that you have adequate legal capacity to enter into this Agreement and you will use the App only for lawful purposes and in compliance with these Terms and Conditions.

YOU ACKNOWLEDGE THAT: (I) THE APP MAY TRACK YOUR LOCATION; (II) YOUR USE OF THE APP IS ENTIRELY VOLUNTARY; (III) YOU HAVE HAD ADEQUATE OPPORTUNITY TO REVIEW THESE TERMS AND CONDITIONS WITH AN ATTORNEY BEFORE ACCEPTING THEM; AND (IV) IF YOU ARE A PLYMOUTH ROCK POLICYHOLDER: (A) YOUR PARTICIPATION IN THE PROGRAM IS ENTIRELY VOLUNTARY; AND (B) YOU HAVE HAD ADEQUATE OPPORTUNITY TO REVIEW THIS AGREEMENT WITH YOUR PLYMOUTH ROCK AGENT AND TO ASK QUESTIONS ABOUT THIS AGREEMENT AND THE PROGRAM.

If you have any questions about the Program, you may call Plymouth Rock at (866) 353-6292 for assistance.

Contact information:

Plymouth Rock:

Plymouth Rock Assurance Corporation
695 Atlantic Avenue
Boston, MA 02111
(866) 353-6292

CMT:

Cambridge Mobile Telematics, Inc.
101 Main St., 14th Floor
Cambridge, MA 02142
(617) 751-4141 (local)
(800) 941-7177 (toll-free)

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