

# Driver Safety Program

**It's a myth that truck-driving is risky.**

Like you, most of America's truck drivers are safe, conscientious professionals who want to deliver freight on-time and exception-free. These are the drivers Cover Whale wants to insure. You shouldn't have to pay higher insurance premiums due to the unsafe driving behaviors of those who choose to be reckless.

## Our Driver Safety Program Benefits You

### **Improves safety for you and others on the road**

Identifies unsafe driving and provides coaching to help you avoid accidents and costly claims before they happen.

### **Saves you money on your insurance**

Keeps your initial premiums low, and continued safe driving earns you 30% off at renewal.

### **Helps with claims when they happen**

Provides a broader range of visibility which can be used to dispute claims made by other motorists.

**Advanced telematics + safety coaching  
+ the industry's best insurance  
= Protecting policyholders' livelihoods.**

### Comprising of Three Components

## The Cover Whale Safety Program:

### **Telematics**

Every Cover Whale auto liability policy uses robust telematics data collected from either a Cover Whale-provided dual-facing dashcam or our policyholders' existing Electronic Logging Device. These devices flag aggressive driving behavior, such as speeding, hard braking, and hard turning. Dashcams record accidents should they happen, which may help exonerate your client if they're not at fault.

### **Coaching**

A centerpiece of the Cover Whale Driver Safety Program, when we notice unsafe driving, you'll receive a combination of emails, texts and phone calls from us so you can stay aware of how you're driving and avoid those moments. Our coaching communications promote safer driving, protect other motorists, and help keep you insured and operating.

### **Coverage**

Cover Whale insurance enables you to confidently take your skills and talent out on the road, delivering your freight safely. Our Driver Safety Program helps us offer some of the most competitive insurance rates in the trucking industry. This lowers the insurance costs to you.

# How it Works

Telematics devices log and report unsafe “events” while you’re driving, including excessive speed, as well as hard-braking and hard-turning incidents.

- When the device reports these events happening over time and/or a number of miles driven, Cover Whale sends you an email and a text alerting you of the issue and strategies for improving your driving safety.
- Good news is if you take corrective action and the events don’t continue, we’ll let you know that we see the improvement. Just like a coach would.
- If the device reports no improvement over time, we’ll let you know that you are at risk of having your insurance canceled. If the unsafe driving still continues we’ll notify you that we intend to cancel your coverage within 35 days. Even after you are notified, you have the opportunity to improve and have your insurance reinstated during that period.

## Frequently Asked Questions

### Some Facts about the Safety Program

**Q: Do you have live access to my dashcam?**

**A:** Neither Cover Whale nor your employer has live access to your dashcam.

**Q: Can you hear me in my truck?**

**A:** No, none of the dashcams we provide record audio.

**Q: What do you do with the data you collect?**

**A:** Cover Whale uses the data from the dashcam or ELD to provide safe driving feedback and to offer discounts on future premiums for our safest drivers. Dashcam footage can also be used to protect and/or exonerate drivers and settle claims in the event of an accident.

**Q: Is dashcam footage saved?**

**A:** Only coachable driving events and accidents get saved.

**Q: How long do you retain dashcam footage?**

**A:** Footage is only temporarily retained onboard the dashcam and is constantly recording over itself. Footage is saved only in the event of a coachable or safety incident.

**Q: Can I use my own device?**

**A:** As part of our Driver Safety Program, Cover Whale policyholders are required to use either the Cover Whale-provided dual-facing dashcam, or their own ELD to connect to Cover Whale. Using only approved devices ensures that we can collect the most accurate information to provide our policyholders with the best rates, including individual discounts for safe driving behavior.

**Q: What is the dashcam or ELD looking for?**

**A:** The dashcam or ELD looks for speeding, hard braking, hard cornering, acceleration and other risky driving behaviors.

**Q: Does Cover Whale share my information with any government body?**

**A:** No, Cover Whale does not voluntarily share any personal data with governments or law enforcement agencies of any country.

**Q: Is dashcam footage shared with my employer?**

**A:** Yes, certain footage, if available, can be shared with the policyholder upon request.

**Q: Will these devices save me money?**

**A:** Yes, because of the information from the dashcam or ELD, we’re able to provide lower introductory premiums than our competitors and offer our safest Auto Liability policyholders up to 30% off their renewal premiums. For potential discounts, we evaluate drivers on factors such as frequency of speeding, hard-braking, and sharp-cornering incidents, and dashcam/ELD compliance. These help us understand your safe-driving practices and enable us to apply our safe-driver discount.

**Q: Do I have to purchase the dashcam or ELD from Cover Whale?**

**A:** No, Cover Whale provides the dashcam as part of the Driver Safety Program or you can use your existing ELD to connect to Cover Whale.

**Q: How big is the dashcam?**

**A:** The dashcam is small, light and installs in less than 10 minutes.

**Q: Who should I contact if there is an issue with the dashcam or the ELD connection?**

**A:** You can contact [drivesmart@coverwhale.com](mailto:drivesmart@coverwhale.com)