



**Specialty Human Services** 

# Telematics Program FAQs

Great American has teamed up with **Azuga** to provide auto telematics to Insured participants. The goal of this program is to help improve driving behavior and help reduce frequency and severity of driving incidents.

### **All About Azuga**

1.	What are the telematics devices that Azuga offers?	The Azuga solution uses "plug and play" devices which contributes to the ease of getting your solution up and running quickly. These devices plug right into the OBDII Port on your vehicles, which are located under the vehicle dashboard.
2.	How does Azuga differ from other telematics providers?	Azuga is known for its emphasis on risk and safety management as well as its premium customer service. Azuga works closely with you to customize your program to leverage its solution to address each of your imperatives.
3.	Does telematics really work? (Loss Saving Example)	Azuga provides guidance on how to leverage best practices in applying the information from the telematics solution to achieve impact across your business. You should expect to realize improvements in both productivity and safety metrics.

### **The Great American Telematics Program**

1.	How does the telematics program work?	Specialty Human Services will pay \$7/ scheduled vehicle per month for the Azuga telematics device and service. Insureds will be responsible for \$5/ vehicle per month.
2.	Who is eligible for the program?	SHS auto policyholders with fleet sizes 5 – 20 vehicles are eligible for the telematics offering. Auto policyholders with fleet sizes outside the range are still eligible for our negotiated pricing of \$15/ device per month, a significant savings off standard retail pricing.
3.	How long is the commitment to the program?	The program is offered as a 3-year term to receive favorable pricing.  Should the Insured move auto coverage from Specialty Human Services before the 3-year term comes to an end, Specialty Human Services will no longer participate in the offering and the Insured will be responsible for the full program.
4.	How does an eligible Insured sign up for the program?	<ul> <li>Insureds can navigate to the landing page to register:         https://www.azuga.com/premium-partner/shs     </li> <li>They will need to sign a subsidy agreement where they agree to install and keep devices communicating in addition to meeting key performance indicators to maintain the subsidy.</li> <li>Insureds will also need to sign a data-sharing agreement to help us ensure that key performance metrics are being met and we can provide loss reduction guidance.</li> </ul>

5. Do I need to use a driver mobile app?	While there is no requirement to use Azuga's mobile application for drivers, leveraging the mobile app can pair an individual driver with the vehicle they are currently in and ensure they are being assigned the correct driving events. It can also be used to distribute training and rewards for good driving behavior. It is recommended that the fleet manager encourage drivers to install the app.
6. How will the Insured benefit fr the program?	<ul> <li>Telematics can help the Insured reduce loss frequency and severity by managing driver behavior.</li> <li>Insured can expect quarterly business reviews with Azuga and access to loss control resources from Great American including over 20 driver training courses in GreatAcademy.</li> <li>Usage of telematics can help improve public perception of the Insured's organization.</li> <li>Telematics can help increase driving efficiencies and help to extend the life of vehicles with maintenance alerts</li> </ul>
7. Will I get a credit on my insurance premium?	Participation in the telematics program will have no effect on your insurance premium or coverage but may have a positive, long-term impact on your overall risk profile over time.

## **Installation and Monitoring**

1.	When will my devices arrive?	You should expect to receive your devices within 7-10 business days after registration. The devices will already be activated so all you need to do is plug them in!
2.	Can I unplug my device?	No, the devices must be plugged in and transmitting data to remain eligible for the program
3.	Do all my vehicles need a telematics plug-in device?	Yes, all your scheduled vehicles should have a telematics OBDII plug-in device installed and transmitting data.
4.	Who gets the alert if a triggered event occurs?	You decide who on your team should receive alerts. Your Customer Success Manager at Azuga will work with you and share best practices on how to act on each alert type in support of your priorities.
5.	How will I see my telematics data?	Fleet and driver insights are available via Azuga's dedicated fleet portal.  You will have your own unique login. The experience offers easy-to- understand metrics and measurements with the option to receive individualized reporting.
6.	Who will I contact for servicing and support?	Azuga offers white glove service and support for the maintenance and troubleshooting of your devices and portal.
7.	Is my data kept private?	We take your privacy and data security very seriously. Our data sharing agreement explains how we collect and use information. You may terminate your data sharing consent along with our subsidy offering at any time by emailing SHStelematics@gaig.com

#### **Extras**

Will the devices work in refrigerated trucks?	The solution will also work in refrigerated trucks. We have a specialty device that would be installed inside the trailer if the need arises for temperature monitoring at an additional price as listed below.  The temperature monitoring solution is priced with both a one- and three-year term option.  One year: \$150 upfront and \$18/month per configuration  Three year: \$25 upfront and \$16 /month per configuration  This includes the specialty device and temperature monitor as well as the supporting service.
2. Can the Insured add video cameras to their program?	<ul> <li>The Insured can upgrade their program to include cameras for an additional cost.</li> <li>For the Safety Cam, the cost is \$25 per month on a 3-year term with no upfront cost.</li> <li>For the AI camera, the cost is \$30 per month on a 3-year term with no upfront cost.</li> </ul>

#### **Claims**

1.	What should I do if I have	Great American insureds can report a claim by visiting our
	a claim?	Report A Claim page.
		Yes, always report a claim, even if it's not your fault. This guarantees that
2.	Should I still file a claim if it's not	Great American is aware of the situation, can assist in handling the claims
	my fault?	process such as communications with the other party's insurer, and help
		ensure you receive the necessary compensation for damages or injuries.

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