Guidelines/Principles or Restrictions

- Usage Based Insurance (UBI) refers to the my Driving Discount® (MDD) Program

Please contact your Underwriter to perform the following changes:

- Modifying the program status
- Cancel enrollment during assessment
- Re-enrol after previous cancellation more than 180 days
- Re-assess once assessment completed and receiving personalized my Driving Discount. When accessing UBI Driver Details screen the information displayed will be as of the transaction effective date.

UBI details are captured in two sections within Contact:

a) Insured section captures the consent
b) Additional Information section captures the enrollment details

Insured Section

Consent is:

- Required on quotes: without consent we cannot add the UBI enrolment discount
- Only required for at least 1 named insured/owner of the vehicle
- Provided for all vehicles and principal operators of the vehicles owned by insured

Consent clause:
If the user selects “Yes” to consent the following consent clause pop-up will appear

Additional Information Section

There are two Enrollment statuses:

a) Not Enrolled
b) Enroll

Tip: For Connectivity, if it has the discount, it will default as “enrolled”. If no discount, it will default to “not enrolled”

Not Enrolled
If consent was “No or Not Requested”, user will need to enter the Program status as Not enrolled and select Status Reason.

Tip: If consent was set to “No or Not Requested” on the Insured section, the user can change the program status to “Enroll” and complete all the additional details. The user can amend the Consent field to “Yes” from the Additional Information section.
**Enroll**

**If Driver is already enrolled under another policy**
- The Program status will default to Enrolled and the Cross Reference Policy number will be displayed. This info will be read only.
- Enrollment or individualized discount will be applied
- User will have access to the Driver Details screen - same as what is on the policy with the enrolled vehicle

**If Driver does not currently have MDD**
If consent was Yes, the user will need to enter the Program status as “Enroll” and follow the steps outlined below:

**System Steps**
1. Select vehicle from the drop-down (Vehicle displayed will be the ones where the driver is principal operator)
   - **Note:** If there are multiple vehicles, the user must select the highest used vehicle. The highest used vehicle will have an asterisk beside it.
2. Select program type

<table>
<thead>
<tr>
<th>Device</th>
<th>Mobile Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>3. Enter the owner’s email address (if not already previously entered on the Client Sheet)</td>
<td><strong>Note:</strong> If the mobile phone is selected, user will get a pop-up reminder “the client must have a mobile phone in order to select “mobile” as UBI program type.</td>
</tr>
<tr>
<td>4. Select the owner from drop-down (if multiple owners) or will default if only one owner</td>
<td>3. Enter the driver’s email address (if not already previously entered on the Client Sheet)</td>
</tr>
</tbody>
</table>

**Accessing the MDD Driver’s Details Screen**

**System Steps**
1. Click the Driver’s Detail hyperlink in the Additional Information section
   - **Note:** If driver is enrolled under a policy that does not belong to the same broker, the broker will not be able to access the details screen. Internal users will have access to the screen.

**Driver Details Screen**
- When accessing UBI Driver Details screen the information displayed will be as of the transaction effective date.
- This page is read only with the exception of the UBI Drivers Detail’s Date field.
- The UBI Driver’s Detail Date is default to blank, if the user enters the transaction via inquiry mode.

Update the UBI Driver’s Detail Date field:
- To view current driver details, enter today’s date
- To view previous/future driver details, enter the desired date
Continue Enrollment

- Moving driver/vehicle from one policy to another i.e. “terminate” on old policy and “continues” under new policy within the 48 hour grace period. This will send a change of policy number to OCTO.
- If both transactions are not processed within 48 hours – the user must re-enroll the driver.

Policy Changes

- System will re-qualify to ensure eligibility criteria are met; especially with device enrolment. If no longer eligible e.g. vehicle no longer compatible, system will generate message and user will need to terminate enrolment.

Change of Email

- Must change email on policy via policy change. Cannot amend Client screen only.

Vehicle substitution and new vehicle not eligible

- If assessment is completed – no action to take.
- If assessment is not completed – contact Underwriting

Vehicle addition with same PO already enrolled

- System will flag which vehicle is highest used and user will need to select that vehicle.
- Same as current process – broker will need to advise client to remove from existing vehicle and place in new vehicle (if new vehicle is highest rated)

Removing Road Coverage (device)

- Contact Underwriting

Cancelling a Policy

- Contact Underwriting as the driver needs to be unenrolled, prior to cancelling policy where assessments is not completed.

Notes:

* Availability based on user profile
* Only available for the device
* Link will not be displayed via Inquiry transaction unless a date is entered in the UBI Driver’s Detail field.
Error Handling

- Errors may appear when a transaction is submitted. If there is an error from the *my Driving Discount* service, the transaction will go into a pending status.

The *UBI Service Request Failed* could be due to the following reasons:

**Address Format**
- Use postal code look-up to pick up address. Remove any periods or symbols that should not be there.

**Email Address**
- Verify email address: Contact has edits for format but there may be other errors.

**VIN Already Used With Another Vehicle**
- Confirm that there is no other policy in force for this vehicle. If everything else is correct, refer to Underwriting to investigate.

**Error May Be A Technical or Time Out Issue**
- Wait half a day and try again. If you continue to receive an error, refer to Underwriting to investigate.