



## Driver Safety App (App) Frequently Asked Questions

### How are DrivePoints generated?

Carpeesh uses a complex algorithm based on hundreds of millions of pieces of historical driving behaviour data in order to generate your DrivePoints. The higher your DrivePoints (scored from 0.1 to 5.0) the better driver we consider you to be.

You share your driving data on speeding, use of accelerator, use of brake and length of journey amongst other parameters such as time of day, fatigue and distraction to create your DrivePoints rating. We provide you with hints and tips to help you become a better driver.

### Mobile battery usage

When recording, the App will be using its GPS locator. This does use more of the battery than if the phone is on standby. To avoid draining your battery on long journeys, the App stops when it detects low battery life. The phone may also be warmer to touch, which is normal. You can reduce battery drainage with the use of an in-car charger.

### What App permissions should I agree to?

If you haven't allowed the App to access your location (either "always on" or "background location") we are unable to process any trips and assess your DrivePoints rating. Please allow these permissions when prompted during set up or access your mobile settings to allow this level of access.

### Data usage

The App has a compression technique so we are able to keep your data usage to a minimum. An average driver will send us 10MB of data per month, approximately less than 3 downloaded songs.

### Who can see my data?

We do not share your personal data with any third party, other than our partners. Your data is scored by an automated system maintained and strictly protected by Carpeesh and its sister company, Urban Analytica.

Carpeesh uses the information to bring you personalised driving tips for the way you drive. We also use the information for the purpose of underwriting and claims assistance to ensure we are able to offer you our best possible price and service.

### Who can access my data?

We will not voluntarily submit your data to any authority. In some circumstances, such as theft of your car or court orders relating to a serious collision resulting in an injury or fatality, we may be obliged to provide data to the police and/or other statutory authorities for the detection and prevention of fraud and other criminal offences or as part of a criminal investigation. Urban Analytica does use aggregated driving data to assist in road safety research such as identifying black spot intersections and improving driver safety. See the Trip Data and Privacy Policy for more information.

### I have upgraded my phone

If any driver has a new mobile phone, the policyholder can go to the "Listed drivers" App menu item and re-send that driver a link. Any problems, contact us at [help@carpeesh.com](mailto:help@carpeesh.com)

### I want to report an accident

Go to "Report an accident" in the App menu, take photographs of the incident at the scene using your mobile's camera and then upload using the App menu at "Upload claim photos".

### **My car records greater distance than the app shows**

We can only measure your distance travelled where we have sufficient GPS accuracy. For example, if you drive through a long tunnel, your car will register the kilometres travelled and deduce speeds, but your mobile will have no signal for some sections of road. We randomly sample your driving, so not all journeys made in the car will be recorded, as it's your overall trend or style of driving over time that is used for your DrivePoints rating.

### **My DrivePoints rating fluctuates**

Your DrivePoints may fluctuate upwards and downwards when you first use the App as it collects enough driving data but will stabilise over time to show your consistent driving style.

### **I disagree with the data**

We have a small tolerance level around each speed limit. If we have indicated that you were speeding frequently and you are not, please email us at [help@carpeesh.com](mailto:help@carpeesh.com) so our team can re-check the database of speed limits.

### **Personal circumstances**

If you believe your personal circumstances warrant further limits on data collection, please contact the service team. An example may be where you are a passenger several times a week with the same driver but not in your insured car. In this scenario we would provide you with a bluetooth beacon to pair with your App which will remove those trips from scoring.

### **I have changed my car**

If you have changed your car, and have an Carpeesh car insurance policy, please let us know. Your App will continue to work but we need to know the details of the car to be insured.

### **I want to update my Policy details**

You can update your policy using the self-service functions in this App if you are the policyholder. If you are not listed as the policyholder, these functions are not active in your app version.

### **We remotely switch off the App on policy cancellation**

If you do cancel your Carpeesh insurance policy, we will remotely cancel access to the App on your mobile phone, so we stop collecting any further sampling data. After the cancellation date of your policy, you can delete the App.

### **Ways to contact us**

#### **Self-service changes to your policy**

**[carpeesh.com](https://carpeesh.com)**

**[carpeesh driver safety app](#)**

#### **Service team**

**[help@carpeesh.com](mailto:help@carpeesh.com)**

**1300 101 311**

**8.30am - 6pm weekdays**

**8:30am - 12pm (midday) Saturday**

#### **Claims team**

**[claims@carpeesh.com](mailto:claims@carpeesh.com)**

**1300 101 311**

**24 hour claims reporting**

#### **Post accident counselling service**

**Wildlife recovery after an accident**

**1300 101 311**