GOOD DRIVER club

A BETTER WAY FOR GOOD DRIVERS

GDC is a community-based auto loss-sharing program, not insurance.



AUTO INSURANCE COSTS KEEP RISING



SHARE OF DISPOSABLE INCOME

7% of household disposable income spent on car insurance

2 cars in the average household

$5,276 annual car insurance cost per household

$76,060 Median HH disposable income

DATA SOURCE: U.S. CENSUS BUREAU; BANKRATE. 2025 DISPOSABLE INCOME IS ESTIMATED USING BEA GROWTH.

KEEP LIABILITY. USE GDC FOR YOUR OWN CAR

Provided by insurance

LIABILITY

- **Required in most states**
  Keeps the legal requirement in place.
- **Protects other people**
  Helps cover damage or injury you cause.
- **Add medical / uninsured options**
  Choose the options that fit your situation.

NOT INSURANCE

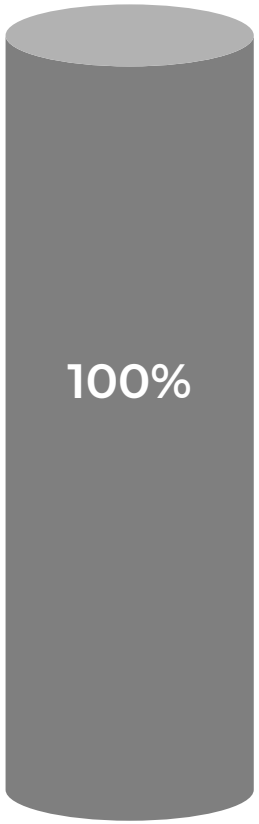
COLLISION + COMPREHENSIVE ALTERNATIVE

- **Helps repair your own car**
  Eligible accidents, hit-and-runs, backing into a pole, and hail.
- **Built for good drivers**
  A modern alternative to collision and comprehensive.
- **Optional support**
  Roadside assistance and transportation assistance.

GDC PROGRAM IS A COMMUNITY-BASED AUTO LOSS SHARING PROGRAM. THE GDC PROGRAM IS NOT INSURANCE THAT GUARANTEES LOSS PAYMENT.

HOW WEEKLY SHARING WORKS

Auto Insurance



VS

Good Driver Club



Service Fee
(For a Six-Month Period)

Pledge Amount

80% is your authorized Pledge Amount cap. With your authorization, contributions are automatically deducted weekly as needed. Unused amounts are your savings!

An authorized, small, capped contribution to help with others' repair costs.
Maximum 6-month shared amount: 80%.

Potentially save up to **40%** off the quote amount per plan period*

SAVINGS ARE NOT GUARANTEED AND MAY VARY BASED ON INDIVIDUAL FACTORS AND THE DRIVING BEHAVIOR OF CLUB MEMBERS.

SOCIAL PROOF

GOOD DRIVER MUTUALITY

Sharing Statement

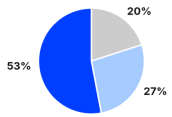
Pledge Amount	=	Mutuality Plan Quote	-	Service Fee (6-Month Term)
$1669.66		$2087.08		$417.42

We share. We save. Members contribute to the repair costs of accidents within the community.

Week	Date (Every Monday)	Weekly Sharing Amount + Transaction Fee *	Weekly Surplus * Compared With $1669.66 / 25 (weeks) = $66.78 per week *
1	07/14/2025	$0.00 +$0.00	$66.78
2	07/21/2025	$7.29 +$0.55	$59.49
3	07/28/2025	$0.00 +$0.00	$66.78
4	08/04/2025	$48.46 +$1.91	$18.32
5	08/11/2025	$28.21 +$1.24	$38.57
6	08/18/2025	$7.31 +$0.55	$59.47
7	08/25/2025	$0.00 +$0.00	$66.78
8	09/01/2025	$39.84 +$1.33	$26.94
9	09/08/2025	$33.53 +$1.12	$36.25
10	09/15/2025	$28.00 +$0.80	$38.45
11	09/22/2025	$21.11 +$0.73	$45.67
12	09/29/2025	$13.05 +$0.79	$43.73
13	10/06/2025	$4.29 +$0.19	$62.49
14	10/13/2025	$0.00 +$0.00	$66.78
15	10/20/2025	$10.11 +$0.38	$56.67
16	10/27/2025	$36.48 +$1.31	$29.90
17	11/03/2025	$48.65 +$1.61	$16.13
18	11/10/2025	$22.50 +$0.75	$44.28
19	11/17/2025	$19.14 +$0.65	$47.64
20	11/24/2025	$34.69 +$1.15	$32.09
21	12/01/2025	$52.15 +$1.79	$14.63
22	12/08/2025	$0.00 +$0.00	$66.78
23	12/15/2025	$27.31 +$0.92	$39.47
24	12/22/2025	$25.96 +$0.86	$40.82
25	12/29/2025	$40.08 +$1.30	$26.70

RIVER MUTUAL INSURANCE — YOU SAVED $1,111

Saved 53% of Quote!



Cost Analysis Report:
As of January 03, 2026

- Service Fee: $417.42
- Total Sharing Amount: $559.02
- Total Savings: $1110.64

Congratulations on staying accident-free for 6 months! You saved 53% of your quote!

It's important to note that the above Mutuality Plan Sharing Statement reflects only this member's case. Your actual sharing amount may vary significantly based on individual factors, such as timing of joining GDM program, the Eligible Event of each week and the driving behavior of the community. Based on projected data, members who complete a six-month plan without accidents may save up to 40% of their quoted amount.

GOOD DRIVE MUTUALITY

Sharing Statement

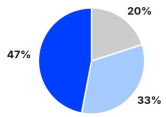
Pledge Amount	=	Mutuality Plan Quote	-	Service Fee (6-Month Term)
$1252.92		$1566.15		$313.23

We share. We save. Members contribute to the repair costs of accidents within the community.

Week	Date (Every Monday)	Weekly Sharing Amount + Transaction Fee *	Weekly Surplus * Compared With $1252.92 / 24 (weeks) = $52.20 per week *
1	10/06/2025	$3.75 +$0.17	$48.45
2	10/13/2025	$0.00 +$0.00	$52.20
3	10/20/2025	$8.84 +$0.33	$43.36
4	10/27/2025	$32.26 +$1.08	$19.94
5	11/03/2025	$42.55 +$1.41	$9.65
6	11/10/2025	$19.68 +$0.66	$32.52
7	11/17/2025	$16.74 +$0.57	$35.46
8	11/24/2025	$30.34 +$1.00	$21.86
9	12/01/2025	$45.61 +$1.42	$6.59
10	12/08/2025	$0.00 +$0.00	$52.20
11	12/15/2025	$23.88 +$0.80	$28.32
12	12/22/2025	$22.70 +$0.76	$29.50
13	12/29/2025	$35.19 +$1.16	$17.01
14	01/05/2026	$22.90 +$0.78	$29.30
15	01/12/2026	$16.53 +$0.56	$35.67
16	01/19/2026	$21.01 +$0.71	$31.19
17	01/26/2026	$24.89 +$0.83	$27.31
18	02/02/2026	$31.11 +$1.03	$21.09
19	02/09/2026	$25.28 +$0.84	$26.92
20	02/16/2026	$21.97 +$0.74	$30.23
21	02/23/2026	$12.21 +$0.42	$39.99
22	03/02/2026	$19.21 +$0.67	$32.99
23	03/09/2026	$12.19 +$0.44	$31.79
24	03/16/2026	$12.19 +$0.44	$40.13

RIVER MUTUAL INSURANCE — YOU SAVED $744

Saved 47% of Quote!



Cost Analysis Report:
As of March 22, 2026

- Service Fee: $313.23
- Total Sharing Amount: $509.25
- Total Savings: $743.67

Congratulations on staying accident-free for 6 months! You saved 47% of your quote!

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GOOD DRIVER MUTUALITY

Sharing Statement

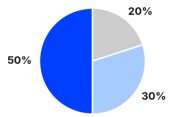
Pledge Amount	=	Mutuality Plan Quote	-	Service Fee (6-Month Term)
$337.95		$422.44		$84.49

We share. We save. Members contribute to the repair costs of accidents within the community.

Week	Date (Every Monday)	Weekly Sharing Amount + Transaction Fee *	Weekly Surplus * Compared With $337.95 / 25 (weeks) = $13.51 per week *
1	08/11/2025	$5.91 +$0.51	$7.60
2	08/18/2025	$1.54 +$0.36	$11.97
3	08/25/2025	$0.00 +$0.00	$13.51
4	09/01/2025	$8.35 +$0.32	$5.16
5	09/08/2025	$7.03 +$0.28	$6.48
6	09/15/2025	$5.93 +$0.24	$7.58
7	09/22/2025	$4.42 +$0.19	$9.09
8	09/29/2025	$4.83 +$0.21	$8.68
9	10/06/2025	$0.90 +$0.06	$12.61
10	10/13/2025	$0.00 +$0.00	$13.51
11	10/20/2025	$2.12 +$0.12	$11.39
12	10/27/2025	$7.73 +$0.30	$5.78
13	11/03/2025	$10.19 +$0.38	$3.32
14	11/10/2025	$4.71 +$0.16	$8.80
15	11/17/2025	$5.01 +$0.14	$8.50
16	11/24/2025	$7.27 +$0.23	$6.24
17	12/01/2025	$10.92 +$0.36	$2.59
18	12/08/2025	$0.00 +$0.00	$13.51
19	12/15/2025	$5.72 +$0.20	$7.79
20	12/22/2025	$5.44 +$0.19	$8.07
21	12/29/2025	$8.43 +$0.29	$5.08
22	01/05/2026	$5.48 +$0.19	$8.03
23	01/12/2026	$3.96 +$0.14	$9.55
24	01/19/2026	$5.03 +$0.17	$8.48
25	01/26/2026	$5.76 +$0.20	$7.75

RIVER MUTUAL INSURANCE — YOU SAVED $212

Saved 50% of Quote!



Cost Analysis Report:
As of January 31, 2026

- Service Fee: $84.49
- Total Sharing Amount: $125.88
- Total Savings: $212.07

Congratulations on staying accident-free for 6 months! You saved 50% of your quote!

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GOOD DRIVER club

Sharing Statement

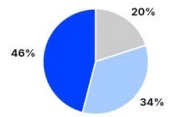
Pledge Amount	=	GDC Plan Quote	-	Service Fee (6-Month Term)
$1072.03		$1340.04		$268.01

We share. We save. Members contribute to the repair costs of accidents within the community.

Week	Date (Every Monday)	Weekly Sharing Amount + Transaction Fee *	Weekly Surplus * Compared With $1072.03 / 25 (weeks) = $42.88 per week *
1	02/23/2026	$16.20 +$0.57	$26.68
2	03/02/2026	$25.50 +$0.87	$17.38
3	03/09/2026	$27.09 +$0.92	$15.79
4	03/16/2026	$16.18 +$0.57	$26.70
5	03/23/2026	$37.23 +$1.24	$5.65
6	03/30/2026	$6.31 +$0.25	$36.57
7	04/06/2026	$14.85 +$0.53	$28.03
8	04/13/2026	$3.07 +$0.15	$39.81
9	04/20/2026	$21.93 +$0.75	$20.95
10	04/27/2026	$40.20 +$1.32	$2.68
11	05/04/2026	$40.20 +$1.34	$2.68
12	05/11/2026	$33.64 +$1.19	$9.24
13	05/18/2026	$21.85 +$0.74	$21.23
14	05/25/2026	$13.87 +$0.50	$29.01
15	06/01/2026	$24.47 +$0.74	$14.41
16	06/08/2026	$17.96 +$0.59	$25.43
17	06/15/2026	$12.08 +$0.44	$30.80
18	06/22/2026	$10.14 +$0.38	$32.74
19	06/29/2026	$7.93 +$0.31	$34.95
20	07/06/2026	$7.00 +$0.28	$35.88
21	07/13/2026	$15.56 +$0.57	$27.19
22	07/20/2026	$16.82 +$0.62	$26.04
23	07/27/2026	$7.25 +$0.27	$36.53
24	08/03/2026	$16.33 +$0.57	$26.55
25	08/10/2026	$7.13 +$0.26	$31.24

RIVER MUTUAL INSURANCE — YOU SAVED $611

Saved 46% of Quote!



Cost Analysis Report:
As of August 13, 2026

- Service Fee: $268.01
- Total Sharing Amount: $460.87
- Total Savings: $611.16

Congratulations on staying accident-free for 6 months! You saved 46% of your quote!

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GOOD DRIVER club

Sharing Statement

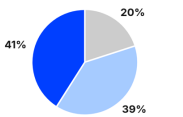
Pledge Amount	=	GDC Plan Quote	-	Service Fee (6-Month Term)
$388.54		$485.68		$97.14

We share. We save. Members contribute to the repair costs of accidents within the community.

Week	Date (Every Monday)	Weekly Sharing Amount + Transaction Fee *	Weekly Surplus * Compared With $388.54 / 25 (weeks) = $15.54 per week *
1	12/22/2025	$8.57 +$0.33	$6.97
2	12/29/2025	$13.29 +$0.48	$2.25
3	01/05/2026	$8.65 +$0.33	$6.89
4	01/12/2026	$6.24 +$0.25	$9.30
5	01/19/2026	$7.93 +$0.31	$7.61
6	01/26/2026	$9.40 +$0.35	$6.14
7	02/02/2026	$11.75 +$0.43	$3.79
8	02/09/2026	$9.55 +$0.36	$5.99
9	02/16/2026	$8.30 +$0.32	$7.24
10	02/23/2026	$4.61 +$0.20	$10.93
11	03/02/2026	$7.25 +$0.28	$8.29
12	03/09/2026	$7.71 +$0.30	$7.83
13	03/16/2026	$4.80 +$0.20	$10.94
14	03/23/2026	$0.59 +$0.39	$4.95
15	03/30/2026	$5.80 +$0.11	$13.74
16	04/06/2026	$4.23 +$0.16	$11.31
17	04/13/2026	$0.88 +$0.08	$14.66
18	04/20/2026	$6.24 +$0.25	$9.30
19	04/27/2026	$11.49 +$0.42	$4.05
20	05/04/2026	$14.14 +$0.50	$1.40
21	05/11/2026	$9.46 +$0.35	$6.08
22	05/18/2026	$5.49 +$0.21	$9.45
23	05/25/2026	$8.03 +$0.29	$11.64
24	06/01/2026	$6.03 +$0.24	$9.51
25	06/08/2026	$3.46 +$0.14	$10.68

RIVER MUTUAL INSURANCE — YOU SAVED $201

Saved 41% of Quote!



Cost Analysis Report:
As of June 14, 2026

- Service Fee: $97.14
- Total Sharing Amount: $187.60
- Total Savings: $200.94

Congratulations on staying accident-free for 6 months! You saved 41% of your quote!

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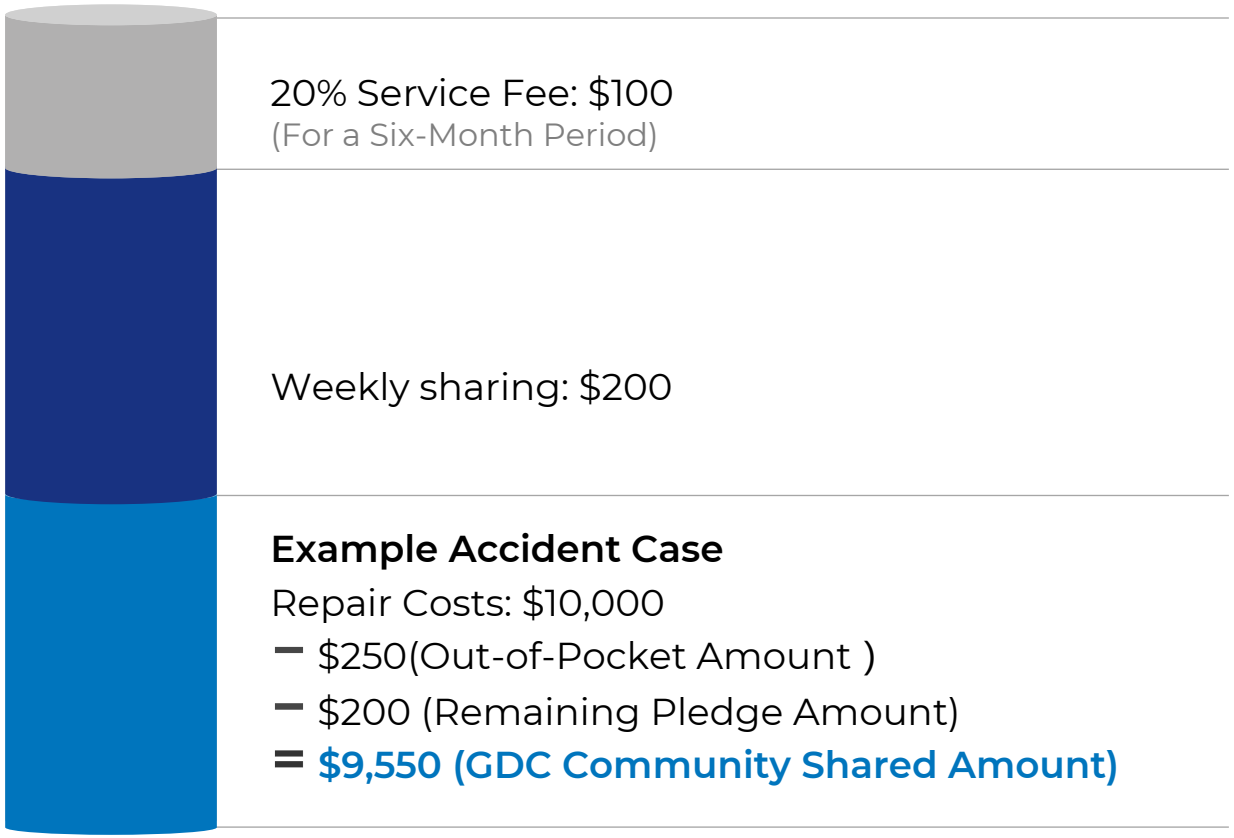
SAVINGS ARE NOT GUARANTEED AND MAY VARY BASED ON INDIVIDUAL FACTORS AND THE DRIVING BEHAVIOR OF CLUB MEMBERS.

WHAT HAPPENS IF YOU'RE INVOLVED IN AN ELIGIBLE EVENT?

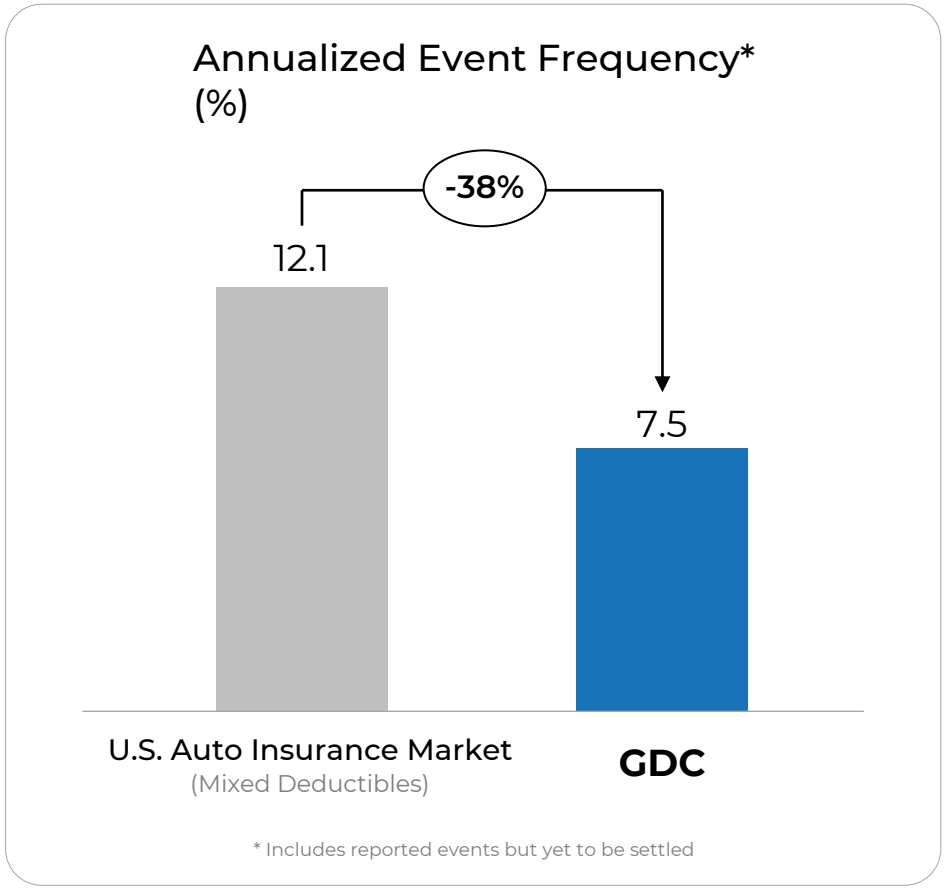


20% Service Fee: $100
(For a Six-Month Period)

Weekly sharing: $200

Example Accident Case
Repair Costs: $10,000
− $250(Out-of-Pocket Amount)
− $200 (Remaining Pledge Amount)
= **$9,550 (GDC Community Shared Amount)**

Total Shared Amount = (Weekly Shared Amount ÷ Total Pledge Amount of All GDC Members) x Pledge Amount Balance of Each Member



ILLUSTRATIVE EXAMPLE ONLY. ACTUAL RPB VARIES. YOUR OUT-OF-POCKET AMOUNT DEPENDS ON THE AMOUNT YOU SELECT.

TRUSTED SHOPS. QUALITY REPAIRS. FAIR PRICES

7,000+

partner repair shops
across the U.S.

Limited lifetime Warranty
(as long as you own the
vehicle. Terms apply.)

Multiple options nearby

Typically within 15 miles; up to
25 miles in remote areas.



THE CLUB WORKS BECAUSE THE DRIVERS ARE LOW-RISK

ELIGIBLE

Personal passenger vehicle
Original retail value up to $100,000.

Age limits
American/European coupes and sedans: 15 years or newer. Other brands/models: 20 years or newer.

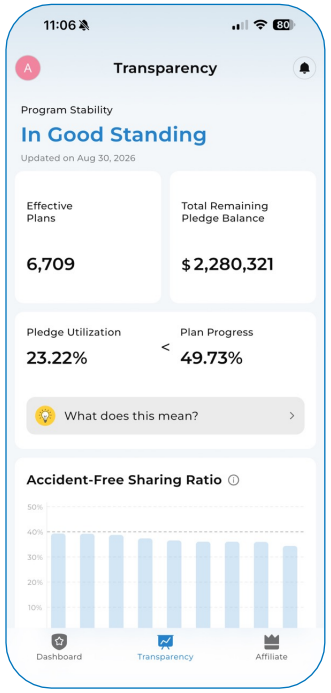
Annual mileage
No more than 30,000 miles.

NOT ELIGIBLE

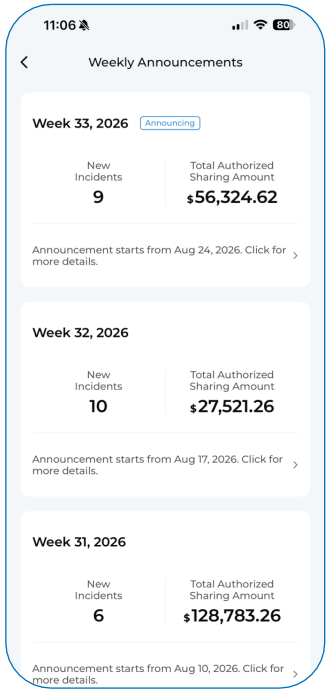
Ineligible vehicles
Rideshare, antique, motorcycle, high-performance, leased vehicles, vehicles with 9+ seats, commercial vehicles, or vehicles without active liability insurance.

Unavailable locations
New York, Alaska, Hawaii, Massachusetts, Rhode Island, Puerto Rico, and other U.S. territories.

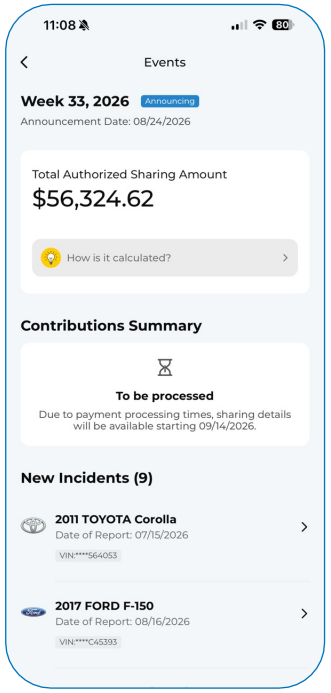
TRANSPARENCY AT THE CORE OF OUR PRODUCT



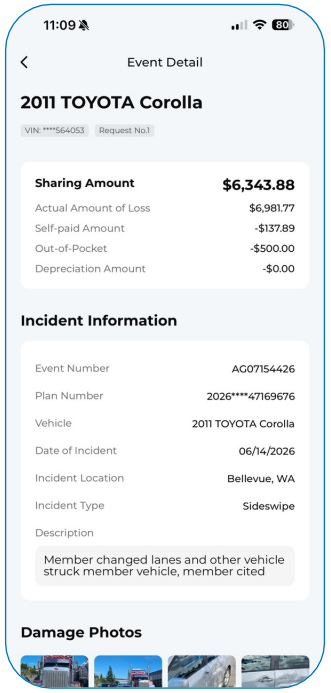
Platform Health



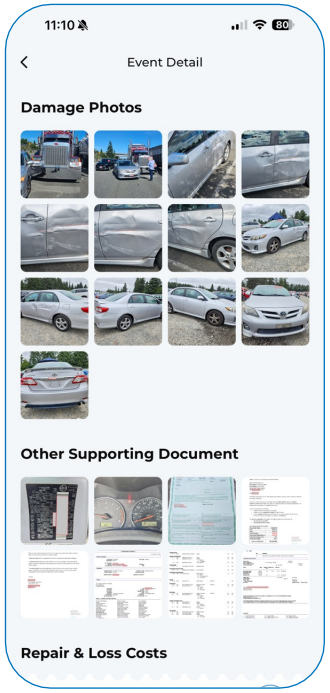
Announcement



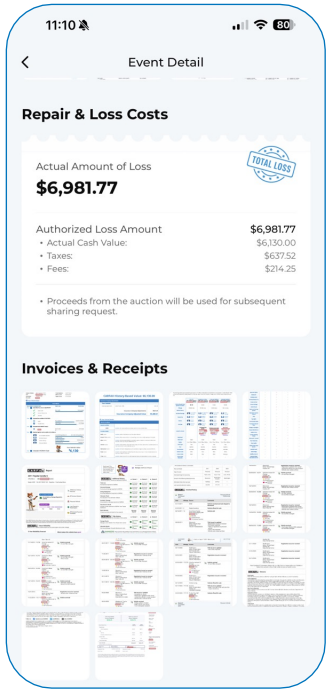
Sharing Amount



Incident Information



Damage Photos



Invoices & Receipts

JOIN GDC WITH CONFIDENCE



Founder + CEO: William Tu

Stanford MBA
Former President of Stanford GSB Alumni Association
Previously with McKinsey, Trident Capital (Silicon Valley), and P&G — with extensive experience in strategy consulting, corporate venture capital, and entrepreneurship.



Headquarters: 510 Waverley St, Palo Alto, CA 94301



Operations Center: 812 Moorefield Park Drive, Suite 100, Richmond, VA 23236

INVESTORS: RIBBIT CAPITAL + HEDOSOPHIA

RIBBIT HEDOSOPHIA

SELECT PORTFOLIO COMPANIES

credit karma · Spotify · Uber · Root Insurance Co · Robinhood · coinbase · airbnb · SoFi

THE JOB WE DO. EVERY DAY.

We help good drivers keep more of their money.



A world where good drivers have the right of way.

A $400B INDUSTRY IS READY FOR A DIFFERENT WAY

ADDENDUM: COMPENSATION AND REWARDS

Reward safe drivers for helping others





MEMBERS STAY — WITH OR WITHOUT AN ACCIDENT

HIGH RETENTION

- **No accident**
  Members value ongoing savings and transparency.

- **After an accident**
  Members see the community and repair support work when it matters.

THREE WAYS REWARDS CAN GROW

01

Personal and Team
Rewards*

02

National
Bonus Pools

03

Continuous
Renewal Reward

Other Bonus Accelerators

A. 2 Rising Star Awards

B. Limited Tesla Reward

C. 3 Incentive Trips

IN ADDITION TO THIS AFFILIATE & REFERRAL PROGRAM REGULAR PLAN, OTHER REWARDS ARE LIMITED-TIME PROMOTIONAL INCENTIVES, SUBJECT TO ADJUSTMENT BY GDC.

PERSONAL AND TEAM REWARDS

	Affiliate								
		Maximum Branch Contribution for Advancement to L2–L4: 70%			Maximum Branch Contribution for Advancement to L5–L9: 50%				
Referrer	L1	L2	L3	L4	L5	L6	L7	L8	L9
—	2,500 (5 direct referred cars)	10,000 (20 team cars)	25,000 (50 team cars)	62,500 (125 team cars)	150,000 (300 team cars)	375,000 (750 team cars)	900,000 (1,800 team cars)	2,250,000 (4,500team cars)	6,000,000 (12,000 team cars)
10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
	8%	8%	8%	8%	8%	8%	8%	8%	8%
		5%	5%	5%	5%	5%	5%	5%	5%
			3%	3%	3%	3%	3%	3%	3%
				2%	2%	2%	2%	2%	2%
					1.5%	1.5%	1.5%	1.5%	1.5%
						1.5%	1.5%	1.5%	1.5%
							1.5%	1.5%	1.5%
								1.5%	1.5%
									1%

- 500 points earned per car toward advancement
- Rewards are calculated based on the Quote Amount
- Rewards are paid once the Plan takes effect and passes review
- Complete 5 direct referrals and pass the required training and exam to advance to L1
- A $9.90 Affiliate Annual Renewal Fee applies

TEAM RETENTION: • ≥5 GDC PLAN WITHDRAWALS WITHIN 90 DAYS AFTER THE GDC PLAN BECOMES EFFECTIVE + RETENTION BELOW 85%: MULTI-LEVEL REFERRAL REWARDS ARE FROZEN UNTIL RETENTION RECOVERS TO ≥85%. • ≥15 GDC PLAN WITHDRAWALS WITHIN 90 DAYS AFTER THE GDC PLAN BECOMES EFFECTIVE + RETENTION BELOW 75%: ONE-TIME 3-MONTH RECTIFICATION PERIOD; FAILURE TO RECOVER TO ≥75% RESULTS IN PERMANENT LOSS OF INVITATION CAPABILITY AND REFERRER/AFFILIATE STATUS.

NATIONAL BONUS POOLS

Qualification Levels	Bonus Pool	Percentage *	Team Qualification Requirement
≤ L4	**Bronze Pool**	2%	≥ 10 Cars 10 Cars 10 Cars **
L1 – L9	**Silver Pool**	1.5%	≥ 20 Cars 20 Cars 20 Cars **
	Gold Pool	1.5%	≥ 40 Cars 40 Cars 40 Cars **
	Platinum Pool	1%	≥ 40 Cars 40 Cars 40 Cars 40 Cars **
	Diamond Pool	1%	≥ 40 Cars 40 Cars 40 Cars 40 Cars 40 Cars **

* Each month, 7% of the Quote Amount from every new Mutuality Plan is set aside to fuel five exciting National Bonus Pools.
** Final branch requirement: one independent branch or the combined total of smaller branches and direct referrals.
Bonus pools will have the following minimum pool distribution payout from May through December 2026: Bronze Pool: $800, Silver Pool: $1,600, Gold, Platinum and Diamond Pools: $2,400.

Effective Date: May 1, 2026

CONTINUOUS RENEWAL REWARD

Physical Level	L2	L3	L4	L5	L6	L7	L8	L9
1st	0.50%	1.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
2nd	0.10%	0.25%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
3rd				0.50%	0.50%	0.50%	0.50%	0.50%
4th					0.25%	0.25%	0.25%	0.25%
5th						0.25%	0.25%	0.25%
6th							0.25%	0.25%
7th								0.25%

Rewards are calculated based on Paid-as Title · Paid by physical level · No dynamic compression

LIMITED REWARD

6 MAIN BONUS ACCELERATORS



For overview only. Please refer to the App and applicable agreements for full details.

LIMITED REWARD

Qualification Begins July 1, 2026

2027 INCENTIVE TRIPS







2027 INCENTIVE TRIP QUALIFICATIONS

LEVEL 5 ARRIVAL

San Francisco, Palo Alto & Sonoma

Qualification Period
July 1 – December 31, 2026

Requirements
✓ Achieve Lifetime L5 Rank prior to December 31, 2026

+

✓ Generate 30 + new valid Team Plans within any 3 qualifying months.

(70% max branch contribution applies)

Late Enrollment Path
For Affiliates joining Oct–Dec 2026:
✓ Achieve Lifetime Title L5 by December 31, 2026
✓ 30+ new Team Plans per required month:
Oct joiners — Nov & Dec
Nov/Dec joiners — Dec
✓ 70% branch cap applies each qualifying month

Trip Date
March 11–14, 2027

PRESIDENT'S GROWTH CLUB

Tulum, Mexico

Qualification Period
July 1 – December 31, 2026

Requirements
Be one of the top 30 Affiliates to achieve at least 75,000 Trip Qualification Points during the contest period.

Points are achieved by:
- ✓ New Team Plans: 500 points each
  (Max branch contribution: 70% below L4; 50% at L4+.)
- ✓ New Personal/Direct Referred Plans: 1,000 points each.
- ✓ Lifetime Rank Upgrade Points:
- ✓ L2 = 1,000 points
- ✓ L3 = 3,000 points
- ✓ L4 = 8,000 points
- ✓ L5 = 20,000 points
- ✓ L6 = 30,000 points

Trip Date
April 12–16, 2027

ELITE

Athens, Greece

Qualification Period
July 1, 2026 – June 30, 2027

Requirements
✓ Achieve Lifetime L8 Rank

+

✓ Generate 240 + new valid team plans
within each of any 4 qualifying months.

(70% max branch contribution applies)

Trip Date
September 27 – October 2, 2027

STAY ACTIVE. GROW SUSTAINABLY

PERSONAL ACTIVITY

Individual activity requirements

■ Stay active

1 direct referral every 2 months — or 8 in a rolling 12 months.

■ 20-referral waiver

At 20 active direct referrals, keep 20 active or meet the standard cadence.

■ Reactivate with 1

One new direct referral restores active status; it does not count toward the next 2-month requirement, which restarts upon reactivation.

Team Growth

Monthly vehicle requirement by level

L1	L2	L3	L4	L5	L6	L7	L8	L9
0	3	6	15	30	60	120	240	480

■ 70 / 30 balance

One branch may contribute no more than 70% of volume.

■ 3-month protection

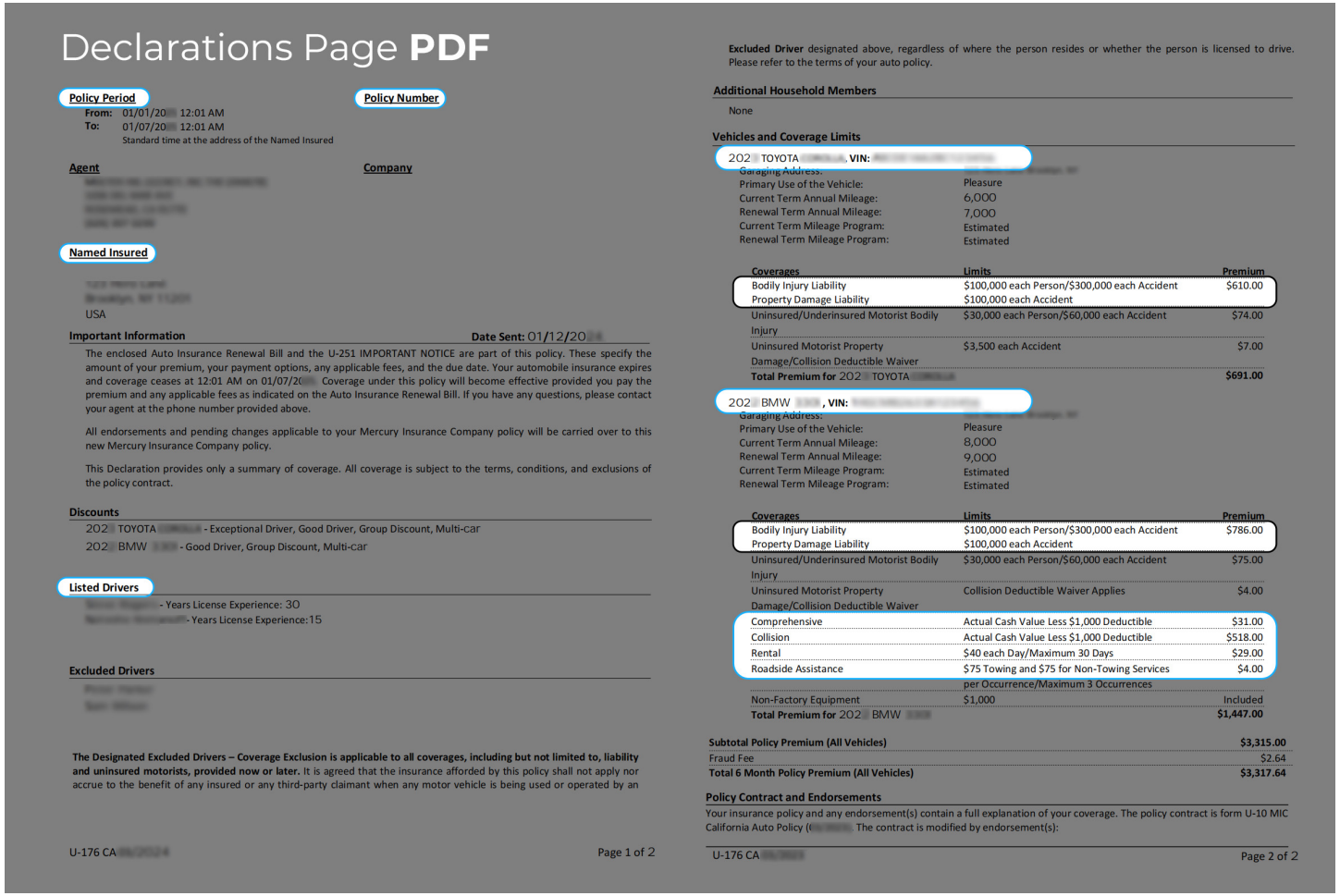
Paid-As Title team growth requirements are waived for the promotion month to a new Lifetime Title plus two months.

FOR OVERVIEW ONLY. PLEASE REFER TO THE APP AND APPLICABLE AGREEMENTS FOR FULL DETAILS.

YOUR DECLARATIONS PAGE & DRIVER LICENSE

Declarations Page
+ Driver License

Reminder:
Only drivers included on the Plan can pay the Service Fee and take part in weekly contributions.



Declarations Page **PDF**

Policy Period
From: 01/01/20 12:01 AM
To: 01/07/20 12:01 AM
Standard time at the address of the Named Insured

Policy Number

Agent

Company

Named Insured

USA

Important Information **Date Sent:** 01/12/20

The enclosed Auto Insurance Renewal Bill and the U-251 IMPORTANT NOTICE are part of this policy. These specify the amount of your premium, your payment options, any applicable fees, and the due date. Your automobile insurance expires and coverage ceases at 12:01 AM on 01/07/20. Coverage under this policy will become effective provided you pay the premium and any applicable fees as indicated on the Auto Insurance Renewal Bill. If you have any questions, please contact your agent at the phone number provided above.

All endorsements and pending changes applicable to your Mercury Insurance Company policy will be carried over to this new Mercury Insurance Company policy.

This Declaration provides only a summary of coverage. All coverage is subject to the terms, conditions, and exclusions of the policy contract.

Discounts

202 TOYOTA - Exceptional Driver, Good Driver, Group Discount, Multi-car
202 BMW - Good Driver, Group Discount, Multi-car

Listed Drivers

- Years License Experience: 30
- Years License Experience:15

Excluded Drivers

The Designated Excluded Drivers – Coverage Exclusion is applicable to all coverages, including but not limited to, liability and uninsured motorists, provided now or later. It is agreed that the insurance afforded by this policy shall not apply nor accrue to the benefit of any insured or any third-party claimant when any motor vehicle is being used or operated by an

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Excluded Driver designated above, regardless of where the person resides or whether the person is licensed to drive. Please refer to the terms of your auto policy.

Additional Household Members

None

Vehicles and Coverage Limits

202 TOYOTA , **VIN:**
Garaging Address:
Primary Use of the Vehicle: Pleasure
Current Term Annual Mileage: 6,000
Renewal Term Annual Mileage: 7,000
Current Term Mileage Program: Estimated
Renewal Term Mileage Program: Estimated

Coverages	Limits	Premium
Bodily Injury Liability	$100,000 each Person/$300,000 each Accident	$610.00
Property Damage Liability	$100,000 each Accident	
Uninsured/Underinsured Motorist Bodily Injury	$30,000 each Person/$60,000 each Accident	$74.00
Uninsured Motorist Property Damage/Collision Deductible Waiver	$3,500 each Accident	$7.00
Total Premium for 202 TOYOTA		**$691.00**

202 BMW , **VIN:**
Garaging Address:
Primary Use of the Vehicle: Pleasure
Current Term Annual Mileage: 8,000
Renewal Term Annual Mileage: 9,000
Current Term Mileage Program: Estimated
Renewal Term Mileage Program: Estimated

Coverages	Limits	Premium
Bodily Injury Liability	$100,000 each Person/$300,000 each Accident	$786.00
Property Damage Liability	$100,000 each Accident	
Uninsured/Underinsured Motorist Bodily Injury	$30,000 each Person/$60,000 each Accident	$75.00
Uninsured Motorist Property Damage/Collision Deductible Waiver	Collision Deductible Waiver Applies	$4.00
Comprehensive	Actual Cash Value Less $1,000 Deductible	$31.00
Collision	Actual Cash Value Less $1,000 Deductible	$518.00
Rental	$40 each Day/Maximum 30 Days	$29.00
Roadside Assistance	$75 Towing and $75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	$4.00
Non-Factory Equipment	$1,000	Included
Total Premium for 202 BMW		**$1,447.00**

Subtotal Policy Premium (All Vehicles)	**$3,315.00**
Fraud Fee	$2.64
Total 6 Month Policy Premium (All Vehicles)	**$3,317.64**

Policy Contract and Endorsements

Your insurance policy and any endorsement(s) contain a full explanation of your coverage. The policy contract is form U-10 MIC California Auto Policy (The contract is modified by endorsement(s):

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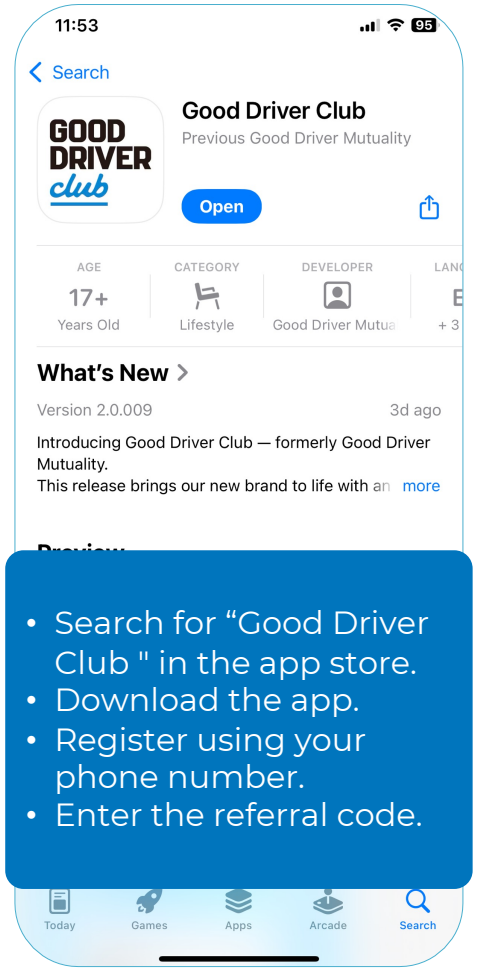
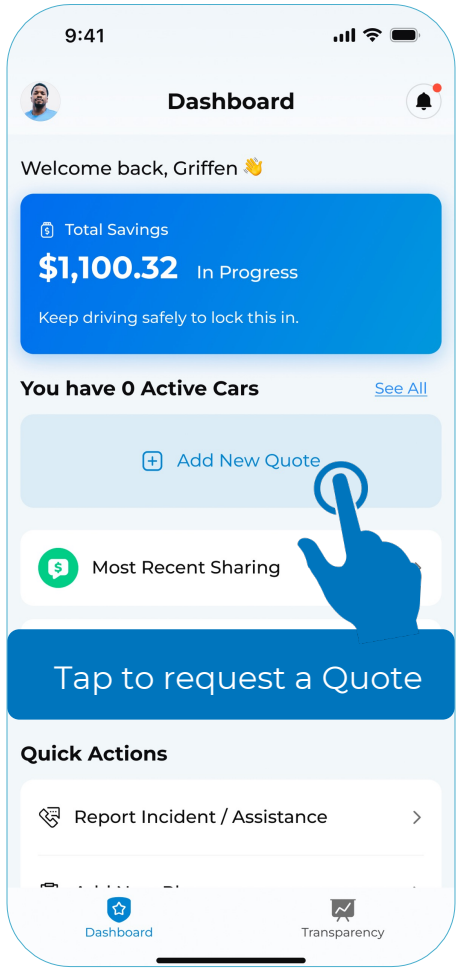
HOW DO I JOIN GDC?

Download GDC App

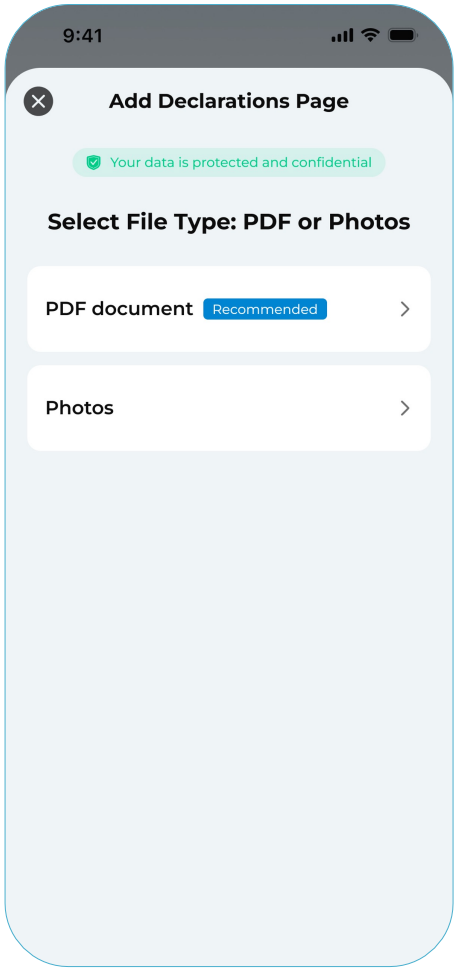


- Search for "Good Driver Club " in the app store.
- Download the app.
- Register using your phone number.
- Enter the referral code.

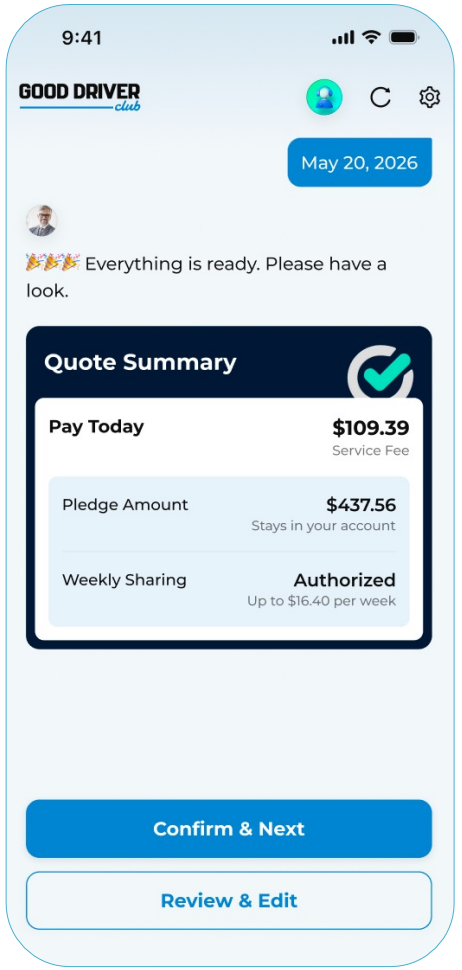
Request a Quote



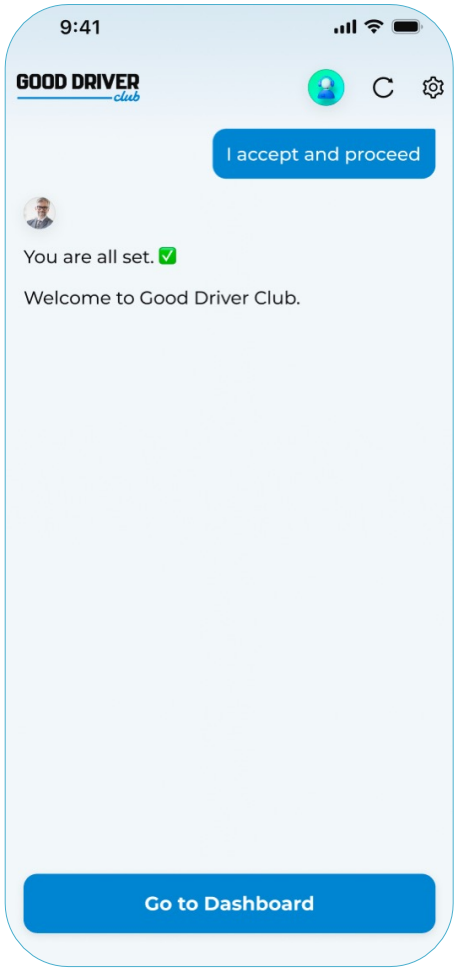
Upload Declarations Page (PDF/photos)



Review Your Quote Summary



Join the Club



IMPORTANT NOTES

OPTING OUT + REFUNDS	Before activation: full service-fee refund. After activation: service fee and sharing amounts are generally non-refundable, subject to current terms.
FAILED SHARING PAYMENTS	Sharing is processed on Mondays when repairs qualify. A failed payment triggers notice and a 14-day grace period. Important: Clear outstanding sharing amounts and restore your payment method before submitting a new sharing request.
REPAIR PROCESS	If collision/comprehensive insurance is active, insurance is primary and eligible GDC support is secondary.
VEHICLE STATUS	No commercial or leased vehicles. Financed vehicles may join; lender acceptance varies and must be confirmed.



GOOD DRIVER club

IMPORTANT DISCLOSURES

Good Driver Club is a community-based auto loss-sharing program, not insurance. This presentation is for overview and educational purposes only. Rewards are subject to eligibility, qualification, review, retention, plan quality, availability and the current program terms. Individual results vary. Income and savings are not guaranteed. Some participants may earn less, and some may not achieve meaningful financial results. Tesla availability, specifications and cash-equivalent value may change; taxes and other costs may apply. Review the current app and applicable agreements before participating.