



GOOD DRIVER
club

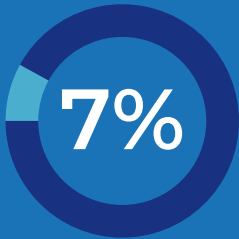
A BETTER WAY FOR GOOD DRIVERS

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

AUTO INSURANCE COSTS KEEP RISING



SHARE OF DISPOSABLE INCOME



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

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**

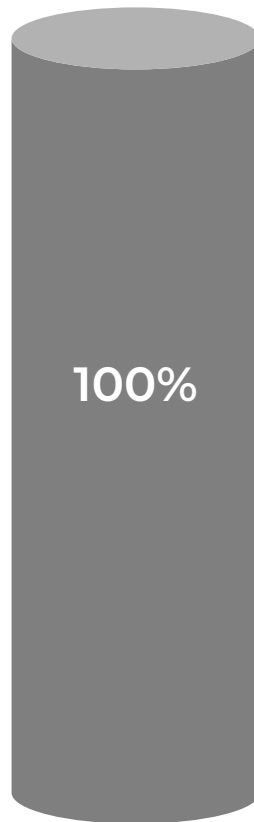
Roadside assistance and transportation assistance.

HOW WEEKLY SHARING WORKS

Auto Insurance

VS

Good Driver Club



Pledge Amount

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



Service Fee

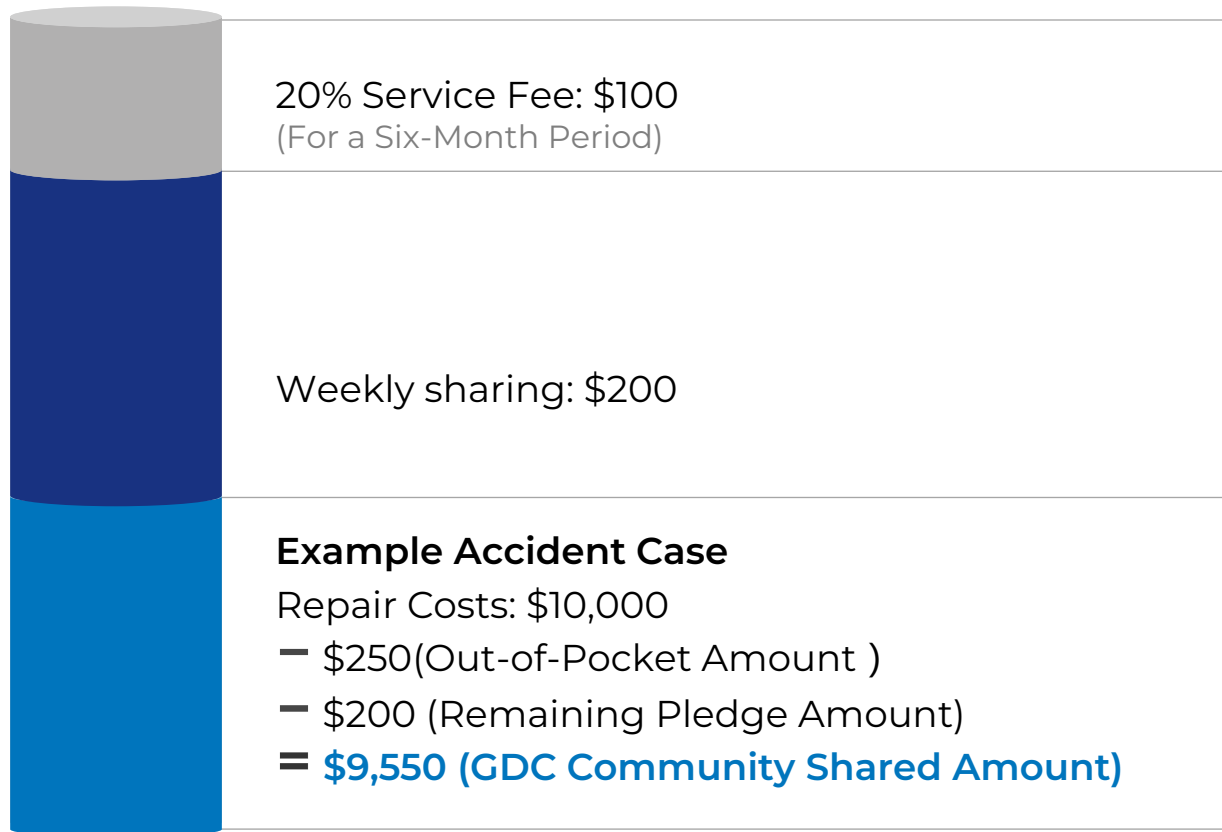
(For a Six-Month Period)

An authorized, small, capped contribution to help with others' repair costs.

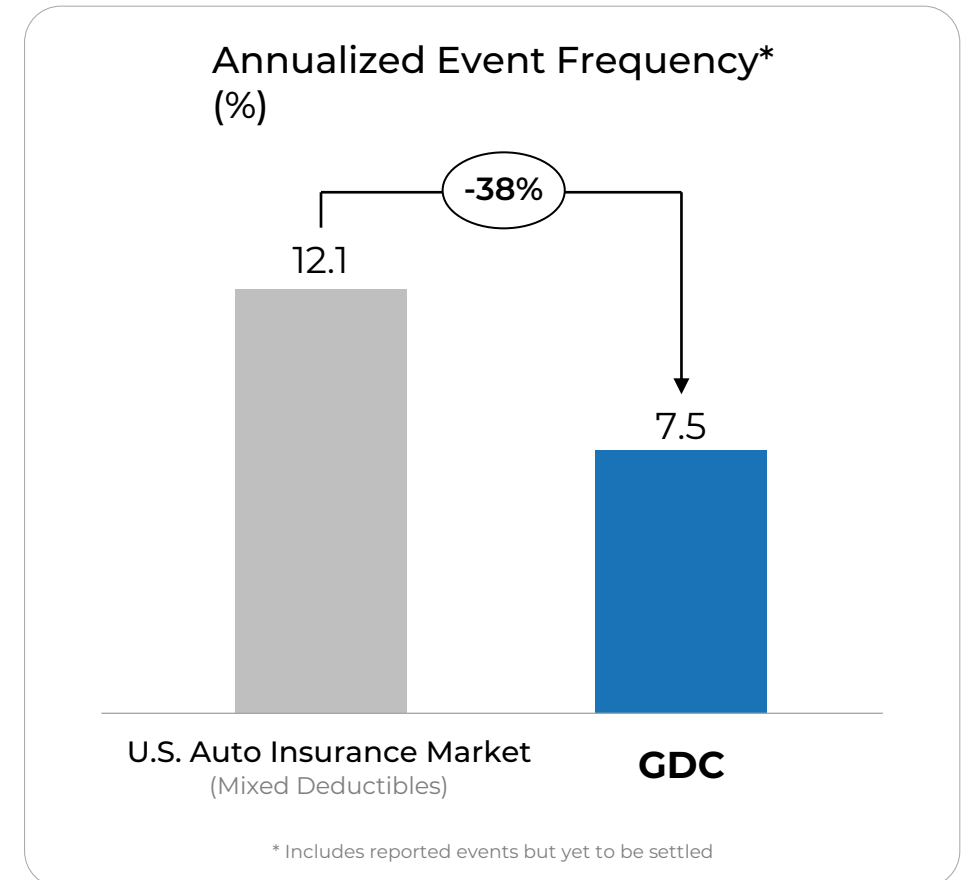
Maximum 6-month shared amount: 80%.

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

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



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



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



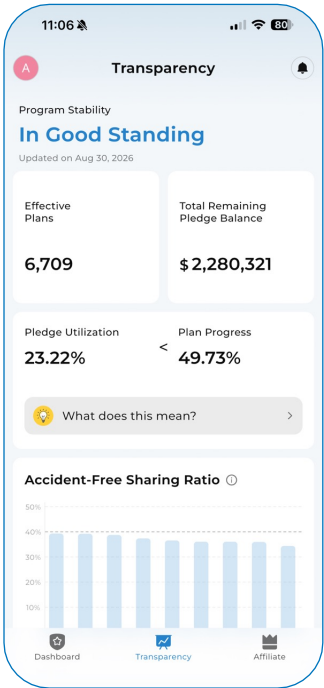
Ineligible vehicles

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

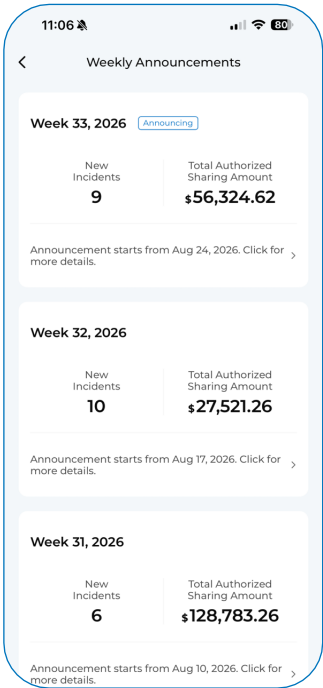
Unavailable locations

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

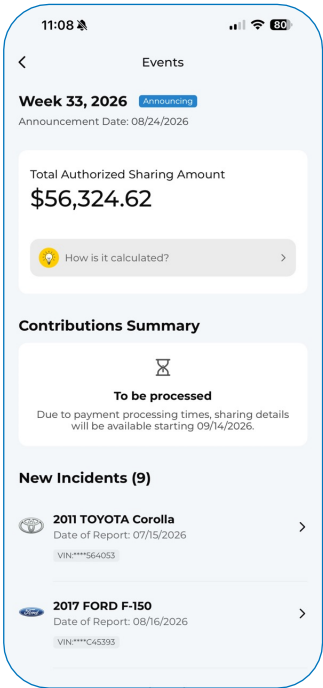
TRANSPARENCY AT THE CORE OF OUR PRODUCT



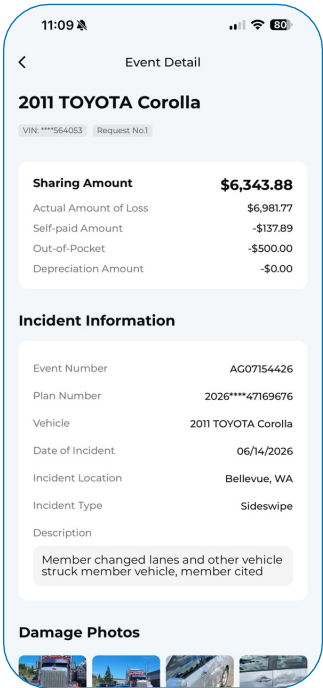
Platform Health



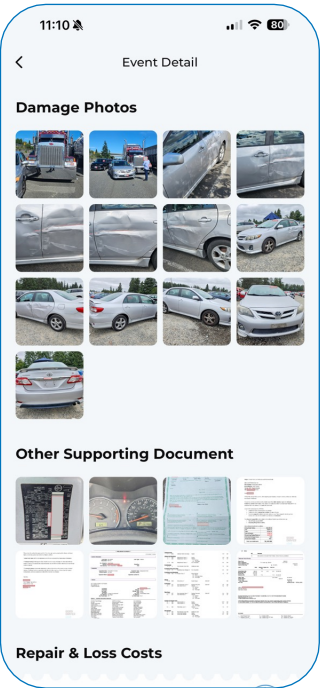
Announcement



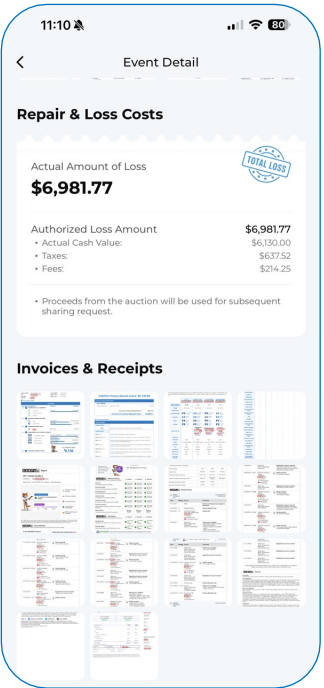
Sharing Amount



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.

INVESTORS: RIBBIT CAPITAL + HEDOSOPHIA

RIBBIT HEDOSOPHIA

SELECT PORTFOLIO COMPANIES

credit karma



Uber

Root
Insurance Co

Robinhood

coinbase



SoFi



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: 01/01/2012 12:01 AM
To: 01/07/2012 12:01 AM
Standard time at the address of the Named Insured

Policy Number

Agent

Company

Named Insured

1000 Main Street
New York, NY 10001
USA

Important Information

Date Sent: 01/12/2012

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 01/07/2012. 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

2021 TOYOTA - Exceptional Driver, Good Driver, Group Discount, Multi-car
2021 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

2021 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 2021 TOYOTA		\$691.00

2021 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 2021 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

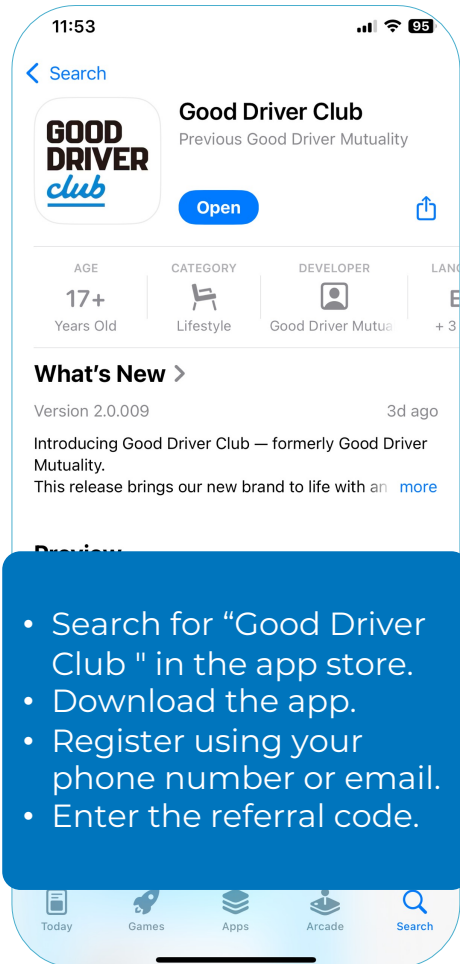
Your insurance policy and any endorsement(s) contain a full explanation of your coverage. The policy contract is form U-10 MIC California Auto Policy (1/1/12). The contract is modified by endorsement(s):

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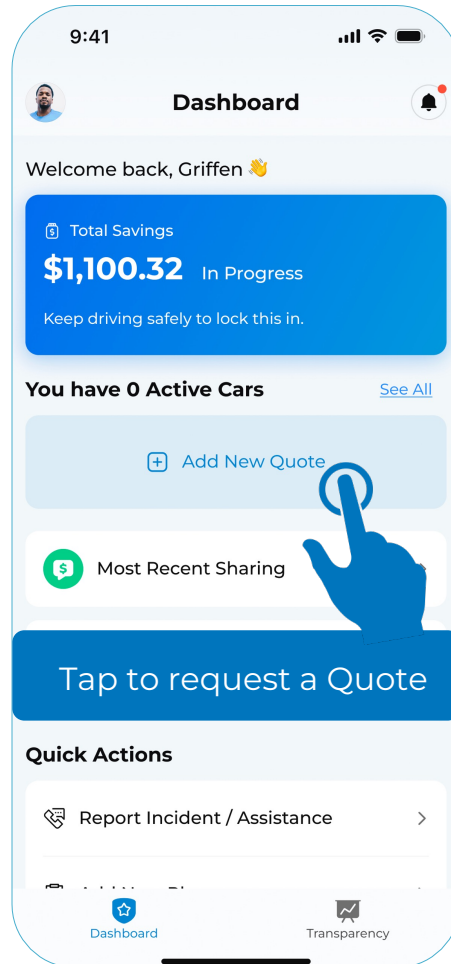
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HOW DO I JOIN GDC?

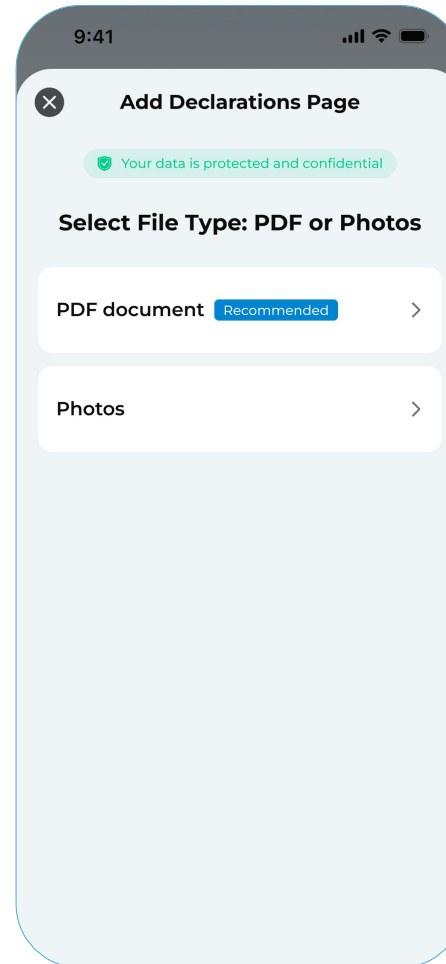
Download GDC App



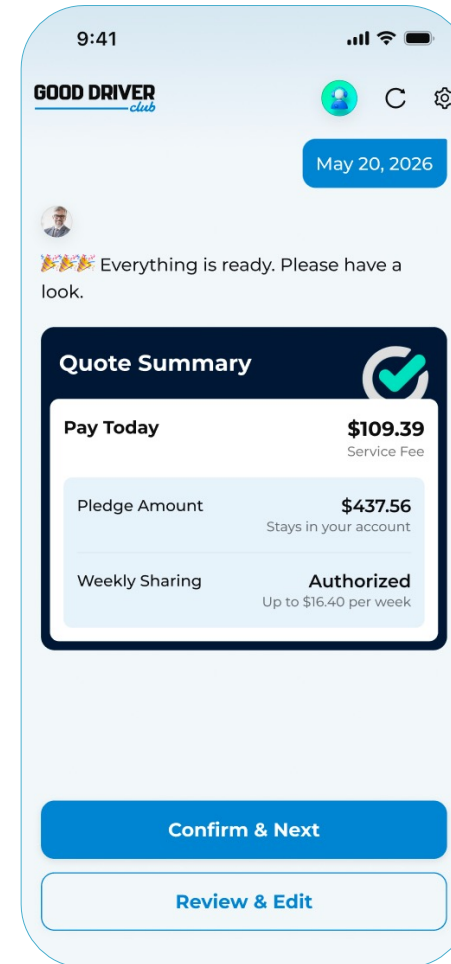
Request a Quote



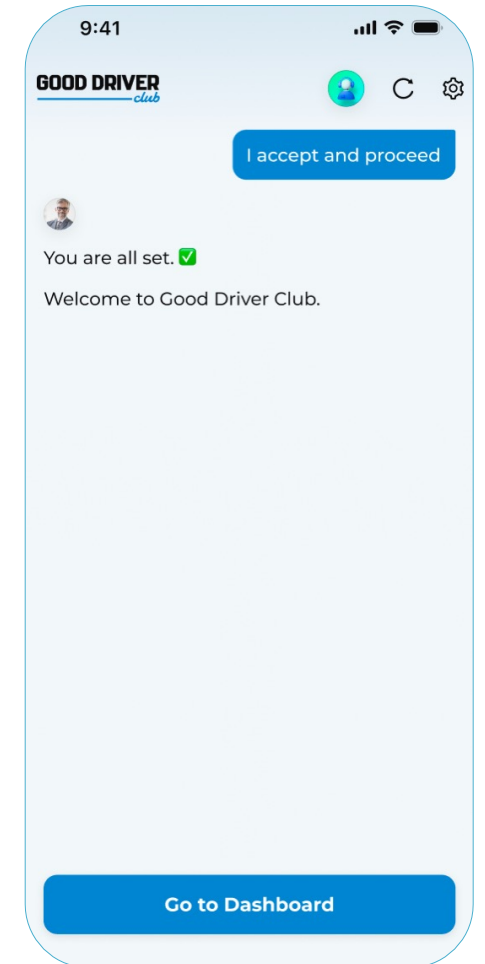
Upload Declarations Page (PDF/photos)



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. Savings are not guaranteed and may vary based on individual factors and the driving behavior of club members. This presentation is for overview and educational purposes only. Review the current app and applicable agreements before joining.

gooddriver.ai