

## Telematics

- Is there any charge for the device?
- Is there a charge for removal of the device or if the device is lost or not returned?
- Is the insured able to view the data collected?
- How would the insured know if the device/phone is not transmitting due to a malfunction?
- Please provide details of the data collected and specify what information is used to determine the factor.
- Is there GPS technology in the device/app? If yes, how is that used?
- Is an insured penalized for not using the vehicle a certain number of days out of the policy period?
- Please describe privacy and security measures for protection of the data gathered. Specifically address if the data is disclosed to other parties. Is that communicated to the customer?
- How long is the data kept?
- Is the data ever used in settling a claim?
  
- How do you handle when a driver disputes the results.