



Snapshot[®] Privacy Statement

At Progressive, we're committed to protecting your privacy and earning your trust. We understand that you value your privacy, and that you may have concerns about how we use the data collected through Snapshot test drive and Snapshot programs. That's why in addition to our commitment to you in our Privacy Policy, we want to clearly explain how Snapshot works, describe the data we collect, and what we will and won't do with the data.

Your Driving Story

Snapshot is our exclusive program that allows you to get a personalized car insurance rate based on how you drive. While we still take into account traditional factors in providing your quote or determining your rate, like the type of vehicle you drive and previous accidents or traffic violations, Snapshot also considers your actual driving behavior.

We offer Snapshot because it allows you to tell us your driving story and allows us to give you an accurate insurance quote or rate using the latest technology. Knowing more about your actual driving behavior allows us to more accurately predict whether you'll have an accident, which is better for us, and helps you to control your insurance premium, which is better for you.

Data We Collect

The Snapshot device records vehicle speed and time of day, and when the device is connected and disconnected from the vehicle. It also records the Vehicle Identification Number upon installation. Other information, such as miles driven and rates of acceleration and braking, is derived from the speed and time information recorded by the device.

Data We Don't Collect

Snapshot focuses on how safely, how often, how far, and when you drive, NOT where you drive. The Snapshot device does not contain GPS technology and does not track vehicle location or whether you're exceeding the speed limit. We also don't know who is driving the car in which the device is installed.

How We Use the Data

Snapshot data is:

transactional information used to calculate your Snapshot score, which, along with other traditional rating factors, is used to determine your insurance quote or the rate you will pay when your policy renews. So how safely, how often, how far, and when you drive will help you control your insurance quote or rate, respectively.

encrypted when transmitted from the Snapshot device to our servers. Once in our servers, we limit access to the data and use physical, electronic, and procedural safeguards to help protect it and your privacy.

Once Snapshot data is sent to us, it's erased from the device.

How We Won't Use the Data

We will not sell personally identifiable Snapshot data to any third parties.

We will not use Snapshot data to resolve an insurance claim you have with us without first obtaining permission from you or the vehicle owner.

When We May Disclose the Data to Others

We will not share Snapshot data with any third parties unless it's necessary or appropriate to service your insurance policy, prevent fraud, perform research, or comply with the law. For example, Snapshot data may be disclosed:

when we're legally required to provide Snapshot data, such as in response to a subpoena in a civil lawsuit or by police when investigating the cause of an accident;

when we're required to provide Snapshot data to a state department of insurance to support renewal rates;

to service providers who are contractually required to maintain its confidentiality; and/or

as otherwise required by law.

To meet our legal obligations to state departments of insurance, we retain information collected or derived from the device for the time we determine is required by law; after which we will de-personalize the data and keep it indefinitely. De-personalizing the data means that we remove personally identifiable information so that the data cannot be associated with a particular driver or policyholder.

How You Can Track Your Data

If you are a Progressive policyholder, you'll be able to review reports on your driving habits produced from Snapshot data by logging in to your policy on www.progressive.com or www.progressiveagent.com.

Snapshot Test Drive

Snapshot test drive is a trial of our Snapshot program. It allows people who aren't Progressive policyholders to find out whether Snapshot could save them money before having to buy a Progressive policy. This Privacy Statement applies to people who participate in Snapshot test drive as well as those in the Snapshot program.

It's Completely Voluntary

We hope this helps you better understand Snapshot. Remember, participation in Snapshot is completely voluntary and you may choose to stop at any time.

Let us know if you have any [questions or comments](#) about Snapshot.

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