

Program Overview

Question	Answer
Who is Intact Insurance?	Intact Insurance is Canada's largest personal and business insurance company. We offer vehicle, home, and business insurance through a network of brokers across Canada. Also, Intact Insurance is one of the largest commercial insurers in Canada writing policies for many types of businesses. www.intact.ca
Who is Fleet Complete?	<p>Fleet Complete is a leading global provider of mission-critical fleet, asset and mobile workforce management solutions.</p> <p>Fleet Complete has provided dispatching, fleet tracking and mobile resource management solutions to over 6,500 companies worldwide. Fleet Complete is based in Markham, Ontario. www.fleetcomplete.com</p>
Who is TELUS?	<p>TELUS is a leading Canadian telecommunications company with over 13.4 million customers.</p> <p>TELUS provides a wide range of communications products and services, including wireless, data, Internet Protocol (IP), voice, television, entertainment and video. www.telus.ca</p>
What is the TELUS Fleet Tracker?	It is an existing fleet management product owned by Fleet Complete and sold through TELUS. This solution provides companies, who have a fleet of vehicles, with a tracking and cost management system that allows them to monitor the physical location of their fleet as well as measure driver behaviour through a variety of metrics.
What is my Fleet Solution?	By signing up for my Fleet Solution, fleet customers can take advantage of the fleet tracking and operational improvement and efficiency offered through the TELUS Fleet Tracker program. Plus, you may benefit from Intact Insurance's loss prevention services.
What are the potential benefits of my Fleet Solution?	<ul style="list-style-type: none"> • Insurance benefits for fleet of vehicles • Ability to improve driver safety • Prevent unauthorized vehicle use • Manage and monitor driving behaviour
What are the potential benefits of the Fleet Complete program?	<ul style="list-style-type: none"> • Generate fuel savings through monitoring driving patterns and discouraging idling • Reduction in expenses for operating & maintenance • Ability to monitor location of fleet and provide custom reporting with actionable insights • Provide competitive advantage through enhancing customer service by enabling a company to be more responsive with customer requests • Improve environmental footprint by assisting in the monitoring of idle time
What is the role of Intact Insurance?	<ul style="list-style-type: none"> • Availability of loss prevention services will be provided to customers who would benefit from it
What is the role of TELUS?	<ul style="list-style-type: none"> • Availability of thousands of national Corporate and Dealerships representatives for sales and support on the fleet management component of the overall solution • Set-up of the customer's account • Responsible for providing the billing, coordinating the installation of the device(s) and provides post-sales service • Data service provider of the plan required to monitor the fleet performance
What is the role of Fleet Complete?	<ul style="list-style-type: none"> • Regional Sales Manager available to provide overview and details of Fleet Complete Solution • Installation of the device • Supplier of the software used within the online personalized dashboard • Provider of the customer training/webinars • Technical support related to the dashboard and device
Why are Fleet Complete, Intact Insurance and TELUS working together?	Each company - Fleet Complete, TELUS and Intact Insurance - is seen as a leader in their industries. By bringing these three companies together, you can benefit from excellent customer service and a value-add product.
What is the role of an Intact Insurance Broker?	Intact Insurance brokers will be the primary point of contact as it relates to the purchase of insurance coverage. For any customers inquiring about the my Fleet Solution offering, they will be the first point of contact for them.

Online Personalized Dashboard

Question	Answer
What items are taken into consideration when calculating the insurance score?	<p>There are 7 variables taken into consideration when determining the insurance score for <i>my</i> Fleet Solution:</p> <ul style="list-style-type: none">• Rapid Acceleration• Harsh Cornering• Hard Braking• Speeding Against Posted Limit• Mileage Travelled• Excessive Speeding• Driving During High Risk Hours <p>The device also monitors the level of vehicle maintenance and offers Geo-Fencing monitoring.</p>
How will your driving data be used?	The driving data is considered sensitive information and must be considered as complimentary to the overall risk analysis of an account. The information listed on the dashboard alone will not negatively impact your insurance premium
How long before I can obtain my insurance score?	At least 30 days of data needs to be captured before a score becomes available.
How often is the information updated on the customer dashboard?	The data within the insurance dashboard is updated daily at 3:00am EST.
What can I do if there is an error with information on the dashboard?	A Fleet Complete support representative is available to help out. They can be reached at 1-800-220-0779 x 401 or at: support@fleetcomplete.com

Information and security

Question	Answer
What information will be available to my Intact Insurance broker?	All information that is captured on the dashboard is available.
How, where and how long is the customer's fleet performance information stored within the dashboard?	The data is collected by Fleet Complete and stored on its servers. Any data received by Intact for purposes of the <i>my</i> Fleet Solution program will be stored in Canada and in accordance with Canadian privacy laws and Intact's Privacy Promise, available at www.intact.ca/privacy , as well as Intact's information technology security protocols and policies. Please refer to the terms of use for more details.
What is the privacy policy attached to this program?	For more details, please refer to the 'terms of use' listed at www.intact.ca/business-my-fleet-solution-terms
Are there security measures in place to protect my data?	Yes, the data collected by the Fleet Complete device and transferred to Intact Insurance for insurance purposes will be stored on the secure servers of Intact Insurance and in accordance with Intact's Privacy Promise. For more information, please see the terms of use for more details. This can be viewed at www.intact.ca/business-my-fleet-solution-terms

Device - installation, usage, software

Question	Answer
What is the online personalized dashboard? How does it work?	<p>The dashboard will be available to Intact Insurance customers only. It will provide the client with details on the performance of their fleet. Brokers will have access to their clients' dashboard through a separate login, enabling the broker to review the fleet safety performance.</p> <p>Intact Insurance underwriters & loss prevention staff will also have access to this dashboard for underwriting and for loss prevention purposes.</p>
What specific programs do I need on my computer to access the dashboard?	<p>The dashboard will work with the following web browsers: Chrome v41, Firefox v36, Opera v20, Internet Explorer 8+ and Safari v5.1</p>
How quickly can I get set-up?	<p>The entire set-up process typically takes two to three weeks.</p>
How long does it take to install the devices?	<p>Installation of each device takes approximately 45 minutes.</p>
Who installs the device?	<p>Devices are installed by a technician arranged by the TELUS Fleet Complete team.</p>
Do I need to be present for the installation of the device?	<p>You do not need to be present during the installation.</p>
If there are future updates to the online program or the actual device, how do these changes reach me?	<p>All software updates are automatically updated to the devices. Any service interruptions are communicated to the customer via email with a minimum of two weeks notice.</p>
Will the device work outside of my home province?	<p>Should there be cellular signal, the device will work outside of your province. Additional charges may apply, please contact TELUS for more details 1-866-558-2273 from 8 am to 5 pm local time (Monday through Friday).</p>
What happens if the device is stolen or damaged in an accident?	<p>If the device is stolen or damaged, it will need to be replaced. The customer will need to cover the cost to replace it.</p> <p>In order to be provided with a new device, the customer needs to call the Fleet Complete technical support at 1-800-220-0779 x 401 or email them at support@fleetcomplete.com.</p>
What happens if the device is not working, who do I contact?	<p>If the device is not working, you will need to contact the Fleet Complete technical support team at 1-800-220-0779 x 401 or email them at support@fleetcomplete.com.</p>
How do I return the device after my three year contract is over?	<p>The actual device belongs to you after the three year contract has expired. There is no need to return it.</p> <p>When your three year contract with TELUS expires and if it is not extended, other charges may apply. For details, please call TELUS at 1-866-558-2273 from 8 am to 5 pm local time. (Monday through Friday).</p>
If I am interested in getting more devices for their fleet, who do I contact?	<p>For more devices, you can contact the TELUS Dealer from whom you were enrolled in the original contract. Alternatively, you can contact Fleet Complete by calling 1-800-220-0779 x 1 or emailing sales@fleetcomplete.com.</p>

Program costs & contract

Question	Answer
How much does this program cost?	<p>The cost of TELUS Fleet Tracker (i.e. the fleet management component of the solution) will be provided by the appropriate TELUS sales representative at the time of inquiry."</p> <p>The cost of my Fleet Solution (i.e. the insurance value-add to the Fleet Complete product) is the cost of purchasing a commercial fleet insurance policy with Intact Insurance, with the benefits of premium discounts.</p>
Who do I contact if I have questions about this program?	<p>If you have any questions related to the insurance component of the program, please contact your Intact Insurance broker.</p> <p>If you have any technical problems relating to the Fleet Complete product, contact Fleet Complete by calling 1-800-220-0779 x 1 or emailing sales@fleetcomplete.com.</p> <p>If you have any general inquiries relating to the Fleet Complete product, contact Fleet Complete by calling 1-800-220-0779 x 401 or emailing support@fleetcomplete.com.</p> <p>If you have any questions related to your Fleet Complete account, contact the TELUS Customer Care at 1-866-558-2273 from 8 am to 5 pm local time or dial *611 from a TELUS mobile device.</p>
Is a contract required for the fleet management device and program?	Yes, a three-year contract will need to be signed with TELUS for the Fleet Complete product. The 3-year term will include the hardware, software, installation, training, support and other elements of the solution.
Which company issues my bill?	There will be two bills: one bill issued by TELUS for the Fleet Complete product and one bill issued by Intact Insurance for the insurance policy.

Customer experience & support services

Can this information be used for 'hours of service' application related to the Ontario Government?	Additional hardware and software is required in order for this information to be captured for this application. Please contact Fleet Complete for more details at 1-800-220-0779 x 1 or email: sales@fleetcomplete.com
Is this device compliant with Ontario Transportation policies?	This device is compliant with all policies associated with Ontario Transportation.
How do I receive newsletters or updates regarding the program?	TELUS will send a newsletter regarding the Fleet Complete product to all customers every two months. Customers have the option to opt-out of this email.
What happens if I sign up for the program and then move to another insurance company?	If you are no longer enrolled in the my Fleet Solution program, then you will no longer be able to take advantage of the insurance dashboard that is made available within the software to Intact customers only. However, your enrolment in the Fleet Complete program will not be affected and you may continue to use the device.
What is the procedure if I want to cancel participation in the program?	<p>To cancel your enrolment in my Fleet Solution, please contact your Intact Insurance broker.</p> <p>To cancel your enrolment in the Fleet Complete program, you can contact the TELUS Customer Care at 1-866-558-2273 from 8 am to 5 pm local time or dial *611 from a TELUS mobile device.</p>
How can I arrange for a demonstration of the software?	Please contact Fleet Complete by calling 1-800-220-0779 x 1 or emailing sales@fleetcomplete.com .
Can I speak with someone who has tried this product?	Please contact Fleet Complete by calling 1-800-220-0779 x 1 or emailing sales@fleetcomplete.com .

