

RoadREWARDS[®] Program

Frequently Asked Questions

The Road Rewards[®] Program

Who is eligible for Road Rewards?

Personal auto insurance policyholders of a Plymouth Rock company in Connecticut, Massachusetts, New Hampshire, New Jersey or Pennsylvania who purchased their policy through an independent agent or are listed as a driver on such a policy (defined in these FAQs as “customers”). Customers may enroll in the program on the Plymouth Rock Assurance smartphone app (the “Plymouth Rock Assurance app”) and receive rewards and tips for safe driving.

All licensed New York residents age 18 and older are eligible to participate in the program and earn rewards (defined in these FAQs as “New York Members”).

What is Road Rewards?

Road Rewards is Plymouth Rock’s safe driving program that allows eligible drivers to earn rewards on everyday items simply by driving safely. Road Rewards measures driving behaviors, helping shape safe driving habits and leading to safer roads.

How does Road Rewards work?

Enrollment in the program is strictly voluntary. Participation requires the use of the Plymouth Rock Assurance app. When an eligible driver earns enough reward points, they can choose to redeem those points for rewards such as Starbucks gift cards, Amazon.com gift cards and many others!

What is the benefit of enrolling in Road Rewards?

Road Rewards encourages safe driving by educating drivers about their driving habits and providing rewards. It’s also a fun way to see how your driving compares with others.

Are there costs for participating?

There is no charge for downloading the Plymouth Rock Assurance app or participating in the Road Rewards program.

What if I have multiple vehicles on my policy?

Road Rewards will track the smartphones of eligible drivers who have activated the Road Rewards functionality in the Plymouth Rock Assurance app, and whatever vehicle each phone is in. Having multiple vehicles will not affect an eligible driver’s score.

The Plymouth Rock Assurance App

How do I access Road Rewards?

For detailed guides on accessing Road Rewards based on if you are a policyholder or not, view our guide [here](#).

Note: The standalone Road Rewards app will be retired in 2025.

How do I sign up for Road Rewards in the Plymouth Rock mobile app?

The sign-up process is different for the policyholder and other drivers on the policy. Make sure you follow the steps that match your role so you can get on the road to rewards in no time!

Note: If you are already a Road Rewards user, all your trip history and points will carry over automatically. Once activated in the Plymouth Rock mobile app, you no longer need the standalone Road Rewards app.

If you're the policyholder and do not already have an online account:

1. Download the Plymouth Rock app
2. Tap "Create Account," and make sure you have your policy number handy
3. Once you're logged in, select your auto policy and tap "Start Earning Rewards" on the dashboard
4. Follow the prompts to enable the correct permissions. You're ready to go!

If you're the policyholder and already have an online account:

1. Open or download the Plymouth Rock mobile app
2. Enter the email address associated with your online account and sign in
3. Once you're logged in, select your auto policy and tap "Start Earning Rewards" on the dashboard
4. Follow the prompts to enable the correct permissions. You're ready to go!

If you're a driver on someone else's policy:

Your sign-up process is different from the policyholder's. Use the dedicated link below to get started.

1. Download the app by visiting: mobile.plymouthrock.com/eservice/app-download?route=rractivation
2. Tap "New User" and create an account (you should have your policy number easily accessible). Please note that the email associated with your Road Rewards account should be different from the emails used by other drivers on your policy.
3. Check your email for the 8-digit activation code, and enter it into the app to complete enrollment.
4. Follow the prompts to enable the correct permissions. You're ready to go!

I am a New York resident and do not have a policy with Plymouth Rock. How do I activate my Road Rewards account?

1. Download the app by visiting: mobile.plymouthrock.com/eservice/app-download?route=rractivation
2. Tap "New User" and create an account
3. Check your email for the 8-digit activation code, and enter it into the app to complete enrollment.
4. Follow the prompts to enable the correct permissions. You're ready to go!

How do I start earning rewards?

Download the Plymouth Rock Assurance app, log in or register using your email and you'll be ready to start earning points! Eligible drivers will start earning rewards points within a few days of their policy effective date. New York Members can begin earning rewards immediately upon registering within the app. The program is for individual use only, an individual's points cannot be combined with other drivers on the policy.

What driving activities does Road Rewards observe and measure?

The program observes and measures the following activities, but not all of these activities are used to determine the driving score or the rewards that can be earned:

- Trip time
- Acceleration intensity
- Hard braking
- Hard cornering
- Speed
- Distance travelled
- Location
- Phone usage while driving

How is my personal information protected?

Plymouth Rock values and respects your privacy. Considerable data security measures will be in place to protect the privacy and confidentiality of all participants. The data collected will be subject to Plymouth Rock's Privacy Policy (available at plymouthrock.com/privacy). Additional information is available in the Road Rewards Terms and Conditions contained within the app.

Will Plymouth Rock be able to track vehicle location using the device?

Yes. Plymouth Rock will need to track location in order to monitor driving and adherence to local speed limits. Tracking location also allows the program to show you a map of each trip so that you can confirm the accuracy of the feedback you are receiving and the location of events such as hard braking, speeding, etc.

What does “not driving” mean?

Some recorded trips that are short or don't involve much driving are suppressed by the app. Others may be shown but are flagged as “not driving” based on our classification algorithms.

Do I need to open the app for each trip so it can collect my data?

No, the program in the app works in the background and will collect data any time a drive is detected. Location Services must be turned on for the app to accrue points for rewards.

Should I turn off the app when another driver uses my vehicle?

This is not necessary, as the program within the app provides the ability to indicate if you are the driver or if someone else is driving during a particular trip. You need to exercise this option within 30 days after the trip.

If I change a trip to indicate that I'm the passenger or that someone else is driving will that impact my score?

It won't impact your score right away; it will be accounted for in the next measurement period.

Can the results of Road Rewards cause my premium to increase?

No. Road Rewards score has no effect on premium.

How can I view the data that Road Rewards collected?

The program displays driving data in the “Trips” tab — see each trip taken with details on areas for improvement.

What happens if I downloaded the app and activated Road Rewards but I had to change phones?

If you change phones, you will have to reinstall the Plymouth Rock Assurance app and simply login to your existing account. Your points and rewards will transfer over as well.

What if I get in an accident?

There is no penalty in Road Rewards for getting into an accident. However, scores are higher the smoother you drive. If an accident disrupts smooth driving, then your score will be impacted but it will only count as a lower scored trip, nothing more.

Road Rewards uses a rolling two-week score. Once the drive where the accident occurred is more than two weeks old, it will no longer affect your score.

Can I stop using the Road Rewards functionality in the app at any time?

Yes. Participation is completely optional. You can disable Road Rewards within the app at any time.

Does the app use my phone battery?

Yes. The Plymouth Rock Assurance app should have a limited effect on phone battery. The battery use varies from

one smartphone model to another, depending on the age of the phone, but battery consumption is highest when the app uses GPS. In some Apple phones, the app consumes additional battery resources when interacting with the phone's Fitness and Motion sensor.

How does the app impact my data?

The amount of data used by Road Rewards will depend on how much you drive. The more driving you do, the more data will be used. The app also uses data to upload your drives, so frequently connecting to Wi-Fi can help lower your data usage.

Driving with Road Rewards

Does being stuck in a traffic jam impact my score?

No.

If I get a phone call or text while driving, and I don't respond, does it impact my score?

There is no impact on scores for incoming calls or texts. Using cell phones to answer a call or respond to a text when driving will impact scores.

Can I use my phone hands-free and not impact my score?

Yes.

If I drive on a bumpy road will it impact my score?

No.

Is my score impacted by the time of day I drive?

No.

Is my score impacted by where I drive?

No.

Do all trips count the same towards my score?

No. Longer trips have a higher impact — both positively and negatively — on scores than shorter trips.

How is speeding measured?

While the app allows a “buffer” above the speed limit before it records a speeding event, we encourage you to obey all local limits. As speed limits can be changed by state and local authorities from time to time, sometimes the app may have the wrong limit.

Does using my GPS/NAV or streaming music impact my score?

The fact that the phone is on and active does not impact scores. In order for Road Rewards to record a phone distraction event, a person needs to be actively handling your unlocked phone while the car is moving.

If I slam on the brakes to avoid an accident, does this hurt my score?

Unfortunately, yes. We recognize that sometimes no matter how carefully and safely you drive you might have

to brake hard, accelerate or swerve to avoid a crash. But the program does not have the ability to distinguish appropriate evasive action from unsafe driving habits. That said, a single event will never contribute significantly to overall two-week scores. The program is measuring general driving safety.

Earning Points and Your Score

How do I earn points?

Road Rewards displays a rolling two-week driving score based on driving safety. The score is used to rank eligible drivers and then award points to each eligible driver based on their standing relative to other eligible drivers using the program. The safer you drive, the better your score; the better your score, the better your ranking; the better your ranking, the more points you earn!

How does Plymouth Rock compute my score?

The overall driving score is a weighted average of trip scores. Individual trips are scored on a variety of driving measures, including acceleration, speeding, hard braking, phone usage while driving and hard cornering or turning. Although these factors aren't counted equally, each contributes to a final score.

When will I receive points?

Points are typically awarded Mondays, Wednesdays and Fridays. The points update includes drives up to two days before points are awarded (i.e. if someone starts driving on a Saturday they might not see points for that drive until Wednesday night.)

How do I improve my driving score?

On the "Trips" tab you can view individual trip feedback. As a general rule, smooth driving within the speed limit and without phone usage will earn the highest scores.

Why did my scored distance/scored trips go down?

Road Rewards calculates your score based on the last two weeks of your drives, so the scored distance and number of scored trips is just the amount driven in the past two weeks.

My app shows I have earned enough points to redeem a reward but the reward never appeared. What do I do?

Click on your points balance to see a list of the rewards. Drivers can click on the rewards they wish to redeem and see if they are eligible.

Can points be exchanged for cash?

Points have no monetary value and cannot be exchanged for cash.

Do my rewards expire?

Plymouth Rock reserves the right to terminate this program at any time and for any reason, in which case points will be forfeited. Drivers may forfeit points under other circumstances, for example, if you stop being a Plymouth Rock customer (except in New York). Some rewards are subject to the terms and conditions of third-party rewards providers. Those rewards are subject to the terms and conditions of the third parties, which may include their own expiration periods.

Will I lose my points if I cancel my policy?

Yes, you will lose your points within 90 days of policy cancellation (does not apply to New York Members).

Will I lose my points if I uninstall the app?

If an eligible driver uninstalls the Plymouth Rock Assurance app, they will not lose earned points, but they will not be able to earn additional points. Points will also be lost under the following circumstances:

- Cancellation or non-renewal of the Plymouth Rock auto insurance policy for any reason (not applicable to New York Members)
- Driver disables the app and/or deletes it from their smartphone for 90 days (the term "disable" includes turning off location services or otherwise rendering the app unable to capture trip data)
- There is no activity on the app for twelve (12) months
- Driver attempts to manipulate rewards earned through either falsely reporting operator status, repetitively disabling GPS for the purpose of concealing trips or other actions taken designed to improve driving scores through manipulation of the app
- Driver violates other terms and conditions contained in the app
- Plymouth Rock discontinues the program for any reason

How do I redeem my rewards?

Each retailer has a different process for redemption. When an eligible driver earns enough points to redeem a reward, they will be notified in the app in the Rewards section. Eligible drivers can also check their points balance in the Rewards section to see how many points they need to earn for the next reward. Eligible drivers may need to create an account with a participating retailer to redeem rewards from that retailer, in which case they will be subject to that retailer's own terms and conditions and privacy policy.

Starbucks

If choosing the Starbucks gift card as a reward, drivers will receive an email from Plymouth Rock. Click on “redeem” in that email and you will be directed to a webpage. The webpage will have a bar code to scan at a local Starbucks or you can print the page and present it to the cashier.

Amazon.com

If eligible drivers choose the Amazon.com Gift Card as a reward, they will receive an email from Plymouth Rock. Click on “redeem” in that email and you will be directed to a webpage. The webpage will have a code that can be used on Amazon.com.

Spotify

If eligible drivers choose the Spotify Gift Card as a reward, they will receive an email from Plymouth Rock. Click on “redeem” in that email and you will be directed to a webpage with a code to use on Spotify.com or the Spotify app.

App Store & iTunes[®]

If eligible drivers choose the App Store & iTunes Gift Card as a reward, they will receive an email from Plymouth Rock. Click on “redeem” in that email and you will be directed to a webpage. The webpage will have a code to use on iTunes.com or the iTunes app.

I redeemed a reward, but I no longer have the email confirmation, how can I get a duplicate copy?

Contact Plymouth Rock's Customer Service at 833-511-7625 and speak with a Customer Service Representative for assistance.

I was a passenger in a car and this impacted my score. How do I remove this trip from my history?

In certain circumstances, the program may record someone as a driver when they are actually a passenger. To make this correction, go into the “Trips” tab with the Road Rewards program on the mobile app and select the passenger icon to change the designation so that it shows you were a passenger.

I drive 350 miles per week and I am a good driver, yet my score at 70% seems too low. What is it based on?

Look at the “Trips” tab in the program to see where to improve.

Plymouth Rock Customers

(not applicable for New York Members)

What happens if my policy gets canceled and then reinstated?

When a policy is canceled and then reinstated with the same policy number, for any reason, the Rewards Points are not affected, and the existing earned points will be in the account. No new points would have accrued for the period the policy was in canceled status, even if the reinstatement is backdated. New points will start accruing once the reinstatement is processed.

My policy was rewritten to a new policy number. Do I need to make any changes to the app to continue in the program?

Yes. Drivers will need to re-enroll with the new policy number. However, it is important to note that if drivers make changes to their policy that result in Plymouth Rock needing to issue a replacement policy number, they will lose any accrued points under the prior policy number.

How do I add listed drivers to Road Rewards?

Each driver listed on the policy can download the Plymouth Rock Assurance app and create their own account, as long as they have their own smartphone. To add listed drivers, follow these steps:

1. Within the Road Rewards tab of the mobile app, select the “Invite Drivers to Road Rewards” button.
2. Users will be provided a link that they can share with members of their household.
3. Drivers can log in or download the Plymouth Rock Assurance mobile app and follow the simple instructions to get started with Road Rewards.

For more information, view our guides here.

I bought a policy, downloaded and activated Road Rewards but don't have any points. Why?

Points are rewarded only after your policy becomes effective and only if your score is high enough to accumulate points. Points are typically awarded Mondays, Wednesdays and Fridays.

I have multiple drivers in my household, can I combine points to redeem a reward?

No. The program is for individual use only.

Will my policy be affected by my driving score?

No. Your policy will not be non-renewed or canceled based on your participation or lack of participation in Road Rewards.

Questions? Email us at RoadRewards@PlymouthRock.com or call 833-511-7625.

HOW TO ACCESS RoadREWARDS[®]

Your Road Rewards experience just got easier!

Road Rewards has moved to our Plymouth Rock mobile app, so you can earn points for safe driving and manage all your insurance needs in one simple app.

We encourage you to download the Plymouth Rock mobile app as soon as possible (if you haven't already), as the standalone Road Rewards app will be retired.

Not sure how to get started? Click on the condition that applies to you.

I'm the policyholder, and I don't have an online account or Road Rewards account, or the Plymouth Rock app.



I'm the policyholder with an existing online account and Road Rewards account. I do not have the Plymouth Rock app.



I'm the policyholder with an existing online account, and I'm new to Road Rewards. I do not have the Plymouth Rock app.



I'm the policyholder and I have a Road Rewards account but I'm not signed up for a Plymouth Rock online account. I do not have the Plymouth Rock app.



I'm the policyholder and I have an online account, and I'm new to Road Rewards. I have the Plymouth Rock app.



I'm the policyholder with an existing online account and Road Rewards account. I have the Plymouth Rock app.



I'm a driver on someone else's policy and I'm new to Road Rewards.



I'm a driver on someone else's policy and I already have a Road Rewards account.



I'm a NY resident and I'm new to Road Rewards.



I'm a NY resident and I already have a Road Rewards account. I do not have the Plymouth Rock app.



How to Access Road Rewards®:

New Policyholder

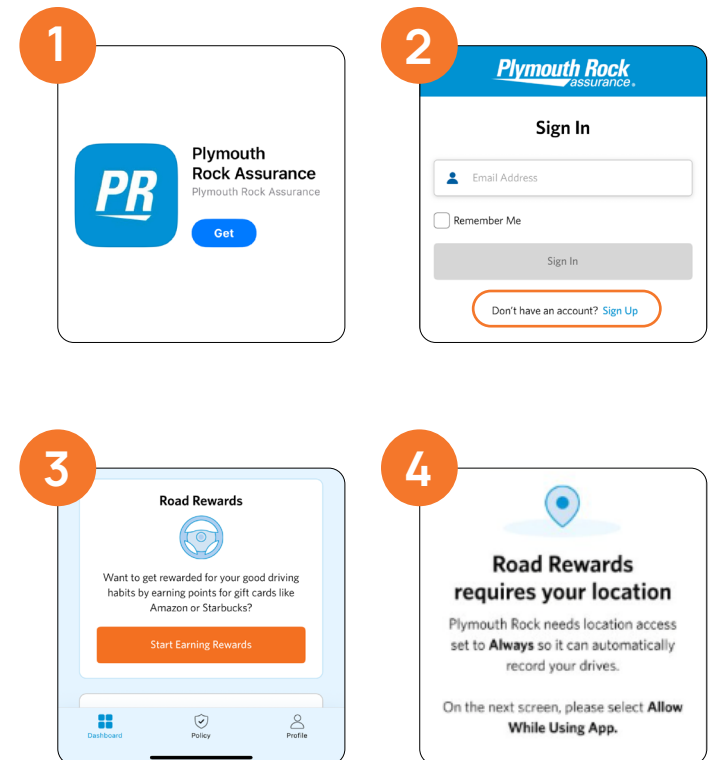
Read on for detailed instructions about how to sign up for an online account and activate your new Road Rewards account in the Plymouth Rock mobile app.

- 1. Download the Plymouth Rock mobile app**
*Open the app store on your smartphone and search "Plymouth Rock Assurance." Select the **Plymouth Rock Assurance** app and tap "Get" (on iPhone) or "Install" (on Android).*
- 2. Once downloaded, open the app and sign up for an online account.**
You will need your insurance policy number easily accessible.

On the sign-in page, tap "Sign Up" next to "Don't have an account?". Enter the requested information, including your policy number, date of birth, and email.*

- 3. In the app, tap "Start Earning Rewards"**
Activate your Road Rewards membership from the Dashboard by tapping "Start Earning Rewards"
- 4. Set up app permissions**
Once you've tapped "Start Earning Rewards," you'll need to set your phone's Location Service settings to "Always" to make sure your drives get scored. Follow the prompts on screen to set up Location Services and other app permissions.
- 5. Start driving!**
After you've activated your account, you'll see "Road Rewards" in the bottom navigation bar of the app. From there, you can view trips, invite drivers, and redeem rewards!

**The email associated with your online account should be different from emails used by other drivers on your policy for their Road Rewards accounts.*



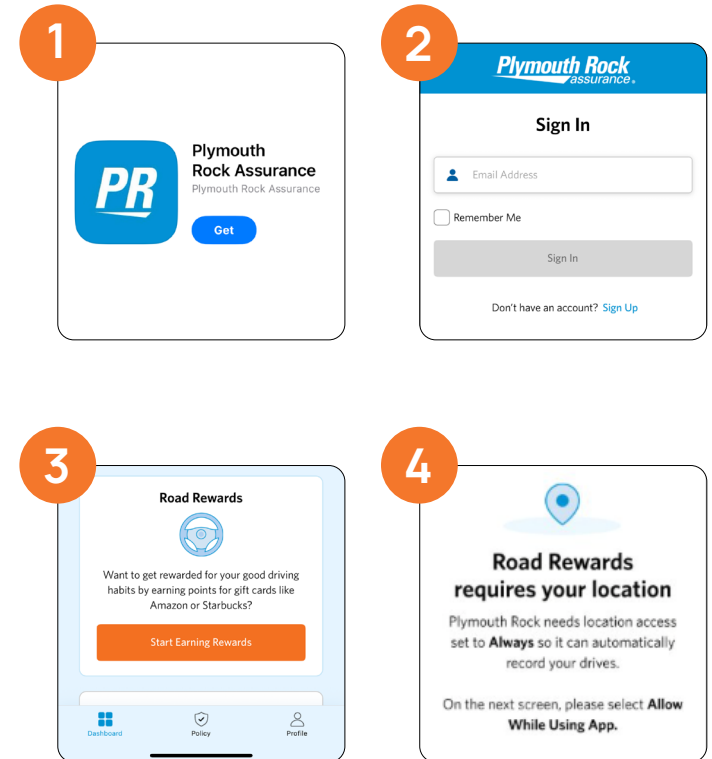
How to Access Road Rewards®:

Policyholder with existing online & RR accounts

Read on for detailed instructions about how to activate your existing Road Rewards account in the Plymouth Rock mobile app.

- 1. Download the Plymouth Rock mobile app**
*Open the app store on your smartphone and search "Plymouth Rock Assurance." Select the **Plymouth Rock Assurance** app and tap "Get" (on iPhone) or "Install" (on Android).*
- 2. Once downloaded, open the app and log in to your online account**
On the sign-in page, enter the email associated with your online account, then tap "Sign In." You'll then be prompted to enter your account password or use biometric security, depending on your personal settings.
- 3. Tap "Start Earning Rewards"**
Activate your existing Road Rewards membership from the Dashboard by tapping "Start Earning Rewards".
- 4. Set up app permissions**
Once you've tapped "Start Earning Rewards," you'll need to set your phone's Location Service settings to "Always" to make sure your drives get scored. Follow the prompts on screen to set up Location Services and other app permissions.
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After you've activated your account, you'll see "Road Rewards" in the bottom navigation bar of the app. From there, you can view trips, invite drivers, and redeem rewards!

Important Tip: Your existing Road Rewards data, including trip history and points earned, will be available in the Plymouth Rock app. After you download the Plymouth Rock mobile app and activate Road Rewards in it, you do not need to continue using the standalone Road Rewards app.

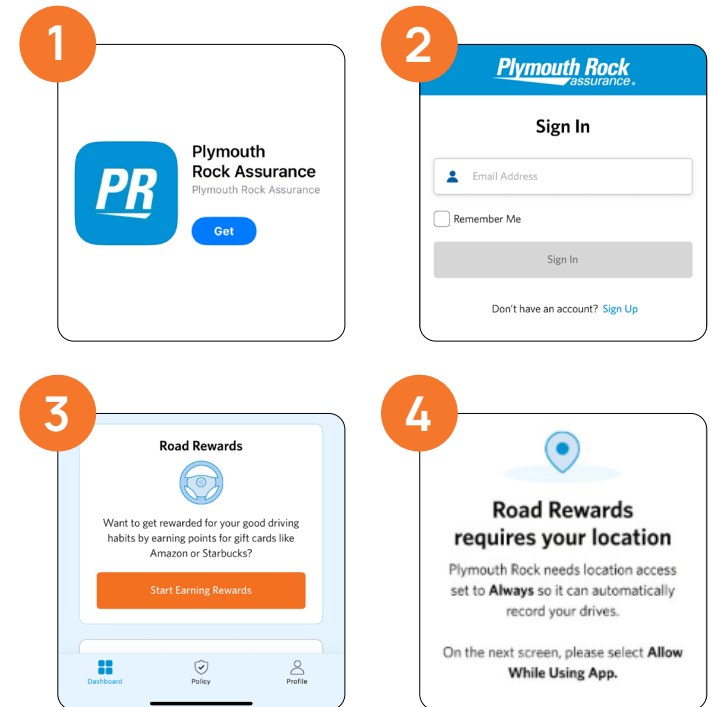


How to Access Road Rewards®

Policyholder with an online account, new to Road Rewards

Read on for detailed instructions about how to activate your new Road Rewards account.

- 1. Download the Plymouth Rock mobile app**
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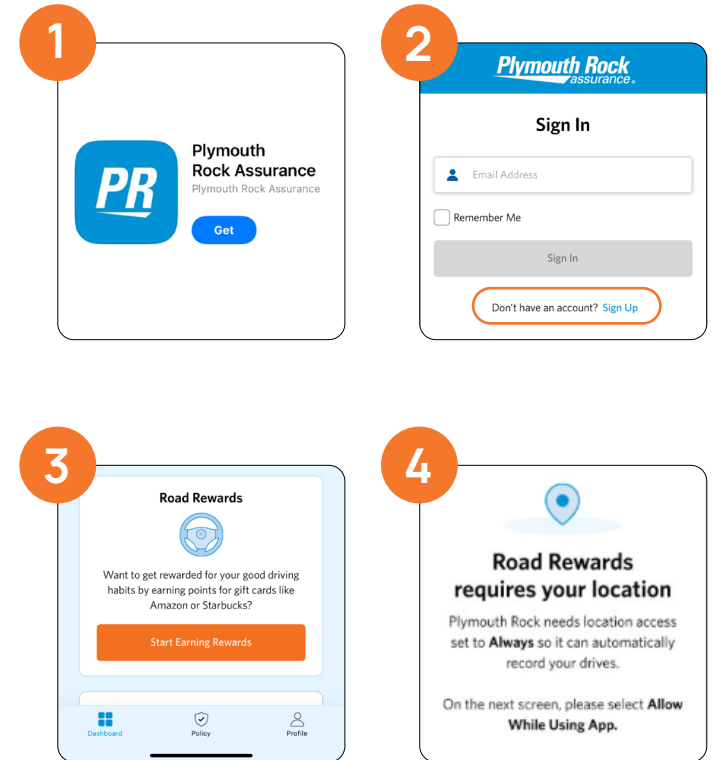
Policyholder with Road Rewards account, no online account

Read on for detailed instructions about how to sign up for an online account and activate your existing Road Rewards account in the Plymouth Rock mobile app.

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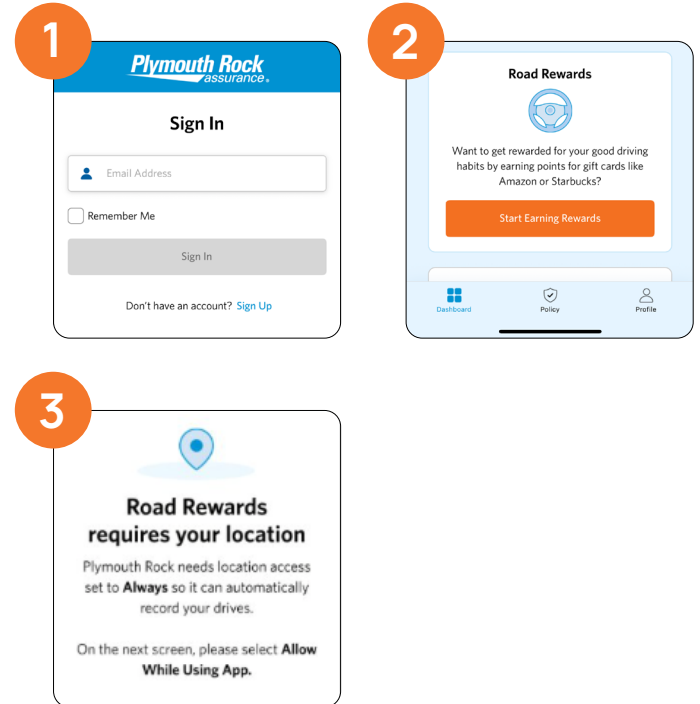


How to Access Road Rewards®:

Policyholder with an online account, new to Road Rewards

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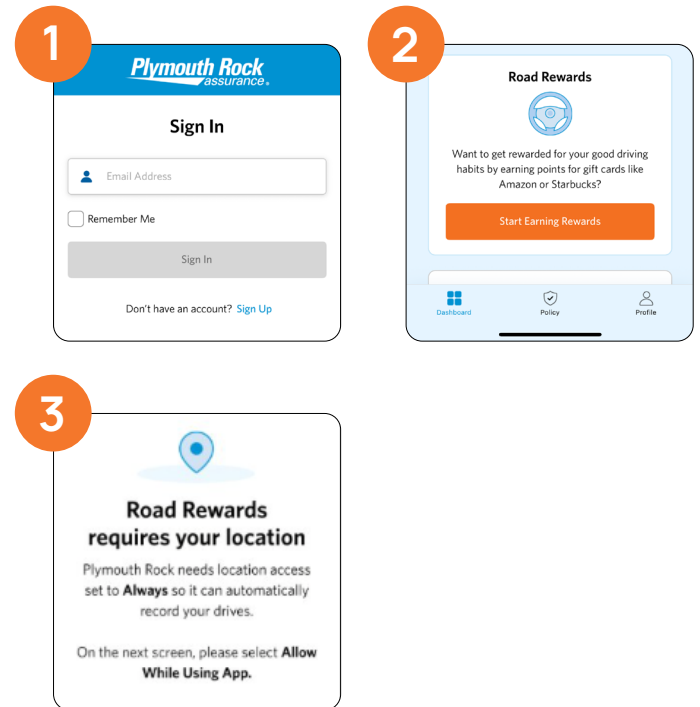
How to Access Road Rewards®:

Policyholder with an online account, Road Rewards & app

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How to Access Road Rewards®:

Driver on someone else's policy, new to app and Road Rewards

Read on for detailed instructions about how to activate your new Road Rewards account in the Plymouth Rock mobile app.

1. **Download the Plymouth Rock mobile app** by visiting mobile.plymouthrock.com/online/app-download?route=rractivation

Tap "Download the App" on the webpage and download the app from your phone's app store.

2. **Once downloaded, open the app and create an account.**

You should have your policy number easily accessible.

On the home page, select "New User." Follow the prompts and enter the requested information, including your **individual email**,* an activation code if applicable, your policy number, and zip code

Under **Select driver(s)**, tap your name and enter your contact information. Then, tap "Continue".

3. **Check your email to complete enrollment**

Check your email for the 8-digit activation code and enter it in the app to complete enrollment.

TIP: You do not need to set up a password for your account. You will remain signed in on the app unless you choose to manually log out. Each time you sign in, you'll be emailed a one-time passcode.

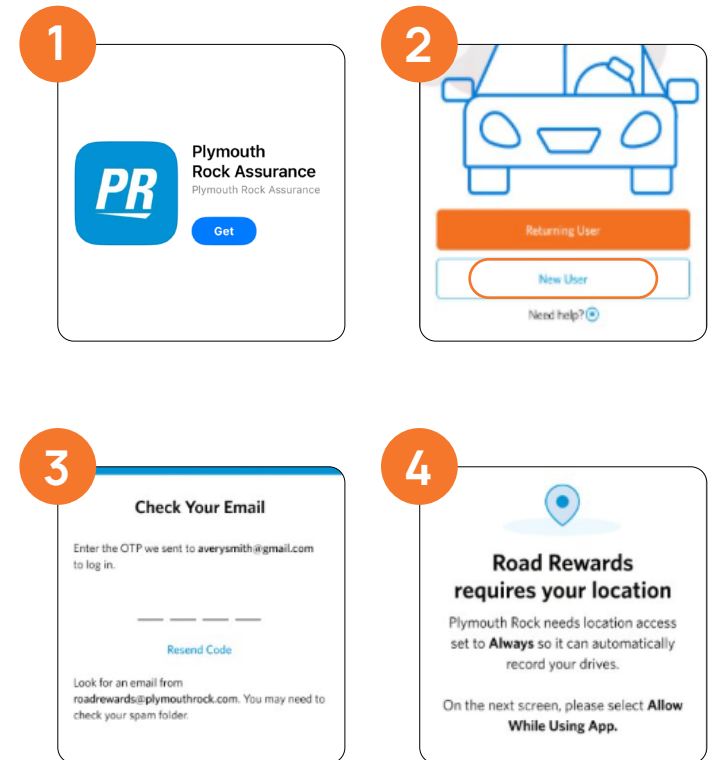
4. **Set up app permissions**

Once you've signed in, you'll need to set your phone's Location Service settings to "Always" to make sure your drives get scored. Follow the prompts on screen to set up Location Services and other app permissions.

5. **Start driving!**

After you've activated your account, you can view your trip history, rewards options, trends, and more.

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How to Access Road Rewards®:

Driver on someone else's policy with a Road Rewards account, new to app

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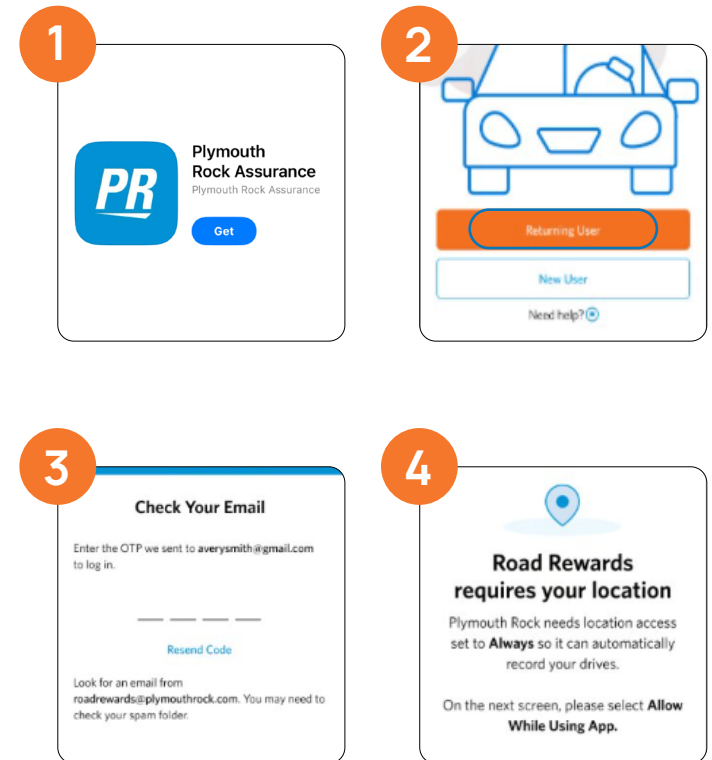
2. **Once downloaded, open the app and sign in to your Road Rewards account** On the home page, select "Returning User." Check your email to complete sign-in.
3. **Check your email for the 4-digit one-time passcode** and enter it in the app to complete login.

TIP: You do not need to set up a password for your account. You will remain signed in on the app unless you choose to manually log out. Each time you sign in, you'll be emailed a one-time passcode.

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How to Access Road Rewards®:

New York driver, new to Road Rewards

Read on for detailed instructions about how to activate your new Road Rewards account in the Plymouth Rock mobile app.

1. **Download the Plymouth Rock mobile app** by visiting mobile.plymouthrock.com/online/app-download?route=rreactivation

Tap "Download the App" on the webpage and download the app from your phone's app store.

2. **Once downloaded, open the app and create an account.**
On the home page, select "New User." Follow the prompts and enter the requested information, including your email, an activation code if applicable, and zip code.

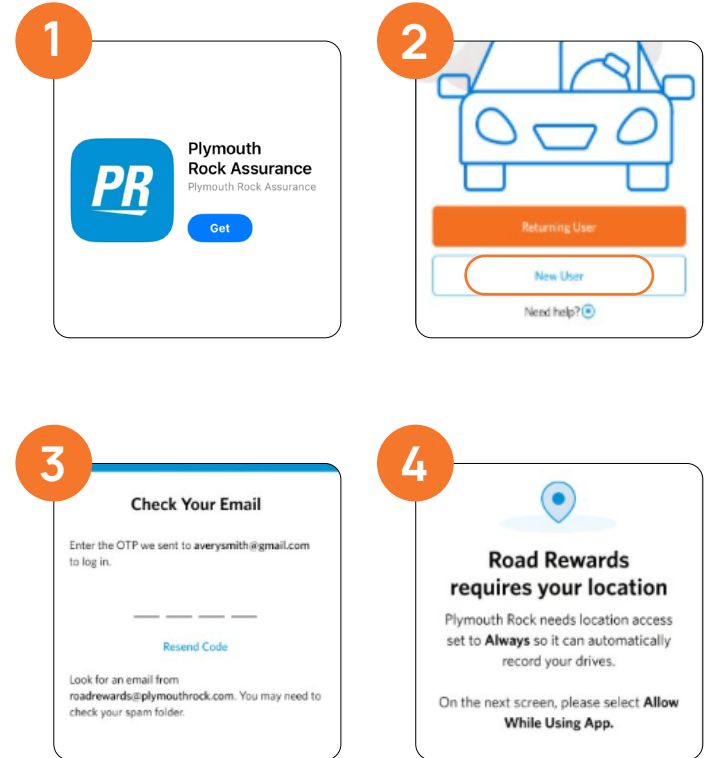
Select "NY Resident" under Select your state of residence, then tap "Continue." Enter your full name and street address then tap "Enroll Now."

3. **Check your email to complete enrollment**
Check your email for the 8-digit activation code and enter it in the app to complete enrollment.

TIP: You do not need to set up a password for your account. You will remain signed in on the app unless you choose to manually log out. Each time you sign in, you'll be emailed a one-time passcode.

4. **Set up app permissions**
Once you've signed in, you'll need to set your phone's Location Service settings to "Always" to make sure your drives get scored. Follow the prompts on screen to set up Location Services and other app permissions.

5. **Start driving!**
After you've activated your account, you can view your trip history, rewards options, trends, and more.



How to Access Road Rewards®:

New York driver with a Road Rewards account

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- 1. Download the Plymouth Rock mobile app** by visiting mobile.plymouthrock.com/online/app-download?route=rractivation
Tap "Download the App" on the webpage and download the app from your phone's app store.
- 2. Once downloaded, open the app and sign in to your Road Rewards account**
On the home page, select "Returning User."
- 3. Check your email to complete sign-in**
Check your email for the 4-digit one-time passcode and enter it in the app to complete login.

TIP: You do not need to set up a password for your account. You will remain signed in on the app unless you choose to manually log out. Each time you sign in, you'll be emailed a one-time passcode.

- 4. Set up app permissions**
Once you've signed in, you'll need to set your phone's Location Service settings to "Always" to make sure your drives get scored. Follow the prompts on screen to set up Location Services and other app permissions.
- 5. Start driving!**
After you've activated your account, you can view your trip history, rewards options, trends, and more.

Important Tip: Your existing Road Rewards data, including trip history and points earned, will be available in the Plymouth Rock app. After you download the Plymouth Rock mobile app and activate Road Rewards in it, you do not need to continue using the standalone Road Rewards app.

