DRIVEN

FREQUENTLY ASKED QUESTIONS

WHAT IS DRIVEN?

DRIVEN is our newest, innovative utilization-based commercial trucking insurance solution. It consolidates TestDrive and Mile per Canal into a single, modern program designed to simplify coverage and enhance flexibility through advanced telematics integration.

WHAT FACTORS IMPACT MY PREMIUM?

Like most insurance products and coverages, your policy's characteristics determine the rate that is charged to the insured. This could potentially include factors like your driving history, the routes you drive, operation type, garage location, etc. Changes to your policy, such as adding a vehicle, can also impact the premium that is charged during the term.

HOW IS MY PREMIUM BILLED?

Premium is broken out into two categories—

Mileage Premium: The annual rate per mile is the weighted average of all power units and trailers. A unit that does not have a specific coverage will have a rate per mile of 0. This annual rate per mile is then multiplied by the reported miles for all units to determine your monthly mileage premium.

Non-Mileage Premium: A fixed monthly cost that does not depend on mileage. It covers policy-level coverages that apply regardless of how much the vehicles move.

AM I ELIGIBLE FOR DRIVEN BY CANAL?

The basic criteria for Driven by Canal are as follows:

- Accounts with 1-15 trucks
- Operations must have a DOT Number or be in the Process of Obtaining a DOT Number
- All Equipment must be 2000 or newer
- Drivers must have 2 years of CDL driving experience.
- All vehicles must maintain active use of eligible telematics providers and must allow Canal access to that data for the life of the policy.

WILL I NEED TO PROVIDE ANY MILEAGE INFORMATION TO CANAL?

No! Canal will automatically receive your miles from your telematics device.

WHAT TELEMATICS PROVIDERS CAN I USE?

Driven by Canal customers can use their existing device from an eligible telematic provider enabled by our partner TruckerCloud, a leading data aggregator. Their platform supports 100+ ELD Providers.

Canal INSURANCE

800.452.6911

canalinsurance.com

Truckers℠ INSURANCE ASSOCIATES

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WHAT DATA DO WE GET AND HOW DO WE USE IT?

What's Collected:

- Mileage
- Geo-location
- Driving Behaviors (i.e. acceleration and breaking)
- Driving times
- When the Device is plugged into or unplugged from a vehicle
- Data from policy effective date

What's Included in Rating:

- Mileage
- Geo-location

How It's Used:

- Monthly mileage data obtained from the devices will be used to determine the mileage-based premium. Unplugging devices or technical issues with the devices may prevent Canal from determining your premium based on the data. Failure to maintain connected and accurate ELD devices for all vehicles may result in retroactive premium adjustments and/or coverage termination.
- Canal will only collect data created during your policy term(s)
- Data collected by the device is transmitted automatically to Canal and may be used for liability rating or other purposes, including but not limited to underwriting, research and development, and claims handling. In addition, data may be useful in determining the cause of an automobile accident and may provide valuable information that can be used to resolve insurance claims. If you are in an accident, you may have a legal obligation to preserve the data on the device. This information may be sought by opposing parties in a civil lawsuit or by police when investigating the cause of an accident, or Canal may be legally obligated to provide the Data in response to a subpoena or as otherwise required by law.

DOES MY DEVICE NEED TO BE CONNECTED AT ALL TIMES?

- Once policy is bound, you will need to onboard ASAP with TruckerCloud
- If not onboarded by Business Day 7, your policy will be cancelled
- Devices must remain plugged in, even when not operating
- If device will be unplugged for an extended period of time (i.e. in the shop, traveling, etc) please reach out to Canal Customer Support at 800.452.6911 Ext. 8700.