

## Good Driver Mutuality Disclaimer

This document contains all the disclaimers related to GDM that we have compiled. It is placed on GDM's official website the page for the Marketing & Sales team to use in various scenarios. Should there be any questions or concerns, please contact the company's legal department.

### 1. Income Disclosure Examples

The Good Driver Affiliate & Referral Program is an exciting opportunity that rewards you for selling our services and for sponsoring other participants (called "Affiliates") who do the same. Although the opportunity is unlimited, individual results will vary depending on market conditions, commitment levels, availability of time and financial resources, access to a large network of family, friends & business contacts, and most important of all – the sales skills of each participant. Since Good Driver has recently launched, it lacks enough statistical data to prepare reliable income disclosures. Once enough reliable data has been accumulated, a more robust and detailed income disclosure will be made readily available.

The numbers below reflect **estimates** prepared by Good Driver pending a more detailed survey to be conducted after its first year.

The average participant in this business earns between **\$X and \$X** per year.

There will certainly be participants who will earn less while others will earn more. We're excited about the Good Driver Affiliate & Referral Program and we're confident it will provide you a solid foundation to help you achieve your financial goals.

If income projections were presented to you prior to your enrollment, such projections are not necessarily representative of the income, if any, that you can or will earn through your participation in the Affiliate & Referral Program. These income projections should not be considered as guarantees or projections of your actual earnings or profits. Because there will even be those who dedicate a significant amount of time, effort, and personal funds and none the less fail to achieve a meaningful level of success, Good Driver results will naturally vary.

### **SHORT FORM [to be used directly under income illustrations]**

This illustration is only for educational purposes and is not intended to serve as a guarantee of income. The average participant in this business earns between **\$X and \$X** per year. Some earn less while some earn more. Because there will even be those who dedicate a significant amount of time, effort, and personal funds and none the less fail to achieve a meaningful level of success, Good Driver results naturally vary.

### 2. On-boarding Non-insurance Disclaimer:

GDM is not insurance, does not guarantee indemnification, your sharing request will be processed according to the GDM Terms and Conditions, but you are ultimately responsible for your own losses. Joining GDM does not waive your legal obligation to maintain state-mandated liability insurance. You must comply with all state and local auto usage laws during the Mutuality Plan period.

### 3. T&C Non-insurance Disclaimer

The mutuality program is not insurance and does not offer a promise of indemnity that is intended to shift the risk of loss to a third party such as an insurance company. As such, the mutuality program does not provide a guaranty of payment upon the occurrence of any event, such as a payment for damage or repairs to your auto. In other words, there exists no assurance that any member will receive any direct or indirect distribution, any repairs to their vehicle or any other monetary or non-monetary benefits in the event of any damage to your auto. Rather, the mutuality program collects, manages and processes donations among members. These donations are fully voluntary.

#### **4. NOT LIABILITY INSURANCE**

Good Driver Mutuality does not provide any financial assistance relating to liabilities you may incur by being in an accident with a third party, whether such liabilities be for medical care or damage to a third party's automobile or other personal property. Good Driver Mutuality is not automobile liability insurance or insurance of any kind. Accordingly, Good Driver Mutuality does not constitute compliance with minimum financial responsibility requirements of any state. Even if you become a Good Driver Mutuality member you must separately purchase automobile liability insurance from a licensed insurance company or comply with self-insurance requirements if self-insurance is permitted in your state.

#### **5. NOT COMPREHENSIVE OR COLLISION INSURANCE**

Good Driver Mutuality is not comprehensive or collision insurance nor an insurance policy of any kind. Good Driver Mutuality is not offered through an insurance company nor is membership offered through an insurance policy. Neither is Good Driver Mutuality a discount program. Good Driver Mutuality is not subject to the insurance regulatory requirements or consumer protections of your particular State's Insurance Code or Statutes. Good Driver Mutuality is not liable for or compelled by law to contribute to the payment of your automobile repair costs, nor is any member. Therefore, Good Driver Mutuality should never be considered to be insurance. Whether you receive any payments for your automobile repair expenses and whether or not Good Driver Mutuality continues to operate, you are always personally responsible for the payment of your automobile repair bills. If you have a loan on your automobile or if you lease your automobile Good Driver Mutuality does not meet your obligation as a borrower or lessee to protect the automobile with comprehensive and collision insurance. If you have a loan on your automobile or if you lease your automobile you are not eligible to be a Good Driver Mutuality member.

#### **6. Non-OEM Part Disclaimer**

Please be advised that Good Driver Mutuality uses alternative parts for repairs when possible. Except for key safety components, OEM parts will not be used if quality alternatives are available. The repair of your vehicle may involve the use of non-OEM parts. These parts, while functional and of good quality, are not manufactured by the original equipment manufacturer and may differ from the original parts in terms of fit, finish, and warranty coverage.

### **7. Saving up to 40% Disclaimer**

Based on our internal research, participants in our mutuality program could potentially save up to 40% compared to traditional insurance options. It's important to note that these savings are an estimate and are not guaranteed, and actual savings may vary significantly based on individual factors and the driving behavior of the community. This figure is derived from our proprietary analysis and is provided for illustrative purposes only. We encourage you to explore how our program could benefit you personally.

### **Or the abbreviated one for saving up to 40% disclaimer**

The savings of 40% are not guaranteed and actual savings may depend on the driving behavior of the community.