



# GOOD DRIVER

MUTUALITY



A close-up, low-angle shot of a person's hand gripping a steering wheel. The hand is positioned on the right side of the wheel. The background is a blurred view of a road stretching into the distance under a clear blue sky. The overall color palette is dominated by blues and greys, giving it a professional and calm appearance.

GDM Not An Auto Insurance Product

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**A New Way for Good Drivers to  
Save on Collision &  
Comprehensive Repair Plans**

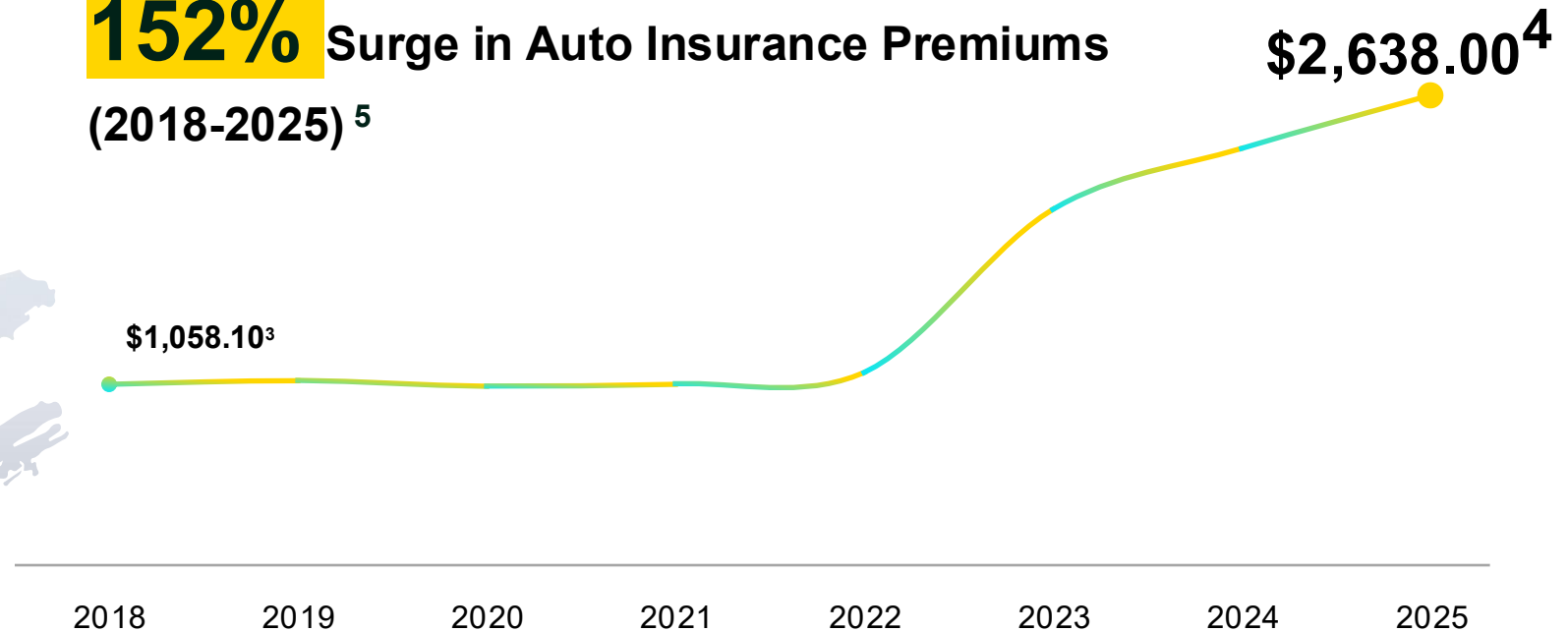


# Auto Insurance Costs Are Skyrocketing. It's Draining Your Wallet!



- California Auto Insurance Expected to Increase **54%** in 2025<sup>1</sup>.
- Average Vehicle Age in the U.S. Hits **12.6** Years<sup>2</sup>.

**152%** Surge in Auto Insurance Premiums  
(2018-2025)<sup>5</sup>



<sup>1</sup> California Globe, 2024

<sup>2</sup> S&P Global Mobility, 2024

<sup>3</sup> Insurance Information Institute

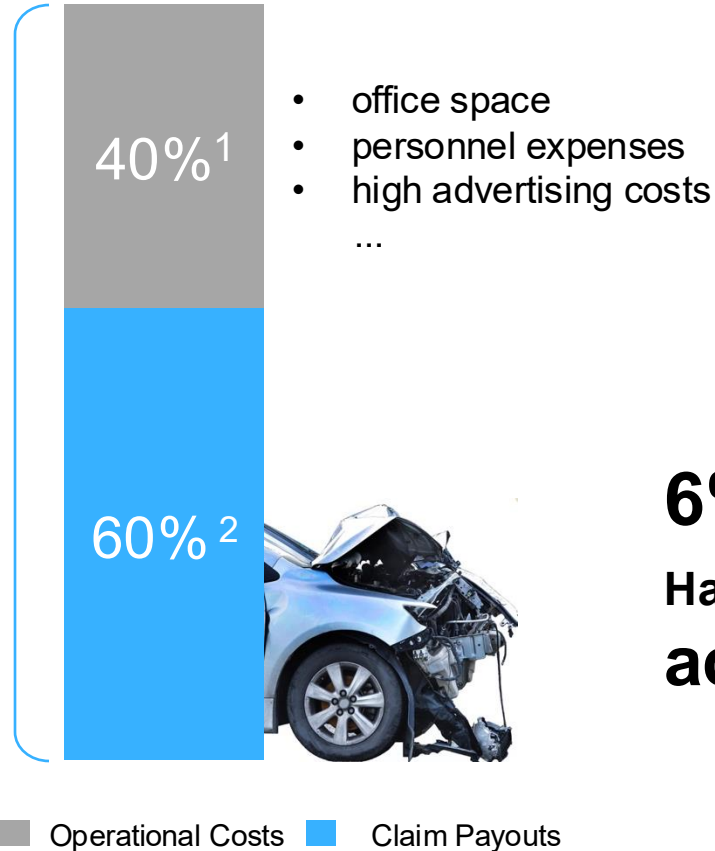
<sup>4</sup> Bankrate

<sup>5</sup> Derived from III (2013–2022) & Bankrate (2025) data

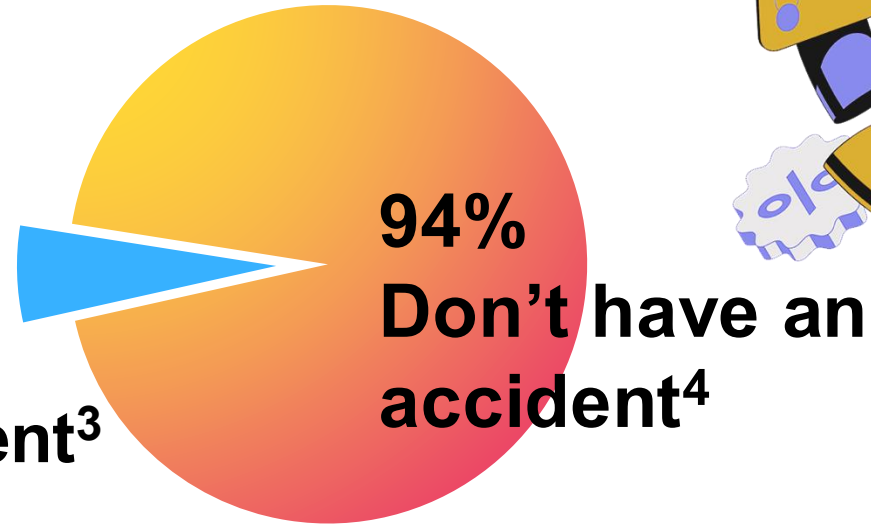
# Overpriced. Under-delivers. Unfair to Good Drivers



## Auto Insurance



6%  
Have an  
accident<sup>3</sup>



<sup>1</sup> Team analysis based on State Farm® 2021 Annual Report — [statefarm.com/2021annualreport](https://statefarm.com/2021annualreport)  
<sup>2</sup> Team analysis based on State Farm® 2021 Annual Report — [statefarm.com/2021annualreport](https://statefarm.com/2021annualreport)  
<sup>3</sup> Insurance Information Institute — [iii.org/auto-insurance-stats](https://iii.org/auto-insurance-stats)  
<sup>4</sup> Derived from III data (see <sup>3</sup>)



Solution

# Liability + Mutuality Plan= Savings

Purchase from Insurance Company	Coverage Type	When It Applies	What's Included	Requirement
	Liability Insurance	If you cause damage to a third party	Bodily Injury	Mandatory in 49 states (except New Hampshire)
			Property Damage	
	Uninsured/ Underinsured Property Damage Coverage (UMPD/UIMPD)	If hit by a driver with no or insufficient insurance	Bodily Injury	Required in some states
			Property Damage	
Choose Good Driver Mutuality (GDM) Not Insurance	Personal Injury Protection Coverage (PIP)	No-fault accidents (you/passengers injured)	Medical bills, lost wages, essential services	Required in no-fault states
	Medical Payments Coverage (MedPay)	Any accident (regardless of fault)	Limited medical expenses for you/passengers after any accident (narrower than PIP)	Optional
	Collision	Damage from impact with another object	Repairs or replacement of your vehicle from collision	Optional
	Comprehensive	Damage from non-collision events (theft, fire, flood, animal impact, vandalism, etc.)	Repairs or replacement of your vehicle from non-collision events	Optional
	Roadside Assistance	Non-accident emergencies	Towing, jump-starts, lockout service, emergency fuel delivery, flat tires, minor mechanical first aid	Optional
	Transportation Assistance	Vehicle repair downtime	Transportation Assistance through car rental or rideshare vouchers; GDM default is up to \$40 per day, max 30 days. A member's amount may be different depending on what they had with their insurance company, which GDM matches.	Optional

A More Cost-Effective Alternative to Collision & Comprehensive  
May Save up to 40% off the quote amount per plan period with no accidents\*

\* 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.

# 4 Key Saving Advantages with GDM



**Overview of  
GDM's Saving Model**

**GDM Partner  
Repair Network**

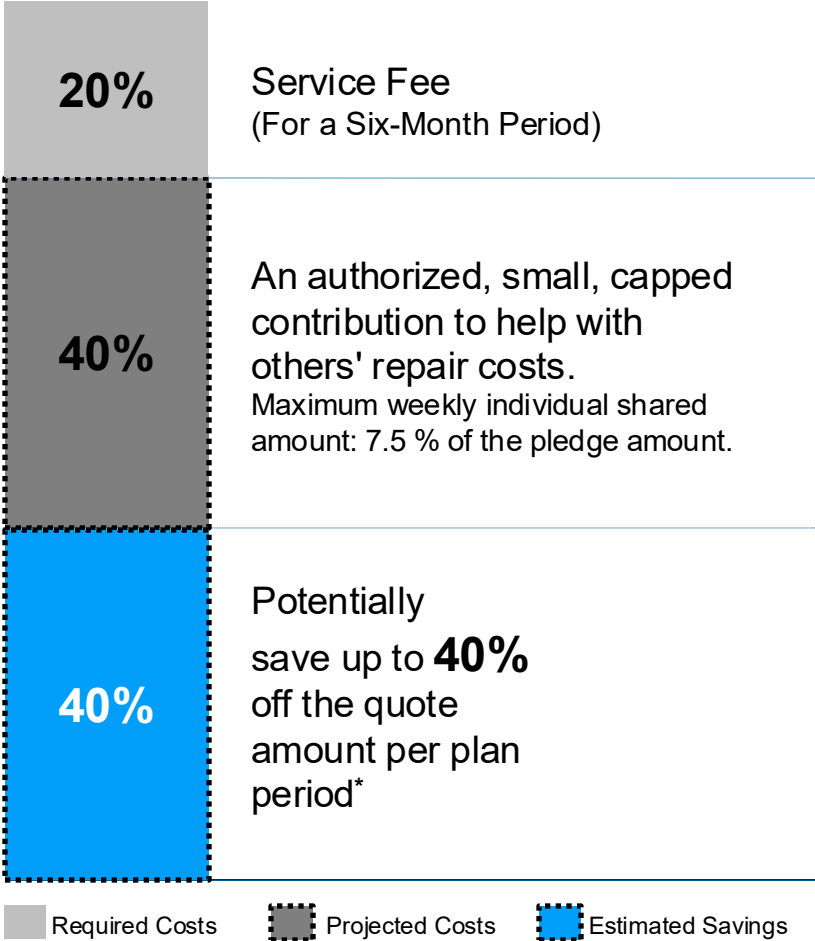
**Enrollment  
Eligibility**

**Company Overview:  
About GDM**



# Drive Safe — Save More with GDM

## No Accident



\* 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.

## ■ Mutuality plan quote: \$1036

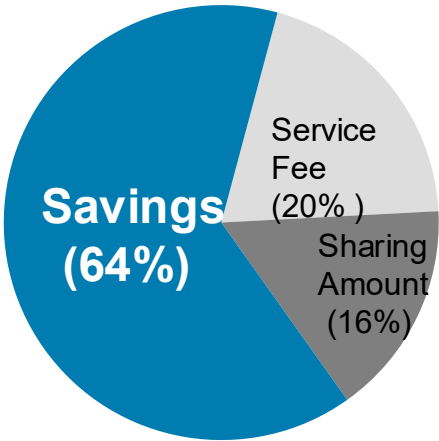
➤ Service fee: \$207

Member ID: 510424 \*\*\*\*\* 9787  
Enrolled: September 11, 2024, 07:00 AM (UTC)  
Renewed: March 11, 2025, 06:59 AM (UTC)

➤ Pledge amount: \$829

6-month period (25 weekly announcements)	Weekly Sharing Amount
1	\$6.43
2	\$10.02
3	\$1.57
4	\$31.08
5	\$14.44
6	\$31.08
7	\$2.25
8	\$6.09
9	\$20.49
10	\$3.21
11	\$2.46
12	\$1.75
13	\$31.08
14~25	\$0.00
Total Shared Amount Required	\$166

### Cost Analysis



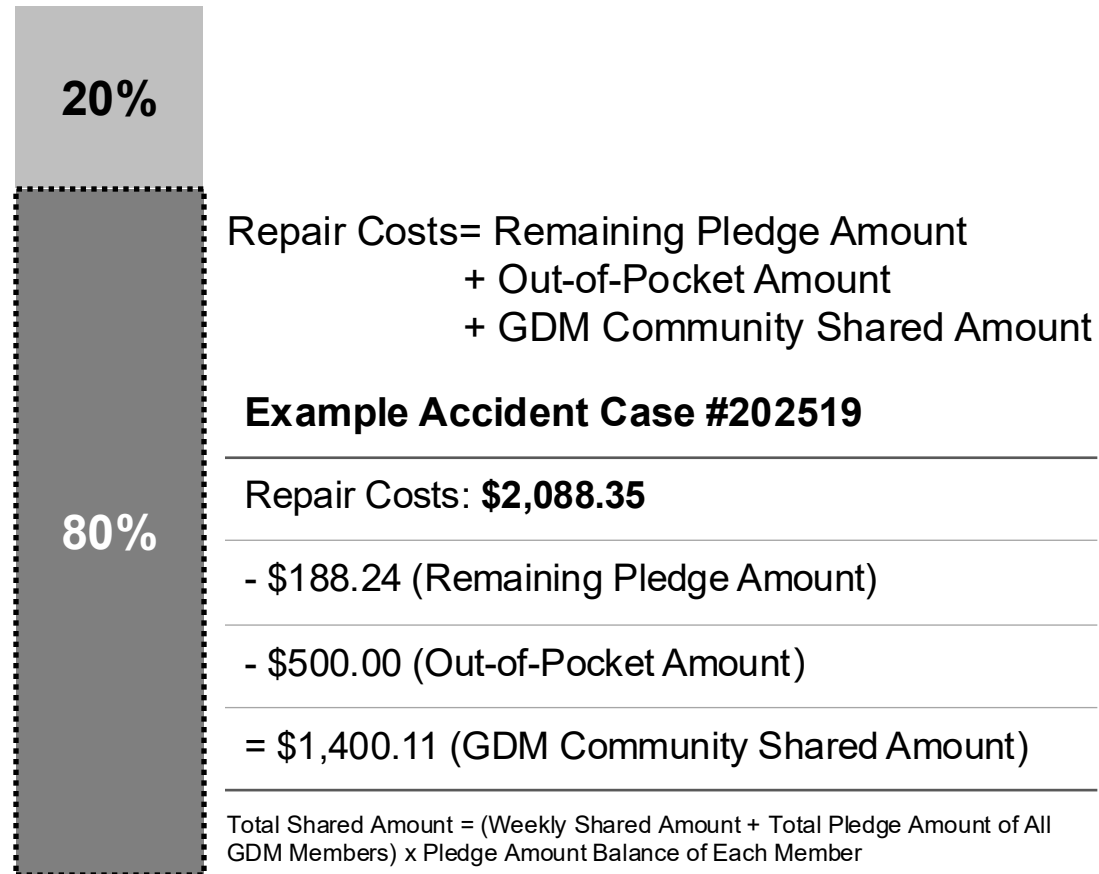
Total Paid: \$373  
No Accident Savings: \$663

Including Transaction Fee \$4

Disclaimer: Actual savings may vary depending on factors such as driving behavior, location, number of members, vehicle type, claim history, and other individual circumstances. Savings are not guaranteed.  
Total Shared Amount = (Weekly Shared Amount + Total Pledge Amount of All GDM Members) x Pledge Amount Balance of Each Member



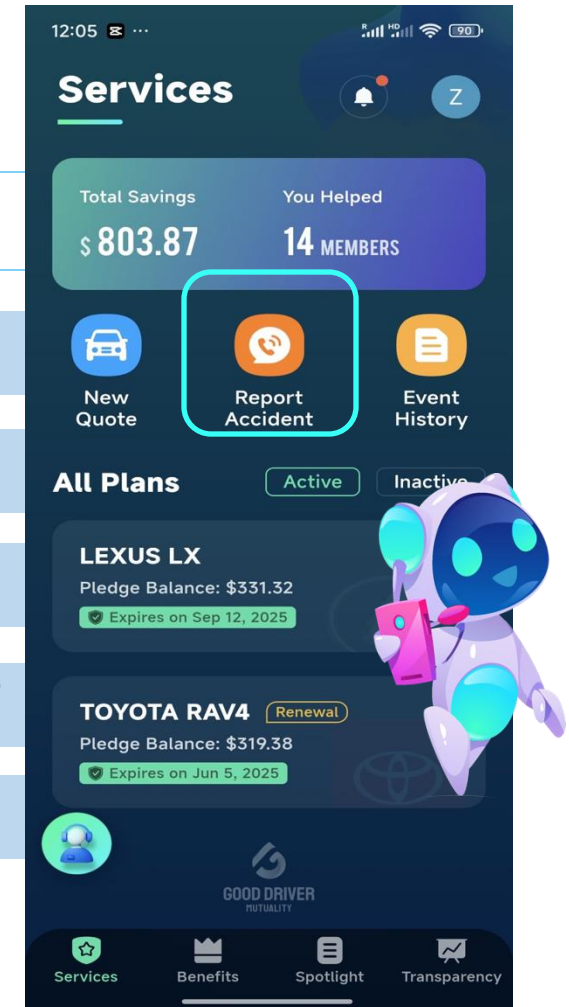
# Accidents May Occur, But GDM Ensures You're Never Alone



■ Required Costs    ■ Pledge Amount

## How to Apply for Mutuality Service:

- Open GDM app and tap Report Accident.
- Upload accident photos and and contact details.
- A Mutuality Advisor will reach out and guide you.
- Visit the assigned repair shop for damage assessment and scheduling.
- Pay out-of-pocket amount and remaining pledge amount at pickup.





# Trusted Shops. Quality Repairs. Fair Prices



**Over 5,000 GDM partner repair shops across the U.S.**  
**Lifetime guarantee on workmanship & repair quality**

Multiple trusted repair options within a 15-mile radius  
(up to 25 miles in remote areas)



## David Clark

- Former executive at several leading U.S. auto insurance companies
- Chair of the APD Sub-Committee at the American Property & Casualty Insurance Association (APCIA)
- Member of the Electric Vehicle Sub-Committee at APCIA
- Expert in optimizing workflows using AI and ML to enhance vendor services

**30 years of experience in the auto physical damage industry**



Its repair network covers 85% of the U.S. population within a 20-mile radius. All repair shops in the network must meet I-CAR certification, EPA, and OSHA standards, and offer a lifetime warranty on all repairs to ensure quality.



Offers premium concierge pick-up and delivery services, verifying repair shop qualifications for high standards and quick turnaround. Their one-stop solutions boast a 4.8/5 customer satisfaction rating.



Provides top-tier collision repair across industries, partnering with trusted shops to plan repairs. Google ratings for each shop help customers book with confidence.



Car accident auction



Alternative parts



Windshield repair/replacement



Hail damage repair



Damage assessment,  
Physical inspection if needed



Mobile or remote vehicle diagnostic,  
calibration and programming services



# Being Selective Helps keep Everyone's Costs Lower

## Eligible



- Private passenger vehicles with no more than 9 seats
- Original retail value not exceeding **\$100,000**
- European and American vehicles up to **15** years old; other brands up to **20** years old
- Annual mileage no more than **30,000** miles



## Not Eligible

- Uber or commercial vehicle
- Antique vehicles, motorcycles, high-performance models
- Vehicles without liability insurance
- GDM is not available to residents of New York, Alaska, Hawaii, Massachusetts, Rhode Island



### Membership Renewal Rules:

- **Service Request Limit:** Members are allowed **up to 2** Mutuality Service requests within any 6-month period.
- **Glass-Only Exception:** One glass-only incident (e.g., a cracked windshield) is excluded from this 2-request limit and will not count against it.
- **Renewal Eligibility:** If a member has more than 2 incidents (beyond the single glass-only exception), their membership will not be eligible for renewal.

High  
impact,  
low cost

# Get Savings and Community Support for Only a 20% Investment on Day One



24/7 AI Support  
20/7 Live Chat Support



## Built as a Tech-Driven Platform

Designed from the ground up as an **AI**-powered, cloud-based service platform



## Led by Industry Experts

A team of veterans from technology, automotive, and insurance, combining data-driven tools with real-world experience.



## Trusted, Nationwide Repair Network

Verified, high-quality repair shops selected by the platform.



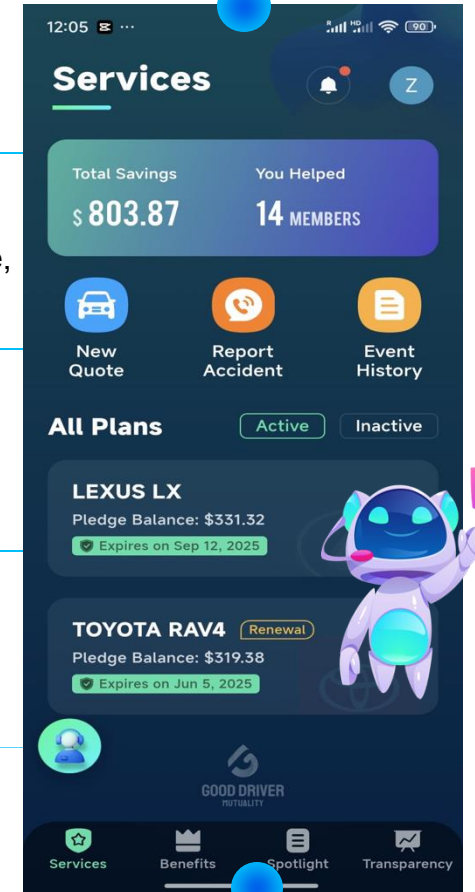
## Growth Through Reputation, Not Ads

Our service and repair quality speaks for itself, leading to organic growth and a good driver community you can rely on.



## Transparent, Real-Time Payments

Modern fintech infrastructure ensures every contribution moves quickly, securely, and traceably.





# 5 Reasons to Choose GDM



**Transparency**

**Data Security**

**Proven Platform  
Strength**

**Social Impact**

**Community  
Impact**

# Transparency builds trust. Trust earns loyalty



Contribute after knowing the incident.  
Know where your money goes.  
Your contributions, your choice.



**Platform Health**  
A real-time view of how the platform is doing

**Very Healthy**

66%  
≈ 121Days  
Remaining  
Validity

96%  
≈ \$2,882,760  
Remaining  
Funds

Funds remaining (96%) are higher than time remaining (66%) — the platform is healthy!  
Updated on 07/03/2025 00:01 EDT

**Announcements**

#202526 Announcing Detail >

Period: 6/30/2025-7/6/2025

Platform Health

**#202519** Detail >

Period: 05/12/2025-05/18/2025

2  
Events

\$2,489.21  
Sharing Amount

**#202518** Detail >

Period: 05/05/2025-05/11/2025

0  
Events

\$0.00  
Sharing Amount

**#202517** Detail >

Period: 04/28/2025-05/04/2025

0  
Events

\$0.00  
Sharing Amount

**#202516** Detail >

Period: 04/21/2025-04/27/2025

Announcement

**#202519**

Period: 05/12/2025-05/18/2025

**Sharing Amount** **\$2,489.21**

Authorized Sharing Amount **\$2,726.56**

Available Balance **-\$237.35**

GDM Donation **-\$0.00**

Early Benefit: Starting from Oct 28, 2024, GDM will lower members' weekly sharing limit from 7.5% of the pledged amount to 3.75%. This lower limit will be effective through 12/31/2025. From 01/01/2026, it will be restored to 7.5%.

**Fund Requests (2 Events)**

**2020 NISSAN Rogue**  
Date of Report: 03/20/2025  
VIN:\*\*\*\*731073 Request No.2

**2014 VOLKSWAGEN Eos**  
Date of Report: 04/04/2025  
VIN:\*\*\*\*004221 Request No.1

Sharing Amount

VIN: \*\*\*\*731073 Request No.2

**Sharing Amount** **\$1,326.45**

Loss Amount **\$1,326.45**

Self-paid Amount **-\$0.00**

Out-of-Pocket **-\$0.00**

**Incident Information**

Event Number **2154621732781805506**

Plan Number **5035\*\*\*\*19352089701**

Vehicle **2020 NISSAN Rogue**

Date of Incident **03/18/2025**

Incident Location **Rancho Santa Margarita, CA, USA**

Incident Type **Collision**

Description **On March 18, at approximately 6:50 PM, the member parked his vehicle at a 24 Hour Gym in Rancho Santa Margarita, CA. When the member returned around 7:40 PM, he discovered that the vehicle had been hit and damaged. The responsible party was not present, and no identifying information was left at the scene**

Incident Information

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**Damage Photos**

Damage Photos

**Repair & Loss Costs**

Loss Amount **\$2,608.75**

Estimate APD Amount **\$2,608.75**

• APD means Auto Property Damage

**Invoices & Receipts**

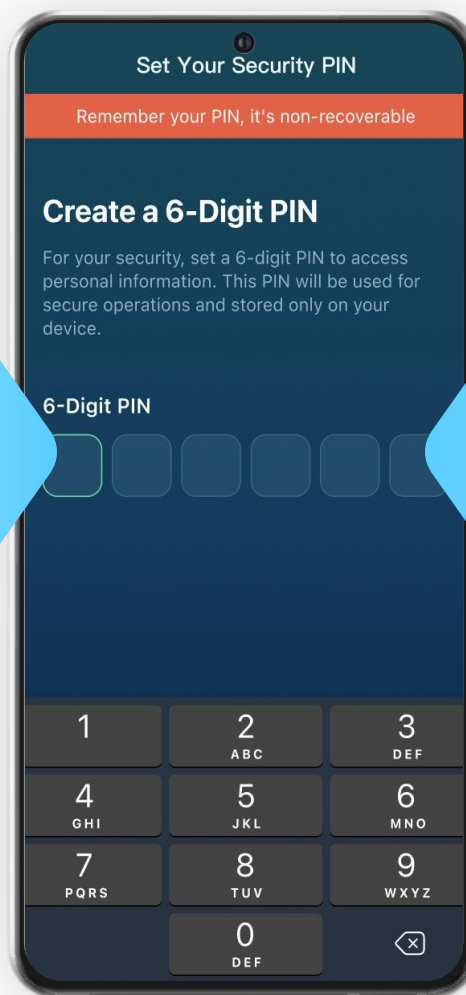
Invoices & Receipts

# Personal Data Protected by World-Class Encryption Standards



## Payment Security

Same encryption standards as Apple, Google, and Uber. Powered by Stripe.



## Data Protection

Personal info encrypted on AWS trusted by the world's biggest tech and finance brands.



- **2022: US company Founded**  
Established regulatory and legal framework
- **2023: Service Infrastructure Development**  
Developed the Good Driver Mutuality app and service systems. Built a network of 5,000+ partner repair shops.
- **2024: *Good Driver Mutuality* App Launch**  
June marked the arrival of our first batch of members on the Good Driver Mutuality app.
- **2025: Demonstrated Product Success**  
Positive member feedback: Significant cost savings, high renewal rates, and top-rated repair services.



## GDM's MISSION

Incentivizing Good Driving for a  
Safer Tomorrow.

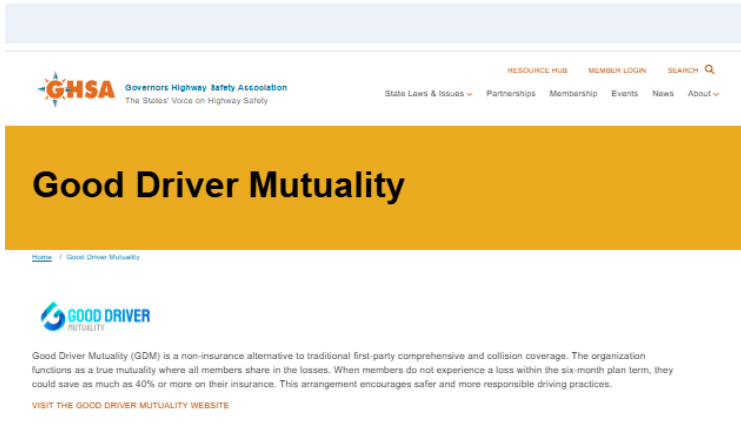
### Founder / CEO :



William Tu

- Stanford MBA
- Former President of Stanford Stanford GSB Alumni Association
- Former Strategic Planning Consultant, McKinsey & Company (Serving Fortune 500 Clients)
- Former Professional, Trident Capital (Silicon Valley)
- Winner, Inaugural ITEC Global Entrepreneurship Competition
- Has been deeply involved in the mutuality field for 10 years

# GDM's Role in Road Safety & Industry Innovation

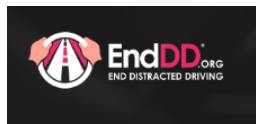


## GHSA Member

*Governors Highway Safety Association*

GHSA is the nation's go-to for highway safety policy and programs.

**GDM teams up with GHSA to push for a safer driving culture, back new safety tech, and help build smarter, safer travel systems.**



&



## EndDD Silver Sponsor

*End Distracted Driving*

A national nonprofit fighting distracted driving with education, advocacy, and research.

**GDM partners with EndDD to raise awareness, change behaviors, and use technology to keep drivers focused and road users safe.**



&



## CIECA Member

*Collision Industry Electronic Commerce Association*

The industry leader in collision repair data and workflow standards.

**GDM works with CIECA to drive digital innovation, improve repair efficiency, and deliver more transparency in post-collision processes.**



# A Community of Good Drivers, Winning Together

Scan to See  
the People  
We've Helped



**Sandy**  
Seattle is exploding! Less than two months has more than 200 cars! We have attracted excellent leaders! Congratulations to our GDM team in Seattle. Super proud of you all!



Sandy: 🍷🍷🍷  
CINDY.C: Thank you. I learned a lot today.  
GDM Assistant\_Kathy: Super proud of you all!

**Yi.L**  
From Chef to L5 in 3 Months: My GDM Journey

As the owner and head chef of three restaurants, I thought I already had my hands full. But when I joined GDM, something inside me sparked — a new kind of drive. In less than three months...

[Full text](#)

**Ben (Ben U.)**  
For the past year, I had been searching for a better and more affordable car insurance option. Like many other California residents, I found myself frustrated with how rapidly insurance premiums kept rising every year. Despite maintaining a clean driving record and rarely making claims, my family's ann...

[Full text](#)



**Amy Guan**  
I love GDM and lark App, it saved me a lot and make all process so simple and easy. Thank so much all my team leaders and friends Lina, Helen, Lucy who shared me this info, I will share it to all my friends and colleagues.

**ALICE.C**  
Joining GDM is the best thing ever happened to me! I am in restaurant business for over 40 years, opening a restaurant cost me a lot of money, energy and efforts to make it happen. GDM not only helping myself, my families & friends saved money on our cars insurance, more than that, but giving all of us an opportunity to make an extra incomes under this uncertainty economy. Now, I just promoted to L3, and my goal is L5 to L8 & more. Thanks GDM Founder William to develop platform for the community and Helia, David, Alan, Steven, Krista, and my team assistants. I am so much grateful to GDM. I

**Krista**  
I just paid off my car loan and joined GDM! \$950, and I've already paid the \$190 servi to chip in and help other good drivers with canceled my collision, comprehensive, and with Progressive, and got a \$1,023 refund!

More good drivers deserve savings like this!

**JUNHUI.S**  
Learn every day, make progress together, let more people know about GDM and join GDM.



Claire.C: Great job! JUNHUI.S  
Griffen (Griffen.A): Team work makes the dream work!!  
Kristen.Y: Good job!!! 🍷🍷🍷

GDM Assistant\_Kathy, Claire.C, S...+6 more

9 3

**Lina Chen**  
From Confusion to Clarity: How GDM Helped Me and Promote Safe Driving

A few months ago, I was confused about a topic that confused many people. I didn't understand the different coverages, how p...

[Full text](#)

**Cintty.Z**  
Last August, I realized my car insurance was too high. That's when a friend introduced me to GDM. After learning about it, I was instantly convinced that this product wasn't just innovative, it was a real need in the U.S. market with unlimited potential for growth.

Since joining, I've had the privilege of growing alongside an incredible company. What makes it even more rewarding is being surrounded by a visionary, talented, and driven team that pushes boundaries every day.

A huge thank you to the GDM for your unwavering support and to my amazing partner Jason.H whose encouragement has been invaluable. To all the loyal and trusting members of the GDM community: Your belief fuels our momentum.

I've been a chef for 18 years, and my restaurant is located in the center of the universe, in the heart of downtown Palo Alto. It's a well-known local favorite, and over the years I thought I had seen it all—until one day, a simple post on my friend Jason's social media...

[Full text](#)

premiums were way too high. That's when a friend introduced me to GDM—and after learning about it, I was instantly convinced. It was clear to me that this product wasn't just innovative; it addressed a real need in the U.S. market with unlimited potential for growth.

[Full text](#)

**JOANNE CHAN**  
Hi everyone! 🍷

I joined GDM because I was inspired by the founder, William. He has an MBA from Stanford and has been a safe driver for 15 years. But he was paying over \$3,000 a year for car insurance and the car was worth only \$15,000! That didn't make sense.

**William.C**  
In December, while venting about rising car insurance costs to my friend Connie's place, she lit up and recommended GDM. She'd just joined weeks prior, so she immediately pulled me in. Alan from the GDM team to break it down. Alan explained that GDM isn't insurance — it's an alternative to collision and comprehensive coverage. When signing up, you pay 20% of a quote as a service fee upfront, and the other 80% stays in your own account, only used for small shared payouts when community members have accidents. Safe drivers could save up to 40% compared with original quote — that data and the innovative model had me sold instantly.

**Angel T**  
What a exciting experience with GDM this year, right at the moment we are concerned about our car insurance keeps raising prices, right at the time we have more drivers at family, now we have better solution for our families be able to afford better price being good driver, thank you GDM!



Claire.C: Awesome! 🍷🍷🍷

**Jackie Chong**  
When I first learned about GDM, I already think it's a brilliant idea/innovation! Finally someone finds a way...

**HELEN ZHEN**

In having so much fun working with a group of super in GDM! I am totally looking forward to a great journey ahead!





# Get Started with GDM in Simple Steps



**Gather Your Info**

**Get Your Quote**

**Key Details**

# Your Declarations Page & Driver License

Reminder: Only drivers included on the policy are eligible to pay.



## Declarations Page PDF The Information We Need

### Renewal Auto Policy Declarations To report a claim please call (800) 503-3724

INSURANCE

#### Policy Period

From: 01/01/2025 12:01 AM  
To: 01/07/2025 12:01 AM  
Standard time at the address of the Named Insured

#### Policy Number

#### Agent

#### Company

#### Named Insured

Steve  
Brooklyn, NY 11201  
USA

#### Important Information

Date Sent: 01/12/2024

The enclosed Auto Insurance Renewal Bill and the U-251 IMPORTANT NOTICE are part of this policy. These specify the amount of your premium, your payment options, any applicable fees, and the due date. Your automobile insurance expires and coverage ceases at 12:01 AM on 01/07/2025. Coverage under this policy will become effective provided you pay the premium and any applicable fees as indicated on the Auto Insurance Renewal Bill. If you have any questions, please contact your agent at the phone number provided above.

All endorsements and pending changes applicable to your Mercury Insurance Company policy will be carried over to this new Mercury Insurance Company policy.

This Declaration provides only a summary of coverage. All coverage is subject to the terms, conditions, and exclusions of the policy contract.

#### Discounts

2023 TOYOTA COROLLA - Exceptional Driver, Good Driver, Group Discount, Multi-car  
2022 BMW 330I - Good Driver, Group Discount, Multi-car

#### Listed Drivers

Steve 30  
Natas ence:15  
Tony  
Bruce 17

#### Excluded Drivers

Pete  
Sam

The Designated Excluded Drivers - Coverage Exclusion is applicable to all coverages, including but not limited to, liability and uninsured motorists, provided now or later. It is agreed that the insurance afforded by this policy shall not apply nor accrue to the benefit of any insured or any third-party claimant when any motor vehicle is being used or operated by an

## No Sensitive Information

Excluded Driver designated above, regardless of where the person resides or whether the person is licensed to drive. Please refer to the terms of your auto policy.

#### Additional Household Members

None

#### Vehicles and Coverage Limits

##### 2023 TOYOTA COROLLA, VIN: A

Garaging Address: 123 Hero Lane Brooklyn, NY  
Primary Use of the Vehicle: Pleasure  
Current Term Annual Mileage: 6,000  
Renewal Term Annual Mileage: 7,000  
Current Term Mileage Program: Estimated  
Renewal Term Mileage Program: Estimated

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$610.00
Property Damage Liability	\$100,000 each Accident	
Uninsured/Underinsured Motorist Bodily Injury	\$30,000 each Person/\$60,000 each Accident	\$74.00
Uninsured Motorist Property Damage/Collision Deductible Waiver	\$3,500 each Accident	\$7.00
<b>Total Premium for 2023</b>		<b>\$691.00</b>

##### 2022 BMW 330I, VIN: 11

Garaging Address: 123 Hero Lane Brooklyn, NY  
Primary Use of the Vehicle: Pleasure  
Current Term Annual Mileage: 8,000  
Renewal Term Annual Mileage: 9,000  
Current Term Mileage Program: Estimated  
Renewal Term Mileage Program: Estimated

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$786.00
Property Damage Liability	\$100,000 each Accident	
Uninsured/Underinsured Motorist Bodily Injury	\$30,000 each Person/\$60,000 each Accident	\$75.00
Uninsured Motorist Property Damage/Collision Deductible Waiver	Collision Deductible Waiver Applies	\$4.00
Comprehensive	Actual Cash Value Less \$1,000 Deductible	\$31.00
Collision	Actual Cash Value Less \$1,000 Deductible	\$518.00
Rental	\$40 each Day/Maximum 30 Days	\$29.00
Roadside Assistance	\$75 Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$4.00
Non-Factory Equipment	\$1,000	Included
<b>Total Premium for 2022 BMW 330I</b>		<b>\$1,447.00</b>

If you have

<b>Subtotal Policy Premium (All Vehicles)</b>	<b>\$3,315.00</b>
Fraud Fee	\$2.64
<b>Total 6 Month Policy Premium (All Vehicles)</b>	<b>\$3,317.64</b>

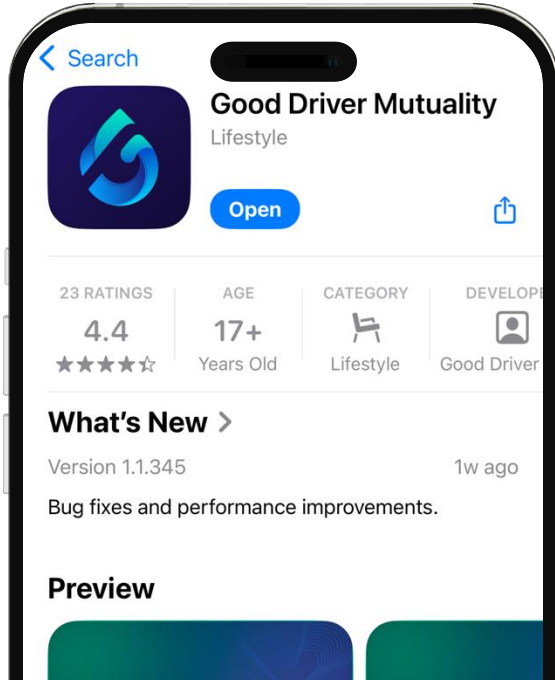
#### Policy Contract and Endorsements

Your insurance policy and any endorsement(s) contain a full explanation of your coverage. The policy contract is form U-10 MIC California Auto Policy (03/2023). The contract is modified by endorsement(s):

# Get Your Quote

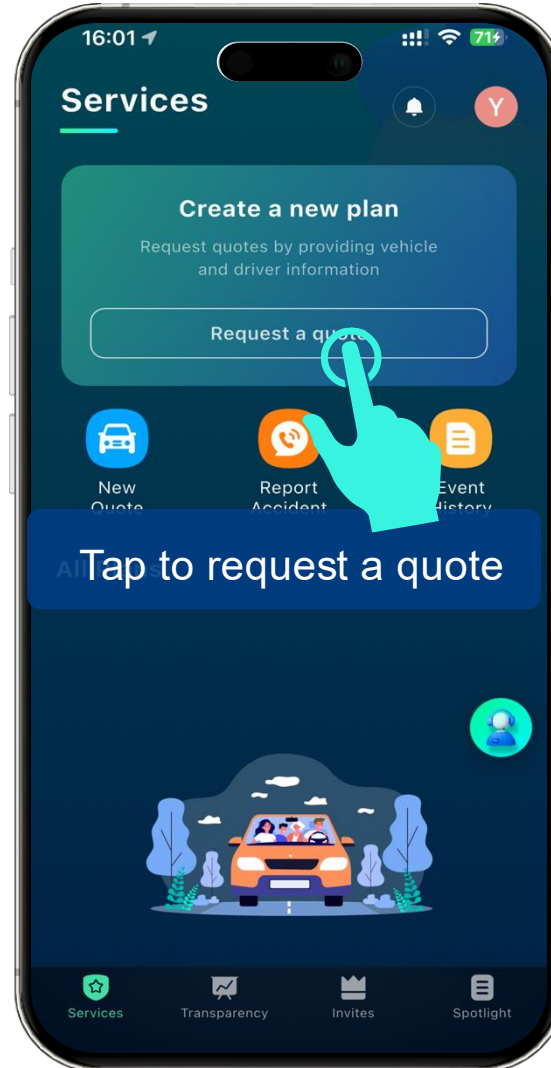


## Download GDM App

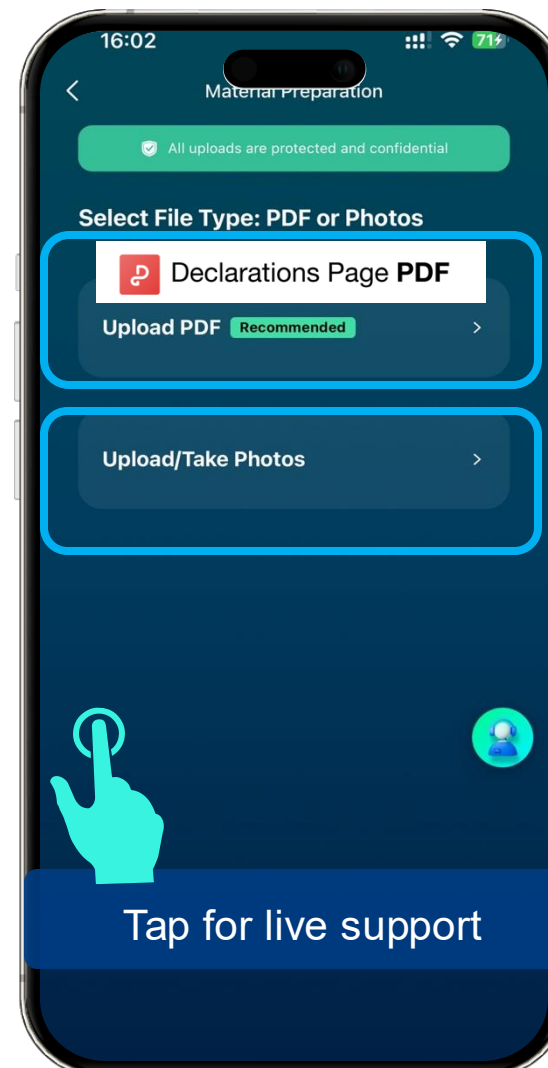


- Search for "Good Driver Mutuality" in the app store.
- Download the Good Driver Mutuality app.
- Register using your phone number or email.
- Enter the referral code.

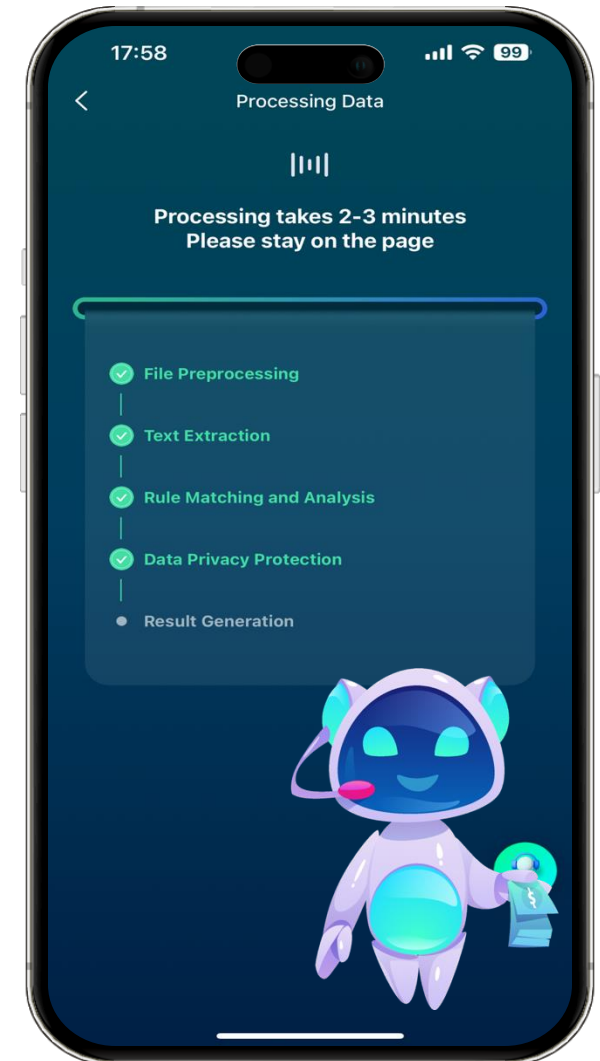
## Request a quote



## Upload Declarations Page (PDF/photos)



## Processing (2-3 minutes)





# Important Information Before Enrollment



## Opting Out and Refunds

① Before the mutuality plan becomes active`	Mutuality services are unavailable and no contribution is required	A full refund of the service fee upon cancellation.
② Once the plan is active	Voluntarily opt out during this period or removed from the plan due to failed contribution payment.	Service fees and sharing amount are non-refundable, because you've already gained access to mutual services and contributions have supported other members.

## Failed Sharing Payments

Sharing payments are processed every Monday (if there are eligible events). An email reminder will be sent each time a payment t is due, so please check your payment records for any issues. If the payment fails, the platform will immediately notify you by email and grant a 14-day grace period. If the payment is not successfully completed within this period, it will be considered as you exiting the plan, and your plan will be canceled.

**Important:** If your vehicle is involved in an accident during the 14-day grace period, you must first repay any outstanding sharing amounts you're responsible for contributing to other members and restore your payment method to active status before you can submit a new sharing request for your accident.

## Understanding the Repair Process: Auto Insurance & GDM

If you maintain existing Collision and Comprehensive auto insurance, please note that GDM's mutuality plan provides secondary support for vehicle damage repair. Should an accident occur while you have both active, your traditional auto insurance provider will serve as primary for your incident. You will initiate the reporting process with them. GDM's mutuality support for eligible damages will then be secondary for any damage that is not be covered by insurance but is eligible for sharing.

## Commercial Vehicles Are Not Eligible for Enrollment

GDM prohibits the enrollment of any commercial-use vehicles. This includes, but is not limited to, taxis (including rideshare services such as Uber and Lyft), delivery vehicles of any kind, and construction vehicles. Members must provide accurate and truthful information about their personal vehicles during enrollment. If any false or incomplete information is submitted and an incident occurs, the platform reserves the right to deny mutuality service requests and immediately terminate the membership. Any resulting consequences will be the sole responsibility of the member.

## Financed or Leased Vehicles

- ① If you have full coverage: GDM is not insurance and does not replace the comprehensive and collision insurance coverage required by the member's loan or lease agreement. The member must maintain this coverage through their insurance carrier. In case of an accident, the member must file a claim with their insurance company first. GDM is secondary, and only the portion not paid by insurance may be eligible for sharing, such as a deductible. The member must pay the out-of-pocket and remaining pledge balance before sharing can occur.
- ② If you do not have comprehensive and collision insurance coverage and are enrolled in GDM, a sharing request can be filed in the event of an accident. If the vehicle is declared a total loss, the member can request sharing. However, the estimated salvage value will be deducted from the actual cash value. The member will be responsible for paying off their loan. If the member prefers to have GDM dispose of the salvage vehicle, then the member must pay off their loan and submit the signed title to GDM before the estimated salvage value can be disbursed.