

## New Jersey

### Insurance:

On or before the date that your first Vehicle is activated, and until you return all Activated Vehicles at the conclusion of this Agreement, you must, at your cost and expense, procure and continue in force a full-coverage insurance policy covering the Activated Vehicle(s) with the coverage specified below (which we may modify from time to time as provided in Section 11 of the Terms and Conditions). Acceptable proof of coverage must be provided to GO before you may operate an Activated Vehicle. All coverage must be for State of New Jersey insurance, issued by a company licensed by the State Department of Financial Services in the State of New Jersey.

As of the Version Date of the Agreement, minimum required coverages and amounts are as follows:

- Collision and Comprehensive coverage for the full value of the Activated Vehicle (often referred to as replacement cost), with Uninsured/Underinsured ("UM/UIM") motorist coverage included;
- **For all vehicles, except Tesla Model Y, Chevrolet Suburban, or Jeep Wagoneer:** Third-party liability and Uninsured/Underinsured motorist ("UM/UIM") with limits of: **(A)** \$50,000 liability coverage per accident for bodily injury to or death of one individual; **(B)** \$100,000 liability coverage per accident for bodily injury to or death of more than one individual; and **(C)** \$50,000 per accident for injury to or destruction of property.
- **For Tesla Model Y, Chevrolet Suburban, or Jeep Wagoneer vehicles:** Third-party liability and Uninsured/Underinsured motorist ("UM/UIM") with limits of: **(A)** \$100,000 liability coverage per accident for bodily injury to or death of one individual; **(B)** \$300,000 liability coverage per accident for bodily injury to or death of more than one individual; and **(C)** \$100,000 per accident for injury to or destruction of property.
- Personal Injury Protection ("PIP"), or "no-fault" coverage must be included as part of the insurance, to the minimum level required by law;
- Maximum deductibles of \$500;
- Any additional coverages as required by law.

Coverage must remain in force on the Activated Vehicle until you return the vehicle to GO. All insurance policies must cover anyone who may operate the Activated Vehicle for any reason. GO must be listed as an additional insured and the primary loss payee as follows:

GO Titling, LLC (or designee)

PO Box 421669

Atlanta, GA 30342

The insurance policy must provide that we receive a minimum of 10-days' notice of any changes or cancellations. **If at any time the insurance coverage is removed or reduced to non-acceptable levels prior to the termination of the Subscription Period, GO may, at our sole discretion (i) terminate your Subscription Agreement and demand the immediate return of its vehicle at your expense or (ii) obtain insurance to protect its interest in the Activated as required or allowed by law, in which case you agree to pay GO or our assignee for the cost of any such policy plus applicable fees.** GO or its designee will be entitled to any insurance proceeds to damage to, theft, destruction to or loss of, the Activated Vehicle. If you fail to maintain the required insurance coverage or if the insurer does not pay a claim for any reason, you are responsible for damage to, theft of, destruction to and loss of, the Activated Vehicle and any losses we incur plus applicable administration fees.

**Proof of insurance coverage should be emailed to [notifications@verifacto.com](mailto:notifications@verifacto.com) or faxed to 866-566-3336.**

#### **New Jersey Child Restraint System Notice:**

Notice: New Jersey requires that every child (1) under 2 years of age and weighing less than 30 pounds be transported in a rear facing child passenger restraint system equipped with a five-point harness, (2) under 4 years of age and weighing less than 40 pounds be transported in a rear facing child passenger restraint system equipped with a five-point harness (until the child outgrows the manufacturer's recommended top height or weight) or in a forward facing child passenger restraint system equipped with a five-point harness, and (3) under 8 years of age and less than 57 inches in height be transported in a forward facing child passenger restraint system equipped with a five-point harness (until the child outgrows the manufacturer's recommended top height or weight, at which point the child shall be secured in a rear booster seat) or in a booster seat. If a motor vehicle does not have rear seats, current law requires a child to be secured in a child passenger restraint system or booster seat in the front seat. But if the vehicle without rear seat is equipped with a passenger-side airbag, the law prohibits a child from being secured in a rear facing restraint system in the front seat unless the airbag is disabled or turned off. You are responsible for supplying a child safety seat or renting one from us.

#### **Telematics Notice and Consent:**

Each of our Vehicles is equipped with technology that, to the fullest extent permitted by New Jersey law, allows us to track its mileage and location and that informs us when certain driving events occur. For example, the technology may inform us when an extreme driving event occurs, such as a Vehicle exceeding 100 miles per hour. In addition, **GO RESERVES THE RIGHT TO USE TELEMATICS DEVICES OR OTHER TECHNOLOGY TO DISABLE THE IGNITION IF YOU FAIL TO MAKE ANY PAYMENTS WHEN DUE.** See Schedule 1 – The Rules of Use for additional information on telematics. BY CLICKING TO AGREE, YOU CONSENT TO TRACKING DESCRIBED ABOVE AND IN SCHEDULE 1 OF THIS AGREEMENT - THE RULES OF USE.