

belairdirect Launches Bump

Montreal, June 3 2014

The **belairdirect** insurance company is launching a new mobile application that will surely come as welcome news to many drivers, especially young adults. **bump**TM by **belairdirect** was designed to prevent distracted driving resulting from the use of smart phones and particularly incoming text messages and social media notifications.

The application activates automatically once the vehicle is moving. Depending on what settings the user chooses, **bump** can redirect calls to voicemail, it can block various kinds of alerts and notifications, and it can automatically send a pre-selected response to incoming text messages, all without requiring the driver to touch the phone. **bump** users can choose from a variety of messages*, ranging from the businesslike, "Got both hands on the wheel. Will get back to you as soon as possible" to the more lighthearted, "Sorry, my eyes are on the road and your text is in my blind spot. I'll get back to you later."

"It's hard for any of us to resist reaching for our cell phones when we receive a text message or a notification. And we have a tendency to want to respond immediately, which increases the risk of an accident," said Imen Zitouni, **belairdirect**'s Vice-President, Web Business. "The **bump** app allows drivers to drive without being distracted by their smart phones," she noted. "Once users have chosen their preferred responses along with the functions and applications they want to block, **bump** automatically activates itself when it detects that the vehicle is in motion*, and it turns itself off when the vehicle stops, so there's no need to activate it every time" explained Zitouni. "It's a very useful tool for staying in touch with people without taking your eyes off the road," she added.

An Ounce of Prevention

Cell phones are one of the main distractions for motorists. Usage of cell phones while driving increases the risk of car accident. Data presented by the Insurance Bureau of Canada reveals that drivers who text at the wheel are as impaired as drivers with a blood alcohol level of 125mg/100ml (0.125). Consider that the legal limit for blood alcohol concentration in drivers is 80 mg/100 ml (0.08).

The figures are alarming especially in the case of young adults: 60 per cent of drivers that own a cell phone admit to using it even though they are aware of the risks of doing so.

Distracted driving is cited as the cause in 30 to 50 per cent of traffic collisions, but the actual number is probably much higher if under-reporting is taken into account.

"As an insurance company, we have a responsibility to ensure drivers are aware of the risks of distracted driving," said Carla Smith, Vice President, Ontario Region. "This propels us to find new ways of educating motorists about the importance of driving responsibly, and to create the tools they need to help them stay safe on the road. **belairdirect** hopes the app will help reduce the number of accidents caused by cell phone use while driving."

The **bump** application is available free of charge not only to **belairdirect** customers but to all Canadian motorists. The application is designed exclusively for use with the AndroidTM operating system.

About belairdirect

Founded in Quebec in 1955, **belairdirect** provides car and home insurance products directly to consumers. It currently employs more than 1,600 people. The company offers a simple but complete solution, allowing customers to communicate with an agent by phone, online or in person through its network of branches. **belairdirect** was the first property and casualty insurer in the world to sell car insurance products online (www.belairdirect.com), attesting to the company's innovative character. **belairdirect** is a subsidiary of Intact Financial Corporation, the largest provider of property and casualty insurance in Canada (TSX : IFC - www.intactfc.com). For more information, please visit www.belairdirect.com or follow **belairdirect** on [Facebook](#), [Instagram](#) and [Twitter](#).

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