

SMARTRIDE®

SmartRide gives you a discount based on the number of miles you actually drive. Just plug the SmartRide device into your car, then go online to check your mileage. Get a discount up to 15%!

SmartRide keeps track of your mileage for you automatically, so you don't have to. Join this free program and see how much you can save.

The lower your mileage, the higher the discount you could get — up to 15%.

You'll earn an instant 5% discount when you sign up.

WATCH YOUR PROGRESS WEEK BY WEEK

Check your discount — Your mileage determines your reward. The less you drive, the more you save.

Compare — See how your mileage compares against the typical SmartRide driver.

Sign up for emails — Get weekly updates on the previous week's performance so you'll always know how you're doing.



THE SMARTRIDE DEVICE

You'll receive your pre-activated SmartRide device seven to ten days after enrolling in the program. The device is small and simply plugs into an existing port near your steering wheel. After one insurance term, simply return your device, and that's when you'll lock in your reward!

REST ASSURED

The SmartRide device does not collect GPS information and cannot detect your location. Driving data is only collected to help you manage your mileage. You can withdraw from the SmartRide program at any time.



The SmartRide device is only compatible with vehicles newer than 1996, and it's not compatible with many hybrid and diesel vehicles.



California - Program Details

Effective Date

SMARTRIDE is available for quoting on April 14, 2014 for new business effective April 15, 2014 and existing policies (once renewed) on or after April 15, 2014.

SMARTRIDE Program Details

The **SMARTRIDE** program will be an optional program to only validate annual mileage rating. Vehicles enrolled in the program will receive a **5%** participation discount for the first term while data is collected. The next renewal will use the calculated annual mileage figure from the data collection period and will receive a discount of between **5%-15%**.

The **SMARTRIDE** device is compatible with most vehicles manufactured 1996 and after. Incompatible vehicles include hybrids and diesels. (*A non-device program is also available see details below).

Members receive a **non-GPS device** by mail that they self-install in as little as 10 seconds. The **SMARTRIDE** device retrieves mileage data and wirelessly transmits the data for display on a **website**. Members can view how many miles their vehicle is driven and the projected discount earned via this personalized website. **Data** retrieved includes: mileage and date of trip.

How the SMARTRIDE Discount Works

1st Term

- 5% Discount during "Participation Phase"
- Data Collection period is appx. 4 months
- At end of this time; device is returned

Discount applies to: BI, PD, MP, COMP, COLL, UMBI, UMPD

Renewal

- Up to 15% Discount; based on vehicle mileage collected
- Discount amount is between 5-15%
- Discount will never be less than 5%
- Vehicle discount remains for lifetime it's on policy

Device is provided at **NO COST** to our Members!

***Self-Reported Verified Annual Mileage** – Members can also participate by providing odometer pictures at sign-up and each subsequent renewal for as long as the vehicle is on the policy.

Reference Material

Additional **SMARTRIDE** reference materials are available **eLibrary** on the Allied Agent Center. Search criteria: "Category" = "Manuals-Pers" & "Subject" = "Underwriting Reference".