

State Auto® Farm & Ranch

Ag Smart 360SM Driver Overview



Thank you for choosing Ag Smart 360SM! Would you like assistance on explaining this program to your employees and family members who are drivers? Here's a few talking points you could share with your drivers to tell them more.

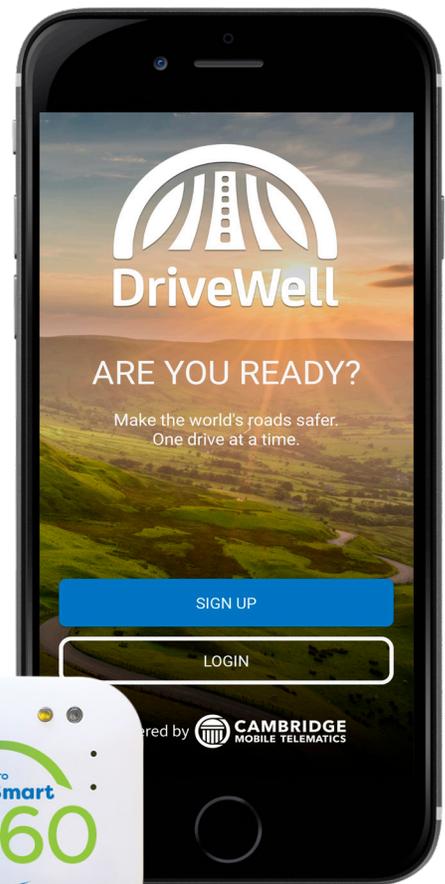
To help increase efficiency and potentially reduce costs, we're starting a program that will measure driving behaviors, monitor locations of vehicles, and help improve safety across our team/family.

The State Auto® Ag Smart 360 program will enable us to keep track of the fleet's mileage and locations, and driving habits such as speeding, phone distraction, and hard-braking.

The program consists of a smartphone App & a small wireless Tag device.

DriveWell Fleet™ App – A smartphone app that the majority of drivers need to download. It will monitor your driving behaviors while you are operating a participating vehicle with a Tag. Your driving behaviors are scored and you will receive feedback on your trips in the App.

Ag Smart 360 Tag – A wireless device that we are installing in every vehicle and connects to your phone via Bluetooth® Low Energy. The Tag tells your phone to start and stop recording. This means DriveWell Fleet™ App will not record you when you are not in a vehicle with a Tag.



For complete details of coverage, including exclusions, limitations and restrictions, the insured's policy and endorsements should be consulted. Coverages, exclusions, limitations, policy terms, conditions, and eligibility for insurance or discounts (including, but not limited to those related to; participation, and smartphones compatibility and vehicle eligibility) may vary from state to state, and are subject to the underwriting guidelines and rules in effect for that state at the time of purchase. Enrollment discount applies during the first policy term. Renewal discount is calculated at renewal based on driving behavior, and could be zero. Stated discounts are approximations, and renewal discount is subject to change based upon actuarial support at subsequent renewals or with changes in drivers or vehicles on the policy.

Data collected through the DriveWell Fleet™ App will be used to determine policy discount eligibility. However, the final score displayed in the DriveWell Fleet™ App will not be the score used for policy discount eligibility. Please refer to the State Auto Ag Smart 360 Telematics Services Agreement for additional information.

This brochure is intended for general information purposes only, and is not an insurance policy. State Auto does not warrant that reliance upon this document will prevent accident or losses, or satisfy federal, state or local codes, ordinances or regulations, nor guarantees results based upon use of this information. Eligibility, coverages, discounts and benefits may vary by state. Coverages described are subject to definitions, limitations and conditions. Please read the policy forms and endorsements for details.