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SmartMiles[®] customer experience overview

Participating in SmartMiles[®] is easy; once a customer enrolls, they'll receive everything they need to get started right away. This simple overview will help you understand the SmartMiles experience so you can set expectations with your customers.

Getting started: **Easy three-step enrollment**

- 1 Sign up with an agentSM** and provide an annual mileage estimate that will be used to estimate their monthly payment.
- 2 Provide a valid email address** to get important program updates and sign up for paperless billing.
- 3 Plug in the device** within five days and keep it plugged in for as long as the vehicle is enrolled.

Participating in the program



Customers can use their laptop or mobile device to access the SmartMiles portal online and monthly summary email.



SmartMiles uses a small in-car device for convenient mileage tracking.



With our road trip exception, only 250 miles count in a single day.

Monthly premium and billing

The SmartMiles premium contains a base rate and a mileage rate, which don't vary unless the policy changes. The first payment will be calculated using the mileage estimate provided at enrollment. Once mileage data is available, the monthly bill will be adjusted.

base rate + (**mileage rate** x **monthly miles**)



Talk to your customers about participating in SmartMiles.
Contact your sales manager to learn more.

Products are underwritten by Nationwide Mutual Insurance Company and affiliated companies, Columbus, Ohio. Availability varies.

The SmartMiles variable premium is based upon the cost per mile established for the coverages in force and the number of days and miles driven when the coverage is in force. Estimated payments are subject to change based upon final rated mileage during the mileage period and policy changes.

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