



**PROUD
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INDEPENDENTS™**

SmartRide® customer experience overview

Customers who enroll in SmartRide® get 10% off for enrolling and up to 40%* off at renewal based on their safe driving behavior. Plus, customers can easily participate by using the SmartRide app, which can be activated in minutes. No shipping or device is required.

Three ways customers can earn a discount:

Easy MOBILE APP experience	CONNECTED CAR Data (No participation required)	In-car DEVICE (Available only when combined with SmartMiles® or Connected Car)
<ol style="list-style-type: none"> The customer downloads the mobile app. The customer activates the app with the phone number used to enroll in the program. During activation, the customer will be prompted to invite other drivers on their policy to download and activate the app. Checking the app regularly, the customer can see their progress and track their estimated discount. At the end of the program, the final discount is calculated by averaging the driver discounts, then applying that average to all vehicles on the policy. 	<ol style="list-style-type: none"> Customers who own a 2015-or-newer GM vehicle must opt in to collecting driving data through the manufacturer. When a customer gets a quote, Nationwide® looks up their vehicle to see whether data is available. If data is available and they earned a 10% or higher discount, Nationwide Express® will automatically default to this program. If the customer agrees to let Nationwide use this data, the discount is applied on that vehicle at new business (no other action is required to retain the discount). Learn more. 	<ol style="list-style-type: none"> We'll send a small device for their car within 10 days of signing up. The customer plugs in the device and keeps it plugged in as long as they're participating in the program. Customers go online to track their discount and get personalized driving feedback. We'll let them know when it's time to send back the device. The final discount will apply to enrolled vehicles at renewal.



Offer SmartRide with every quote.

Contact your Nationwide Personal Lines Sales or Territory Manager to learn more.

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

SmartRide program criteria differ in California and North Carolina. Stated discounts are approximations. Discounts do not apply to all coverage elements; actual savings vary by state, coverage selections, rating factors and policy changes. The enrollment discount applies during data collection; the final discount is calculated on driving behavior and could be zero. The final discount applies at the next policy renewal and is subject to change based upon actuarial support at subsequent renewals or with changes in drivers or vehicles on the policy.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide Express, SmartRide, SmartMiles, and Proud Partner of Independents are service marks of Nationwide Mutual Insurance Company. © 2021 Nationwide