



FREQUENTLY ASKED QUESTIONS

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*We're here to help. Contact
our Customer Support team at
614.917.6333 with questions.*

FREQUENTLY ASKED QUESTIONS ELIGIBILITY & ENROLLMENT

1 What is State Auto Safety 360SM?

*State Auto Safety 360 is a telematics program available as part of our new **Personal Lines Auto product**. Typically, car insurance rates are based on demographics like age, driving record or where you live.*

State Auto Safety 360 uses a device to gather data about your car and how you drive, and then personalizes your insurance premium based on your actual driving behavior. This is known as usage-based insurance. You have the opportunity to improve your driving habits and potentially earn discounts on your insurance policy.

2 How does State Auto Safety 360 benefit me?

All participants can benefit in a number of ways. Most importantly, you'll have an objective evaluation of your driving habits and how safely you drive. You'll be able to see what areas you can work to improve and how your habits are changing over time by using our State Auto Safety 360 mobile app or website.

*Oh, and **good driving habits could save you money at your next renewal.***

3 What vehicles are eligible for the program?

Most vehicles manufactured after 1996 are eligible to participate in this State Auto[®] program with a few exceptions, such as electric or fuel cell vehicles. Other exceptions include some hybrid vehicles and some diesel-powered pickup models manufactured before 2006.

4 How do I get a device?

*After you enroll in the program, **you'll receive an in-car device within 7-10 days.***

5 Do I have to purchase the hardware? Is it mine to keep?

*We provide the device at no charge. The device is an integral part of the program and is the property of Octo[®] Telematics North America. **It must be returned upon request or when your participation in the State Auto Safety 360 program ends.** If you don't return the device, a \$50 fee may be charged to defray the cost of a replacement device.*

FREQUENTLY ASKED QUESTIONS ELIGIBILITY & ENROLLMENT CONT.

6 How long do I participate in the program?

Participation is voluntary. Once you enroll, **you may continue to participate for as long as you'd like**. Once you decide to leave the program, your discount may be removed or frozen at its current level, depending on the regulations in your state.

7 Can I leave or opt out of the program?

Since participation is voluntary, **you can discontinue your participation in the program at any time**. If you enroll in State Auto Safety 360, but later choose to opt out, your discount may be removed or frozen at its current level, depending on the regulations in your state.

8 What do I do with the device if I decide to leave the program?

After you tell us that you'd like to stop participating in the program, you'll get an email confirming your decision. **A return self-addressed, postage-paid package will then be mailed to you**. Simply put the device in the envelope and drop it in the mailbox. You'll receive a separate package for each device that needs returned.

FREQUENTLY ASKED QUESTIONS

PRICING, DISCOUNTS & SAVINGS

1 What type of discount do I get?

All participating vehicles will receive **up to a 10 percent participation discount** as soon as they start sharing data as part of the program. When your policy renews, **additional discounts up to 50 percent may be available** depending on your driving habits and eligibility guidelines in your state.

2 Do I get a discount for each vehicle or all vehicles?

Discounts are available only for the vehicles enrolled in the program. The discount amount could vary between vehicles in a household based on the driving data we receive for each respective vehicle.

3 How long does my participation discount last?

The participation discount applies to the first policy term you are enrolled in the program. Any additional discounts can go up or down on future renewals based on your driving habits.

4 How is my renewal discount factored?

We measure a variety of factors related to your driving, including the time of day you drive, hard acceleration, hard braking, cornering and the amount of driving you do. **Your score isn't based on one trip; it's based on trends over time.** If your driving habits show a trend in one or more of these behaviors, you may receive a lower discount at your next renewal depending on regulations for the state where you live.

5 Can I tell my discount by looking at my score?

Your score and the information we provide is a way to gauge how your driving habits compare to other drivers enrolled in the program and how your driving habits are changing. **We may provide information to show the impact your current driving habits might have on future discounts** depending on the regulations for state where you live.

6 Will my rates go up if I don't enroll in the program?

No. Participation in the State Auto Safety 360 program is voluntary, and is an opportunity for you to potentially earn discounts on your insurance policy based on your own driving habits.

FREQUENTLY ASKED QUESTIONS PRICING, DISCOUNTS & SAVINGS CONT.

7

Will my rates go up if my score is not good?

Your percentage of discount may go down, or be removed when your policy renews depending on your specific driving results, such as unsafe habits in your driving trends. Depending on the regulations of your state, you could also incur a surcharge if your results indicate poor driving.



FREQUENTLY ASKED QUESTIONS DRIVING & STATISTICS

1 What can I do to get the best scores possible?

Focus on safe driving. Studies show the most effective way to improve your driving habits is to be aware of how you drive. State Auto Safety 360 makes it easy for you to evaluate every trip you take and to understand when and where your habits can improve. Avoiding distractions is critical to improving your driving habits and your safety while driving.

2 Does driving mileage affect my score?

Yes. The amount of driving you do is a very important factor in assessing your driving habits, but there is a difference between many miles on the highway versus in the city. However, less time on the road usually means less chance for accidents.

3 Why do speeds at 80 MPH or above affect my score?

Speed limits in most states are below 80 mph. Operation of any vehicle above 80 mph increases the risk for accidents and the severity of damage and injuries in the event of an accident.

4 Will you track my location? If so, why?

Yes. GPS provides information on vehicle location and we use that data to determine speed, miles driven, road type and, in some states, to deliver services in the event of an accident.

5 How can I check to see how I'm doing?

Visit the State Auto Safety 360 mobile app or [website](#).

6 When does my score update on the website?

The score information updates *daily*.

7 Can I see my results on my smartphone?

Yes. You'll be able to see your score as well as how you're doing with all the factors that go into developing your score by using our State Auto Safety 360 mobile app or website.

FREQUENTLY ASKED QUESTIONS DRIVING & STATISTICS CONT.

8 Is there a mobile application and where do I download it?

Yes. You will receive email instructions on how to download our State Auto Safety 360 mobile app when you enroll in State Auto Safety 360.

9 Can I see more than one vehicle on my State Auto Safety 360 mobile app?

The named insured will be able to see all vehicles on the policy, but **your State Auto Safety 360 mobile app will display only the vehicle assigned to you by the policyholder.**

10 Can my other family members see my driving statistics?

Yes, if they are the named insured. The named insured will have access to driving information for all vehicles on the policy.

11 Can I dispute my score based on the perception of my driving?

A quick call to our Customer Service team can verify the accuracy of the data we're receiving.

12 Will my stats continue to be tracked if I uninstall the State Auto Safety 360 mobile app?

Yes, because you have a State Auto Safety 360 program device plugged into your car. The State Auto Safety 360 mobile app and website are just the tools available to you to monitor your driving habits. Whether you use them or not does not affect the data we receive from your vehicle.

FREQUENTLY ASKED QUESTIONS

BASIC DEVICE INFORMATION

1 What type of device does State Auto use to collect my driving data?

The technology device is called an OBDII module or a dongle. It's easily installed into your car and contains sensors and an accelerometer to capture data relative to the movement of your vehicle, as well as GPS information; a SIM card and antennae to transmit data; and onboard memory to hold data until it can be transmitted.

2 What tools are required to install the device?

*The device can be installed **without using any tools**, by following the instructions provided in the box. More installation details on [page 11](#).*

3 What happens if I unplug the device?

*If you unplug the device **you may jeopardize your program discount**. We'll be notified and you may receive an email reminding you to leave the device plugged into the vehicle at all times.*

4 Can I move the device to another vehicle?

***No.** Each device is assigned to one specific vehicle. Contact your agent before removing the device or before plugging the device into any vehicle other than the one designated on the device.*

5 I have two devices. Does it matter which device goes in the car?

*Each device is programmed to a specific vehicle. **It's important to install the right device in the right vehicle.** The device will be clearly marked, indicating which vehicle it should be plugged into.*

6 What do I do with the device if I replace the vehicle?

*The device can be transferred from one vehicle to another only after that vehicle change has been made in our system. **Contact your agent for instructions.***

FREQUENTLY ASKED QUESTIONS

BASIC DEVICE INFORMATION CONT.

7 What data does the device collect?

The device collects **key driving behavior data** from your vehicle such as time, acceleration and braking, hard cornering, speed and where you drive.

8 How do I know the device is working?

After starting your car, **simply look for a blinking light on the device**. If you don't see one, unplug the device, review installation details and then plug it back in. If you still don't see a blinking light, please call our Customer Service team.

9 What if I lose the device?

Call our Customer Service team so we can send you a new one. Please remember, you are responsible for the device. The \$50 device fee will be charged if you lose the device.

10 In regard to the device, what should I do if I have an accident?

Please let your auto body shop representative know that you have a device installed in your car. It should remain in your car during repairs. If the car cannot be repaired, advise your appraiser to return the device to you.

11 Does the device adjust for Daylight Saving Time and different time zones?

Your device **automatically adjusts** for Daylight Saving Time and when you travel into different time zones.

12 Can I remove the device?

Unless your vehicle needs diagnostic service, **the device needs to remain installed at all times**. The device records the time it's removed from your vehicle and when it's reinstalled. Unplugging and reinstalling the device could jeopardize your program discount.

FREQUENTLY ASKED QUESTIONS

BASIC DEVICE INFORMATION CONT.

13 What happens if I remove the device?

*If the vehicle is in the shop for service, the device can be temporarily removed but should be plugged back in when service is complete. To prevent tampering, **the device is able to detect when it's disconnected, and also which vehicle it's installed in.***

14 Should the device be removed when non-participating drivers use the vehicle?

***No.** The device monitors vehicle use. No matter who is driving the vehicle, the device should always remain plugged in.*

FREQUENTLY ASKED QUESTIONS DEVICE & TECHNICAL INFORMATION

1 How do I install the device?

With your vehicle turned off, locate your vehicle's OBDII port, which is normally under the dash in your car. Align the prongs on the device with your port and firmly install the device without twisting or forcing. Lights on the device will flash to let you know it was properly installed. If the lights don't appear, remove and reinstall the device. Once installed, wait one minute before taking your first trip.

2 What is the OBDII port and where is it located?

The OBDII port is used by mechanics to perform diagnostics on your vehicle. Most ports are located on the underside of the dashboard below the steering column. You will receive instructions in the box when you receive the device. Each vehicle is a little different, but the port is easy to find and the device is simple to plug in. Note: Some ports may be covered by a cap or a door.

3 I'm having difficulty installing my device. What do I do?

*Every device comes with instructions and pictures to help you install the device, but **if you need additional assistance, give our Customer Service team a call.** You can even watch our video tutorial on [StateAuto.com/Safety360](https://www.stateauto.com/Safety360).*

4 Will the device drain my battery?

No.

5 Will the device negate or void any vehicle warranties?

No.

6 How can I tell if the device is working and my trips are being recorded?

*If you see **lights flickering on the device**, this means the device is working properly. You can also check the website to see if your trips have been logged.*

FREQUENTLY ASKED QUESTIONS DEVICE & TECHNICAL INFORMATION CONT.

7 What do the flashing lights mean?

The green/blue light flashing means activity is detected. When steady, it means the device is collecting data. The red light flashing means the device is searching for a cell connection or server. When steady, it's transmitting data. Note: Lights may remain on for several minutes after the ignition is turned off.

8 What does it mean if my device's lights are always off?

It may mean the device isn't properly installed. Remove the device, wait one minute and plug into the port in your vehicle. If the green light is still off while the vehicle ignition is on, contact your State Auto Customer Support team for assistance.

9 Does the device still record data if there is no GPS or cellular signal?

Yes. The device actively records data as you drive, even if your car enters an area where there is no GPS or cellular signal available. Driving data is then transmitted when the signal returns.

10 Why isn't my last trip visible on the website?

*There are several reasons why your data may not be available on the website. Depending on how quickly you access the website after your trip, **the data may not have transferred yet or the vehicle could be in an area with limited/no cell coverage** such as a remote area or in an underground parking area. **The device may have been unplugged** from the OBDII port or your data may have transferred, but **it's still processing at our service center.***

11 What happens if the hardware device malfunctions or is broken?

*If the device malfunctions for any reason **it will be replaced for free, with no shipping charges.** If you believe your device is defective or malfunctioning, you should contact State Auto Safety 360 Customer Support.*

FREQUENTLY ASKED QUESTIONS

PRIVACY

1 Who has access to my data?

Only you and State Auto will have access to any data that could be potentially connected directly to you. Your data will be anonymous to our vendors who collect and analyze information.

2 Does State Auto partner with third parties for the State Auto Safety 360 program?

Yes. State Auto contracts with telematics and analytics companies to provide the State Auto Safety 360 program. The device has a built-in wireless modem, which automatically encrypts and transfers the data over a closed cellular network to our partners' secure databases.

3 How long will you keep my driving information?

*We will retain aggregated data **to support our ongoing analytics and modeling development needs**. Individual data will be retained as required or permitted by law.*

4 Is my location information available?

Yes. GPS data is collected primarily for your reference to show your driving events on a map within the secure program website. GPS data also enables us to provide you with map location references to show you where your driving events occur.

5 Do you know who was driving the vehicle?

No. The device only collects vehicle performance information. The device cannot tell us who is driving the vehicle.

**Looking for more information on State Auto Safety 360SM and privacy?
Check out our article: [Your Privacy Matters](#).**