



IntelliDrive® Program

SAVINGS AND PEACE OF MIND FOR SAFE DRIVERS

Wouldn't it be nice to pay less to insure your car? With the Travelers *IntelliDrive* program, you can.

How does it work?

IntelliDrive features a mobile app that participants download on their phone that tracks driving behavior for 90 days. Once the mobile app is downloaded, Travelers will capture your driving behavior in real time and begin to score your driving based on four variables:

- Time of day
- Hard braking
- Rapid acceleration
- Speed

Features and benefits

Travelers *IntelliDrive* offers:

- An initial savings just for signing up
- The higher the score, the more you can save at renewal – safe drivers can save up to 20%*
- You can opt out up to 45 days after enrolling
- Coaching feedback on how you are driving

3 out of 4 drivers score well enough to save with *IntelliDrive*.**

*Riskier drivers could see a higher premium.

**Based on drivers who have driven a sufficient number of miles as of April 2018. Any policies receiving a discount off of their total premium due to *IntelliDrive* are considered to be saving. Savings subject to change.



Start saving – and enjoying more peace of mind – today.
Talk to your agent to get started with Travelers *IntelliDrive*.

For more information, talk with your Travelers agent today
or visit travelers.com/IntelliDrive.



Frequently Asked Questions about *IntelliDrive*

What is *IntelliDrive*?

IntelliDrive is a new 90-day program where good driving habits can lead to savings. Unlike other usage-based insurance programs, there is no need to install anything in your car. Simply download the *IntelliDrive*™ mobile app and Travelers will begin to capture and score your driving based on validated variables. You can follow your score throughout the 90 days. The higher your score, the more you can save.

When is the rate change applied?

At renewal, we will apply any applicable savings safe drivers qualify for, while riskier drivers will see a premium increase.

What information does the mobile app collect?

The *IntelliDrive* mobile app captures information about driving habits associated with braking, acceleration, speed and time of day.

Can I opt out of *IntelliDrive*?

You can opt out up to 45 days after the issue date.

How might *IntelliDrive* affect my rate?

With *IntelliDrive*, we measure a variety of variables related to your driving. Customers could save based on safe driving; however, riskier driving may result in a higher premium at renewal.

For more information, contact Omega Insurance Solutions
866-997-0711 or email: homes@omega4agents.com



[travelers.com](https://www.travelers.com)

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

The *IntelliDrive* Program rating factors are applied to each eligible vehicle premium and may not apply to all coverages or vehicles in the policy. The *IntelliDrive* Policy Score is based on variables derived from collected driving data for enrolled drivers. Reporting capabilities may vary based on *smartphone* make, model and operating system. Not all features available in all areas or for all vehicles, drivers or policies. Enrollment and discounts are subject to individual eligibility, availability and *smartphone* compatibility. Terms and conditions apply. Individual savings may vary and are not guaranteed. All data collected is used in aggregate for research purposes or as provided under *IntelliDrive*'s Terms of Use. Individual driving data is used to rate policies.

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IntelliDrive® Frequently Asked Questions

Q: What is IntelliDrive?

A: *IntelliDrive* is a 90-day driving program that uses a smartphone app to capture data and score how safely you drive. New Travelers customers who enroll could save on their policy's first term. When their policy renews, safe driving habits can lead to savings up to 20% on their insurance while riskier driving habits could see a higher premium.*

Q: How does IntelliDrive work?

A: After installing *IntelliDrive* on your smartphone, the app will automatically detect when you get into a vehicle and start a trip. It will collect driving information for 90 days and then determine your overall star rating. Five stars is the highest, or best, score. Based on your star rating, your actual adjusted insurance rate will be reflected the first time your policy renews.

Q: What information does IntelliDrive collect?

A: *IntelliDrive* captures information about driving habits associated with Braking, Acceleration, Speed and Time of Day. After each trip, you can review a map of your route, and your star rating to date. Collection of location data is only for research and development purposes and does not affect your auto insurance rate.

Q: What impact does the data IntelliDrive collects have on my premium?

A: Each driver's star rating is used to calculate your insurance premium when your policy renews. Safe driving habits can lead to savings of up to 20%, while riskier driving habits can result in a higher premium.*

Q: Can the IntelliDrive app tell if I'm a driver or a passenger?

A: The app does its best to determine whether or not you are the driver of a vehicle. If you are a passenger and the app records you as a driver, you will have 10 days to change the information in the app.

Q: Can I opt out of the IntelliDrive program?

A: Yes. If you are not satisfied with the *IntelliDrive* program for any reason, you can opt out within 45 days of enrollment with no impact other than the loss of your participation discount. Just call your agent or Travelers representative to opt out. However, if you opt out after the 45th day, your *IntelliDrive* policy score may affect your premium at your next renewal.

Q: Where can I find out more about IntelliDrive?

A: Star rating information for enrolled drivers is available at MyTravelers.com. We also included an informational page about *IntelliDrive* in your new policy package.

Q: How do I get the IntelliDrive app?

A: Each enrolled driver on your policy should download the app from a link Travelers sends them in a text message. The "Travelers IntelliDrive" app is also available through the app store.

Q: What kind of phone does the IntelliDrive app work on?

A: Apple iPhones 4S and above are supported, but iOS 9.0 or newer is required. All Android phones are supported, but they must contain cellular, Wi-Fi and GPS chips. OS Jelly Bean 4.1 or newer is required.

Q: Does the phone need to be on for the *IntelliDrive* app to work?

A: Yes. Your mobile phone needs to be on, with location services and Wi-Fi enabled, for the *IntelliDrive* app to function most accurately.

Q: What happens if an enrolled driver on the policy doesn't install the *IntelliDrive* app?

A: If the app is not installed, Travelers will send reminder text messages to each driver who needs to install it. If the app is still not installed, we may remove the driver from the program. Removing a driver would affect your enrollment discount.

Q: What if I need to change my phone or reinstall the *IntelliDrive* app?

A: You can reinstall the *IntelliDrive* app on a new phone by searching the app store for "*IntelliDrive*" and following the same registration instructions. The 90-day program will resume where you left off.

Q: Will the *IntelliDrive* app drain my battery or use a significant amount of data?

A: The *IntelliDrive* app uses a negligible amount of battery when you're not driving and slightly more when you are taking a trip. Most users won't notice a significant battery difference after installing the *IntelliDrive* app.

The *IntelliDrive* app is also designed to minimize data usage. Data is transmitted using either WiFi or your data plan, depending on which network is available at the time of upload.

Q: How can I get more information about *IntelliDrive*?

For more information, contact Omega Insurance Solutions

866-997-0711 or email: homes@omega4agents.com

**In Virginia riskier driving habits will not result in a higher premium.*