

Discounts

- Education Rating
- Homeowners discount
- Multi-Car discount
- 3 year safe driving discount
- 5 year accident free
- Full coverage discount
- Senior safe driver discount
- Continuous Coverage Discount

Discount Rules

- *Acceptable proof must be received within 3 days of inception date*
- *If received after 3 days, the discount will be applied as of the date received*

Continuous Insurance Discount

- **New Business** – The policy must qualify for prior insurance classification A or B to be eligible for 1 of 3 levels of New Business Continuous Insurance Discounts. New business is not eligible for any Continuous Insurance Discount higher than Platinum:
Class A = no lapse in coverage
Class B = 1 to 31 day lapse in coverage
Class C = >31 day lapse in coverage or no insurance
- **Renewal** – The number of months of Continuous Insurance will be recalculated at each renewal by adding the months of Continuous Insurance with Mile Auto. When the named insured has completed Continuous Insurance with Mile Auto as the primary carrier, they are eligible for the White Diamond level of Continuous Insurance discounts.

Continuous Insurance Discounts:

1. White Diamond – 48 or more months of Continuous Insurance with Mile Auto
2. Platinum – 36 or more months of Continuous Insurance
3. Gold – 12 -35 months of Continuous Insurance
4. Silver – 0-11 months of Continuous Insurance

Payments

- Monthly 30 day EFT ONLY – V/MC/ACH
- Endorsement payments – V/MC/ACH

Rewrites

- Policy must be rewritten if payment is made more than 10 days after the cancellation date – electronic signatures are required and a new policy number is issued
- Policies are available to be rewritten on our website for 60 days following the policy cancellation date

Acceptable License

- Valid US driver's license
- We will accept out of State license
- Learners permit - rated

Unacceptable Risk/Drivers

- Business Use
- Policies listing vehicles from more than 1 household
- Policies listing a business as the named insured
- Excluded NI
- Operators with 11 or more points
- Operators with a Felony
- Operators convicted of insurance fraud
- Operators whose license has been permanently suspended, revoked or expired for > than 36 months
- Foreign/International license

Unacceptable Vehicles

- Police Interceptors
- Vehicles with altered suspensions or lift kits
- Vehicles with snow plow equipment
- Gray Market vehicle
- Salvage Title
- More than 4 wheels
- Carrying capacity greater than ¾ ton
- MSRP greater \$100,000
- Vehicles over 40 years
- Vehicles used for any business, livery, taxi, Uber, Lyft, etc.

Processing Policy Changes

- Policy changes can be requested through the MILE Auto website, www.mileauto.com, or by calling customer service
- Exceptions that require signature of named insured:
 - Changes to UM - *UM selection form must be completed and signed*
 - Driver Exclusions- *Named Driver Exclusion form must be completed and signed- NI MAY NOT BE EXCLUDED*
 - *Changing an EFT pay plan requires the signature of the account holder*
- Company forms are available at www.mileauto.com
- Scan and upload these documents on our website, www.mileauto.com



Mileage

The miles driven per month are rounded to the nearest mile. Any customer disputes around actual miles driven will be credited to the customer’s account on the day the dispute is settled and their premium will be adjusted accordingly.

Assumed Miles

Mileage for any unreported months will be determined as follows:

1. When a customer signs an application for a policy, a binder is issued for that policy and an authorization is taken for the first month’s payment. The customer is trained to report their monthly odometer reading using the Mile Auto smartphone based technology.
2. Customers will get up to a 3-day grace period from policy inception to submit their first odometer reading for all covered vehicles. If a reading for at least one of the covered vehicles is received before the end of the 3-day grace period, the policy will be issued at the date and time of the binder.
3. If an odometer reading is not received by the end of the 3-day grace period, the binder is cancelled and the payment authorization is released. If an odometer reading is received thereafter, the policy is bound at the date and time that the odometer reading is received.
4. 25 days after policy inception, notification will be sent to the customer reminding them of the need to submit an updated odometer reading. Reminders will be sent on a daily basis for 5 days and if an odometer reading is not received, the customer will be billed at a rate of 75 miles per day.
5. Vehicles added after the policy inception date will also receive a 3-day grace period for the first odometer reading.
If the odometer reading is not received by the end of the 3-day period, the vehicle will be billed at a rate of 75 miles per day until the initial odometer reading is received.

Cancellation Procedures

- Insured’s request must be submitted in writing. Please include the policy number & named insured’s signature.
- IF MAILED, DATE AFTER PMARK WILL BE USED
- If cancel date is missing, cancellation will be processed effective the date received
- If requested by the company, the cancellation will be calculated on a pro-rata basis

Violations/Accidents

- Based on preceding **35-month** driving record using the occurrence date

Charge highest points if same day violations/accidents

Coverage Options

- Liability – up to \$250,000/\$500,000/\$100,000
- Uninsured Motorist – \$250/\$500/\$50
- Personal Injury Protection (PIP) - up to \$100,000
- Comprehensive - \$100, \$250, \$500, \$1000, \$2000
- Collision - \$100, \$250, \$500, \$1000, \$2000
- C/C must match on veh, but need not be same on every veh on multi car policy
- Towing
- Extended Transportation Expense - \$50/\$1500

Optional/Custom Equipment

- Maximum value = \$4000
- Vehicle must have Comp/Collision
- Customization must be itemized with receipts provided
- Custom paint is not covered
- Upload receipts and photos for on our website, www.mileauto.com

Fees

Policy Fee	\$30.00
CC Convenience Fee	\$ 3.00
Mileage Reading Fee	\$ 5.00
NSF Fee	\$25.00

Contact Information

www.mileauto.com

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