



### Discounts

- Homeowners discount
- Multi-Car discount
- Good Student discount
- Distant Student 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 Continuous Insurance Discount is calculated by determining the length of time the named insured, including spouse, has been continuously covered under private passenger automobile liability insurance policy issued by another carrier.
- **Advanced Quote Discount** – The Advanced Quote discount is applied to policies written as new business if the original quote date is 5 -90 days before the policy effective date and the policy has acceptable proof of prior insurance with no lapse in coverage.

### Payments

- Only 1 pay plan available, no Paid in full.
- Down Payment and 5 installments
- Monthly 30 day EFT ONLY – V/MC/DS/DC/AMEX/ACH
- Endorsement payments – V/MC/DS/DC/AMEX/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 or FDL license.
- Learners permit - rated
- Active International License

### Unacceptable Risk/Drivers

- Business Use
- Title/registration must be in Named insured name
- Policies listing vehicles from more than 1 household
- Policies listing a business as the named insured
- Can not Exclude/listed Named Insured
- Operators with a Major violation
- Operators convicted of insurance fraud
- Operators whose license has been permanently suspended, revoked or expired for > than 36 months
- Drivers with more than 1 alcohol/drug related violation or major violation
- Drivers with more than 2 AF or 3 total accidents regardless of fault
- Drivers with more than 15 total driving record points
- Drivers over 75 years of age (unless accompanied by a physician's statement)

### 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 \$150,000
- Vehicles used for any business, livery, taxi, Uber, Lyft, etc.
- Vehicles over 40 years old

### Processing Policy Changes

- Policy changes can be requested through the MILE Auto Customer Care department via email, [customer@mileauto.com](mailto:customer@mileauto.com), or 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



**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 5-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 5-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 40 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 1200 miles per month.

**Cancellation Procedures**

- Insured’s request must be submitted in writing (email acceptable from NI). 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 received more than 15 days after the requested cancellation date, the policy will be cancelled effective the date received by the company
- Flat cancellations only permitted with proof of duplicate coverage or if the down payment is NSF
- If requested by the company, the cancellation will be calculated on a pro-rate basis

- \$20 Cancel Fee charged if 1<sup>st</sup> term

**Violations/Accidents**

- Based on preceding **35-month** driving record using the occurrence date
  - Drivers with more than 2 NAF or Comp claims are ineligible
- Charge highest points if same day violations/accidents

**Coverage Options**

- Liability – up to 500/500/250
- UM/UIM – up to 500/500
- Medical Payments – up to \$10k
- Comprehensive - \$100, \$250, \$500, \$1000
- Collision - \$100, \$250, \$500, \$1000
- Extended Transportation Expense - \$40/\$1200, \$50/\$1500, \$60/\$1800, \$120/3600
- Loan/Lease Payoff
- Roadside Assistance

**Optional/Custom Equipment**

- Maximum value = \$4000
- Vehicle must have Comp/Collision
- Customization must be itemized with receipts provided
- Custom paint is not covered

**Fees**

Policy Fee	\$24.00
Mileage Reading Fee	\$ 5.00
Late Fee	\$10.00
Reinstatement Fee	\$10.00
NSF Fee	\$15.00

**Contact Information**

Web: [www.mileauto.com](http://www.mileauto.com)  
 Phone: 888-645-3001  
 Fax: 833-329-6453  
 Claim Reporting: 888-645-3001  
 UW Email: [customer@mileauto.com](mailto:customer@mileauto.com)

Hours of Operation – M-F from 9am to 6pm