

Discounts

- Homeowners discount
- Residency Length
- Multi-Car discount
- Level of Education
- Good Student discount
- Distant Student discount
- Full coverage discount
- Mature Driver
- 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. In order to qualify for the discount at new business, the policy must qualify for Class A or B
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 with Mile Auto or other carrier
3. Gold – 12-35 months of Continuous Insurance
4. Silver – 0-11 months of Continuous Insurance

Payments

- Monthly 30 day EFT ONLY – V/MC/DS/DC/AMEX
- Endorsement payments – V/MC/DS/DC/AMEX

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 a Major violation
- Operators convicted of insurance fraud
- Operators whose license has been permanently suspended, revoked or expired for > than 36 months
- Foreign/International license
- 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 \$100,000
- 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 care@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*
- 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 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 40 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 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 1st 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 \$500k CSL
- UM/UIM – up to \$500k CSL
- Medical Payments – up to \$25k
- Comprehensive - \$50, \$100, \$250, \$500, \$750, \$1000, \$1500, \$2000
- Collision - \$100, \$250, \$500, \$750, \$1000, \$1500 \$2000
- Extended Transportation Expense - \$40/\$1200, \$50/\$1500, \$60/\$1800, \$125/3750
- Loan/Lease Payoff
- Full Glass Coverage

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	\$42.00
CC Convenience Fee	\$ 3.00
Mileage Reading Fee	\$ 5.00
Late Fee	\$10.00
NSF Fee	\$20.00

Contact Information

Web: www.mileauto.com
 Phone: 888-645-3001
 Fax: 833-329-6453
 Claim Reporting: 888-645-3001
 UW Email: customer@mileauto.com

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