



Driver Information

Vantage 360 Farm Unlocks Safer Roads

Overview

The Vantage 360 Farm system is designed to assist drivers in becoming safer by gathering and scoring information related to five key safety areas: speeding, hard braking, harsh acceleration, harsh cornering, and phone-related distractions. The app allows drivers to see exactly how they are doing in each of the categories and to review how they did on each trip.

What the system measures

Vantage 360 Farm uses the combination of an app, a telematics tag and a web portal to provide real-time information. The data gives you access that can help:

- **Speeding.** Generally, a speeding alert is triggered when someone is moving more than 9 mph over the posted speed limit; however, this level may fluctuate depending on the road type or posted speed limit. The overall speeding score is impacted by the level of speeding, duration of the speeding event, and frequency of speeding.
- **Hard braking.** The system registers a hard braking event when the vehicle slows more than 7 mph/second. The braking score is impacted by the severity of the braking, the speed at which it occurred, and the frequency.
- **Acceleration.** The system registers a hard acceleration event when accelerating faster than 6.5 mph/second. The overall acceleration score is impacted by the severity of the acceleration and the frequency of acceleration events.
- **Cornering.** The system registers a hard cornering event when cornering harder than .42g. The overall cornering score is impacted by the severity of cornering and frequency of events.
- **Distraction.** The system registers a distraction event anytime:
 - The screen is on,
 - The phone is in motion, and
 - The vehicle is moving.

The overall distraction score is based on the frequency of distraction events, the duration of the events, and the speed when the distraction occurred.

Driver Scores

The overall driver score and each individual sub-score is graded as follows:

- Excellent — Scores of 90 - 100
- Good — Scores of 80 - 89
- Fair — Scores of 70 - 79
- Poor — Scores of 69 or less

Scores are based on a running 14-day average. So if drivers score poorly on a trip, by driving safely on subsequent trips, they can improve their score since the previous poor score is void after two weeks.

You do not have to be a perfect driver to score well!

The Vantage 360 Farm scoring model was developed to be fair to drivers, factoring in items such as:

- Sometimes speed limits are incorrect or change.*
- A hard brake or other event could be related to a good emergency maneuver by the driver, such as braking for a child running across the road.
- Sometimes it is critical to pick up a phone call.

Scores are based on many events, not one. Drivers should not fixate on individual events, but look at their overall scores which indicate trends to focus on.

Using the Vantage 360 Farm App to Improve Driving

Are you a good driver? Most drivers answer yes to that question and we all have encountered bad drivers. But in reality, even good drivers can periodically drive poorly if they are in a hurry or distracted.

The Vantage 360 Farm app objectively measures your driving and compares your driving behavior to millions of other drivers so you can get an accurate idea of

your driving performance. To improve your driving, we suggest that you:

- Review your app post-trip or at the end of each day.
- If your trip is less than 5 Stars, examine it to see why.
- Think about why the event occurred and what you can do to prevent it from happening again.

*Inaccurate Speeds

On rare occasions the app may depict an incorrect speed. If the roadway is one you travel frequently, contact your administrator who has the ability to correct the speed limit along the roadway. Do not use the CONTACT SUPPORT link on your app to report speed inaccuracies or any other event related problems. It is not monitored.

Tips for Improving Your Vantage 360 Farm Scores

Speeding

- Plan ahead and leave on time. Do not speed to make up for lost time.
- Know the speed limit on the road you are driving. Look for signs indicating a reduction in speed as you:
 - Approach smaller towns where speed limits often drop quickly, to 30 MPH or less in a short distance.
 - Approach curves or merging areas.
 - Move into deceleration lanes, ramps, and cloverleaves on freeways.
- Stay out of the left or other faster moving lanes where you must speed to keep from being tailgated.
- Use your cruise control on longer trips.

Hard Braking

- Drive defensively. Scan ahead for potential hazards. Anticipate the actions of others.
- Be attentive to your driving responsibilities.
 - Keep your eyes focused on the forward roadway.
 - Perform distracting activities only while safely parked.
 - Keep your mind focused on the road and vehicles around you. Don't daydream.
- Maintain a proper following distance behind the vehicle in front of you; a minimum of three seconds. When the vehicle in front of you passes an object begin counting one-one-thousand, two-one-thousand, three-one-thousand. If you pass the same object before three seconds, increase your following distance.
- Slow gradually when approaching a stop. If a light has been green for a long time anticipate it changing.

Harsh Acceleration

- Start from a stop at an intersection gradually, observing for cross traffic that may be running the light.
- Do not enter another roadway from a parking lot or side street without ensuring cross-traffic is clear. Other drivers should not have to slow or change lanes as you enter the roadway in front of them. Be patient and wait for a safe opening so you do not have to accelerate aggressively.
- Do not enter an intersection unless you are sure you can make it through without stopping. Going partially into an intersection while waiting to turn leaves you in an unsafe spot, which may result in having to accelerate suddenly as the light changes.
- Judging the speed and distance of oncoming traffic while making a turn is difficult.
 - Wait for an adequate opening. You should be able to complete the turn without oncoming drivers having to slow or change lanes.
 - When making a left turn use intersections with green arrows when available.
 - Look twice for motorcycles, which are difficult to see and may be closer than they look. In 2013, 42% of all motorcycle/vehicle fatalities occurred when the other vehicle was making a left turn in front of the motorcycle.

Tips for Improving Your Vantage 360 Fleet Scores *(continued)*

Distracted Driving

- Take care of distracting activities *before* you begin driving:
 - Make phone calls and take care of texting.
 - Set-up navigation.
 - Set-up your music or take care of other adjustments to your infotainment system.
- Set your phone to:
 - Go straight to voice-mail when driving. Your voicemail message should notify the caller that you are driving.
 - Provide an automatic text response such as: I am driving and will respond when stopped.
- If receiving what you perceive to be an important call or text, find a safe place to pull over and stop before responding.
- If using navigation systems or music that require the phone screen to be on, secure your phone within the car to keep it from moving. Remember: if the car is moving, the phone screen is on, and the phone is moving, a distraction event will be triggered.

Cornering

- Watch for Curve Ahead signs and corresponding reduced speed limits.
- When exiting freeways move into deceleration lanes as soon as possible to reduce your speed to the posted speed limit before entering the ramp.
- Before changing lanes, ensure you have adequate space so you do not need to change lanes aggressively.

The app will only track your location when linked by Bluetooth® to the tag in your vehicle.

For more information, contact your agent.

Agent Name _____

Agency Name _____

Phone Number _____

E-mail _____

URL _____

License Number _____

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