



# Frequently Asked Questions

Nationwide Vantage 360 Farm is a telematics offering that can help farmers improve driver safety, track vehicles and assess potential risk.

## PROGRAM QUESTIONS

### What is included in the Nationwide Vantage 360 Farm Program?

Nationwide® has partnered with the vendor Cambridge Mobile Telematics (CMT) to offer comprehensive solutions that will help farmers see the whole picture of their vehicles. The system includes the following:

#### ■ Nationwide® telematics tag

The tag adheres to the vehicle's windshield and works wirelessly to collect and store data.

#### ■ Nationwide® Fleet app

Drivers download the app to their smartphones. When connected with the vehicle tag, the app monitors driver performance.

In app rewards awarded for driver performance.

#### ■ Web portal

Farmers can log into the portal to view driver locations and status, analyze driver scores and view trip history and vehicle mileage.

### What are the benefits of using telematics?

Nationwide Vantage 360 Farm can help produce safer drivers, fewer claims and greater operational efficiency.

- Drivers can see their driving scores, become more aware of their driving habits and learn how they can improve.
- Drivers receive rewards for safe driving.
- Farmers can use the data to monitor driving behavior and safety.
- With safer driving, customers can potentially save money with fewer claims.
- Telematics can help farm customers run more efficiently, with fewer accidents and violations and less downtime due to equipment damage and repairs.

### How do customers enroll and participate in the program?

1. Agents add Vantage 360 Fleet app to the farm auto policy and help enroll the customer in the program
2. The farmer will receive the vehicle tags; the app must be downloaded and activated within 30 days
3. The farmer will insert tags in the vehicles and have drivers link to the app (directions will be included with the tag delivery)
4. The farm customer can check the portal to see vehicle location, driver scores and management tools
5. The farmer can then address driving behaviors based on driver scores and alter routes to enhance driving times and help increase profitability

### When will customers receive the vehicle tags?

After adding Nationwide Vantage 360 Farm to their policy and enrolling in the program, customers can expect to receive their vehicle tags within two weeks.

### If a customer leaves Nationwide, will they be able to continue using the system?

No, Cambridge Mobile Telematics (CMT) does not provide systems directly to consumers; the vendor only works through insurers.

## POLICY QUESTIONS

### Who is eligible for Nationwide Vantage 360 Farm?

Currently, the program is limited to fleets of 1-20 vehicles and open in OR, ND, NE, IA, KS, PA, VA, MN, MO & WY. We will continue to expand the Nationwide Vantage 360 Farm program to additional states through 2021 and 2022. Agents can begin quoting fleets of 1- 20 vehicles in additional states starting August 6, 2021.

### How much does it cost?

There is no additional cost to participate in Nationwide Vantage 360 Farm. We provide this telematics program free of charge for policyholders — they just need to enroll and activate the app and tags.

## SYSTEM/TECHNOLOGY QUESTIONS

### How does the telematics system work?

The system is smartphone e-based and will only work when the driver has the app installed and operational on his or her phone. A small, battery powered tag is placed on the vehicle's windshield. The phone app connects to the tag via Bluetooth when the driver gets in the vehicle.

### Does the product require professional installation?

No, the system can easily be installed by anyone. The tag battery life is 3-4 years and does not need to be changed often.

### What telematics features are available?

The system provides standard telematic features such as real-time vehicle location, historical trip mapping and safety event recording: speeding, hard braking, hard acceleration and hard cornering. Drivers can view their own safety scores on the app and compare their scores to others on their team.

### Can the system be used with any vehicle type?

Yes. However, some of the features are only designed for vehicles up to 16,000 GVW. Driver scores for hard braking, acceleration and cornering are calibrated for light and medium vehicles, so those features need to be treated differently when operating large vehicles.

### What cell phones are compatible with the app?

iPhones running Apple iOS 8 or higher and Android smartphones running Google Android 4.4 or higher are compatible. The following phones are not compatible: Samsung Galaxy Note II, BLU Life One XL, HTC One Max VZW, HTC M8, HTC One M8 Eye, Huawei P7, Huawei P7 mini and Huawei Ascend p7.

### Will the app track drivers while operating their own personal vehicles?

No, the app will only track when linked to a tag attached to the vehicle.

### What happens when multiple drivers share the same vehicle?

Each trip will be allocated to the driver operating the vehicle at the time. This is a benefit of a smartphone based system.

## DATA QUESTIONS

### How much data does the system use?

Overall, the app uses a minimal amount of cell phone data, especially in comparison to other apps that drivers might use frequently. The app uploads 500 kilobytes per hour of driving. For a user driving two hours a day, this would come to about 30 megabytes in one month.

### How does Nationwide collect data through the Vantage 360 Farm program?

When you participate in this program, information is gathered using a telematics tag in the vehicle windshield and a smart phone app.

### What data does Nationwide collect through telematics?

As part of the program, information is collected about your drivers and vehicles, such as driving speed, trip information and geolocation.

### What does Nationwide do with the data?

The data is used to assist us in understanding safe driving habits and to provide fleets with information on their drivers and vehicles.

### How does the data impact my insurance rates?

The data is not used to determine your rates.

### What is your policy about sharing data?

Nationwide has a strict data usage policy. We will not sell our customer's information to anyone.

### Is my data safe?

Nationwide has extensive security measures in place to ensure our customer's data is safe.

## DRIVER REWARDS

### Do drivers need to sign up for rewards?

No. Once the device and app are paired and active, the driver automatically qualifies for rewards.

### How do drivers know if they have earned rewards?

In the bottom left corner of the app, there is an icon for rewards, they can click on it to see if they have earned rewards, view their rewards balance, and verify redemption activity.

### How do drivers receive rewards?

When the drivers claim a reward in the app, they will be asked for their email address. An e-gift card will be sent directly to the email provided.

### If drivers have an issue with receiving their reward, what do they do?

Information will be included in the email they receive with contact information for Tango, the gift card vendor.

## CONTACT QUESTIONS

### Who should customers contact with questions?

Direct customers are to call the Farm Service Center at 1-800-418-3188 for questions about the program, policy or technology support.