

SmartPath

You've signed up for the SmartPath mobile app, great choice!

WHAT'S NEXT?

Here's what you can expect:

- 1 The Hanover will send an **email to the parent** directing them to register for My Hanover Policy at myhanoverpolicy.com.
- 2 Simply select **"SmartPath"** on the left-hand side of My Hanover Policy. Under "SmartPath", select 'Drivers & Enrollment'.
- 3 Next, you'll see drivers associated with your Auto policy. **Select your teen and enter their cell phone number** to invite them to download the SmartPath app on their phone.
- 4 Your teen will receive a text message with a link to **download the SmartPath mobile application** on their cell phone.
- 5 Once they've downloaded the app, they will be asked to enter their cell phone number. Then, they will be sent a text with a **confirmation code**. They must enter this code in the SmartPath app when prompted.
- 6 Your teen will then need to **enable permission settings** for location, data, and driving habits to allow the app to track driving behavior.

That's it, you're done. Now, in My Hanover Policy, you will have a dashboard view of your teen's driving behavior, allowing you to coach your teen and help shape their safe driving habits. Plus, as an added benefit, your teen could receive **Amazon** rewards for good driving habits.



Common questions

Q. How does the app determine whether my teen is driving or a passenger?

A. The application uses the data collected from the smartphone to “learn” your teen’s driving behavior. After a short period, the application will be able to accurately determine when your teen is the driver and a passenger. In the beginning, it may need some help. If your teen is incorrectly identified as a driver, they can change the status by clicking on that particular trip, then selecting ‘Change’ next to ‘I was driving’.

Q. How does the Amazon rewards work for my teen?

A. Every month your teen keeps a green driving score, they will be emailed a \$5 Amazon gift card.

Q. Can my teen connect their phone with bluetooth for music without having it trigger “distracted driving”?

A. Yes, your teen can continue to use their music apps while they are driving without triggering a “distracted driving” event as long as they are not handling their phone during the driving trip.

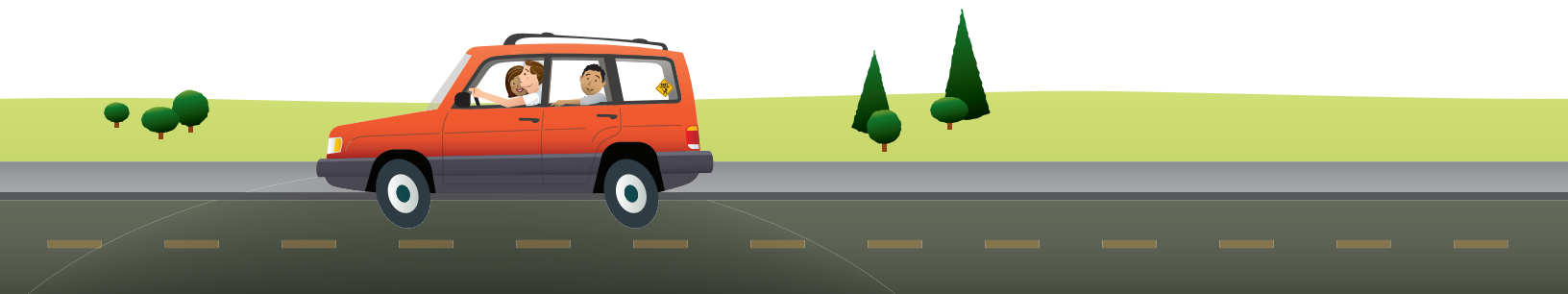
Q. What constitutes “distracted driving”?

A. A distracted driving event is triggered when the phone is handled and used during a trip. The best way to avoid distracted driving is to place the phone somewhere in the car and leave it there for the duration of the trip.

Q. Will my insurance rates change (up or down) based on the driving score?

A. No, your teen’s driving data will not be used to increase or decrease your auto insurance premium. The SmartPath application is intended to give parents greater insight into their teen’s driving behavior and to help facilitate conversations around driving safety with your teen.

Contact your agent to find out more about our SafeTeen program or visit hanover.com/safeteen



The
Hanover
Insurance Group®

The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

Citizens Insurance Company of America
808 North Highlander Way, Howell, MI 48843

hanover.com/personalinsurance
The Agency Place (TAP) — <https://tap.hanover.com>

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates (“The Hanover”). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage or guarantee loss prevention. For more information about The Hanover visit our website at www.hanover.com

©2021 The Hanover Insurance Group. All Rights Reserved.