



HIGH DEFINITION VEHICLE INSURANCE

Take control of risk and insurance costs

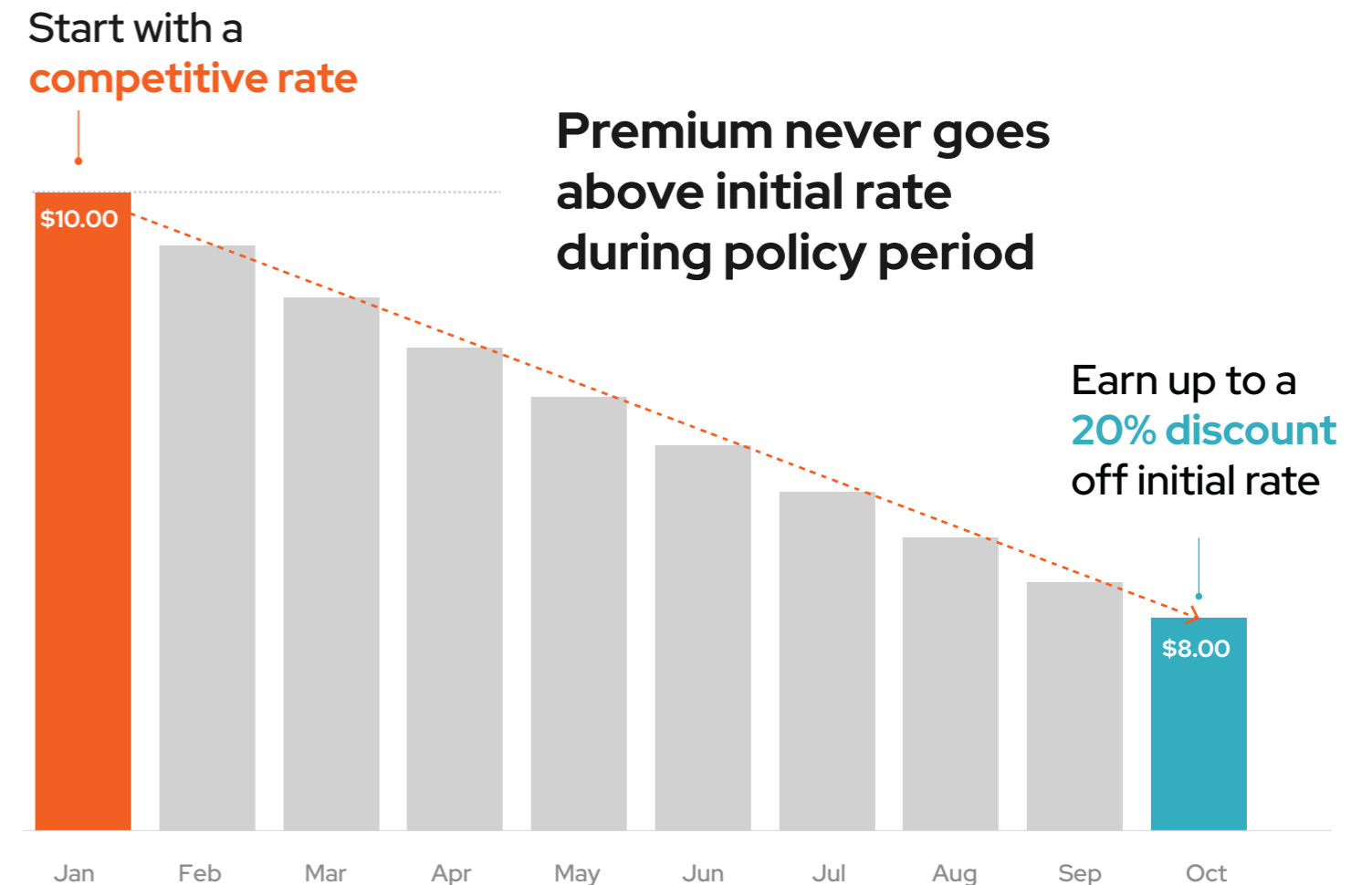
Modern insurance driven by
service, safety, and savings.



Drive safe. Reduce premiums.

We deliver **savings and value** with **HDVI Shift™** dynamically-priced trucking insurance

Now you can take control of your truck fleet's insurance costs by earning a monthly discount for safe driving. Rather than wait months to see a discount from your insurance provider, HDVI allows fleets to earn discounts for safety in real-time.



- ✓ HDVI Shift® safety discounts
- ✓ Integrated HDVI Fleet Portal, safety video training, and driver rewards platform
- ✓ Consultation with a dedicated fleet safety expert during the policy period

HDVI brings you the tools and services you need to take control of risk and your insurance costs

Fleet services insights and coaching

Every customer is assigned an experienced fleet service representative, who helps them analyze their telematics data and dash cam videos to understand risks, discuss best practices for safety management and coaching, and run a more efficient business.

Fleet safety tools and resources

As part of the Shift policy, HDVI gives customers tools to help them understand areas of risk in their fleet and take action to mitigate them. This includes a Fleet Portal to track safety and risk trends, the Driver+ mobile app that helps drivers understand their safety performance, and an easy-to-use safety video training platform.



“With HDVI Shift, Driver Rewards, data insights and consultation services, transportation insurance of the future is finally here.”

Brian Crawford

Safety Director, Huddleston Enterprises

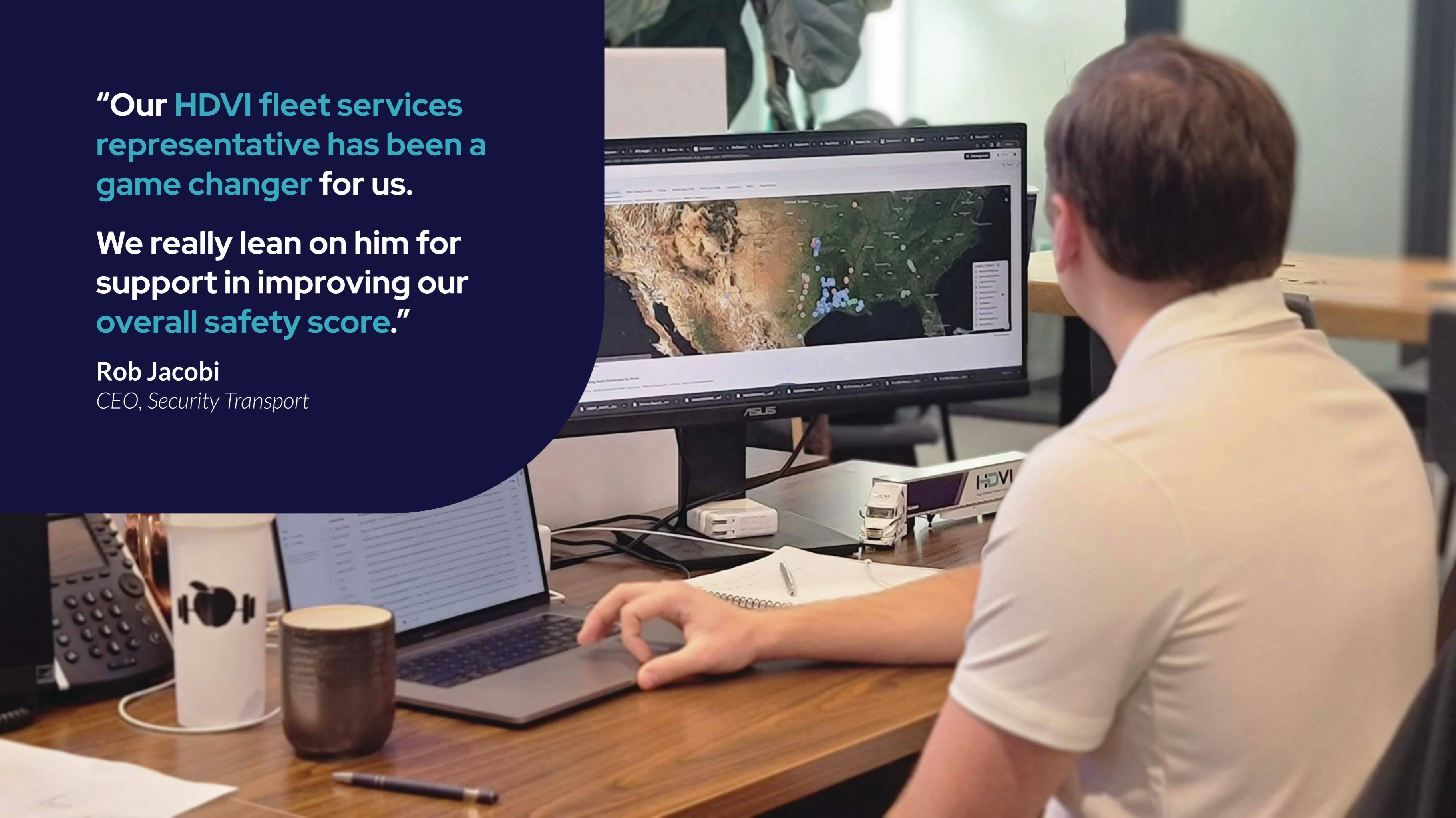


“Our HDVI fleet services representative has been a game changer for us.

We really lean on him for support in improving our overall safety score.”

Rob Jacobi

CEO, Security Transport



Comprehensive, flexible trucking insurance coverages

HDVI gives trucking companies broad coverage, flexible payment terms, enhanced coverage forms, and never any hidden fees. Fleets get the insurance they need and peace of mind knowing their business is safe.



Auto Liability

Bodily injury/property damage at a \$1 million limit with deductible options from \$1k to \$100k; sub-coverages include uninsured motorist/under-insured motorist, hired auto and non-owned.



Physical Damage

Collision, Comprehensive, and Specific Cause of Loss coverage offered with combined deductible (cargo) options at \$1k to \$10k. Towing coverage up to \$50k is available. Other supplemental coverages include GAP, non-owned trailer and trailer interchange, and enhanced physical damage.



Motor Truck Cargo

Cargo legal liability with limits up to \$250k combined deductible (physical damage) options at \$1k to \$10k. Additional coverages offered include refrigerated breakdown and temperature control.



Truckers' General Liability

Premises and operations limit at \$1 million per occurrence, \$2 million aggregate.

HDVI is modern trucking insurance for **today's fleet**



We help you get the most from your telematics to reduce risk

We tap into your ELD and dash cam data to help you identify and mitigate risk. We also give you a secure portal to access your data, a video training system, and a rewards platform to help you engage your drivers.

We handle claims quickly and efficiently

When accidents happen, we support you with 24x7 reporting and an expert in-house claims team to help you manage an efficient process and get the best outcome as quickly as possible.

We reward safety with discounts on monthly premiums

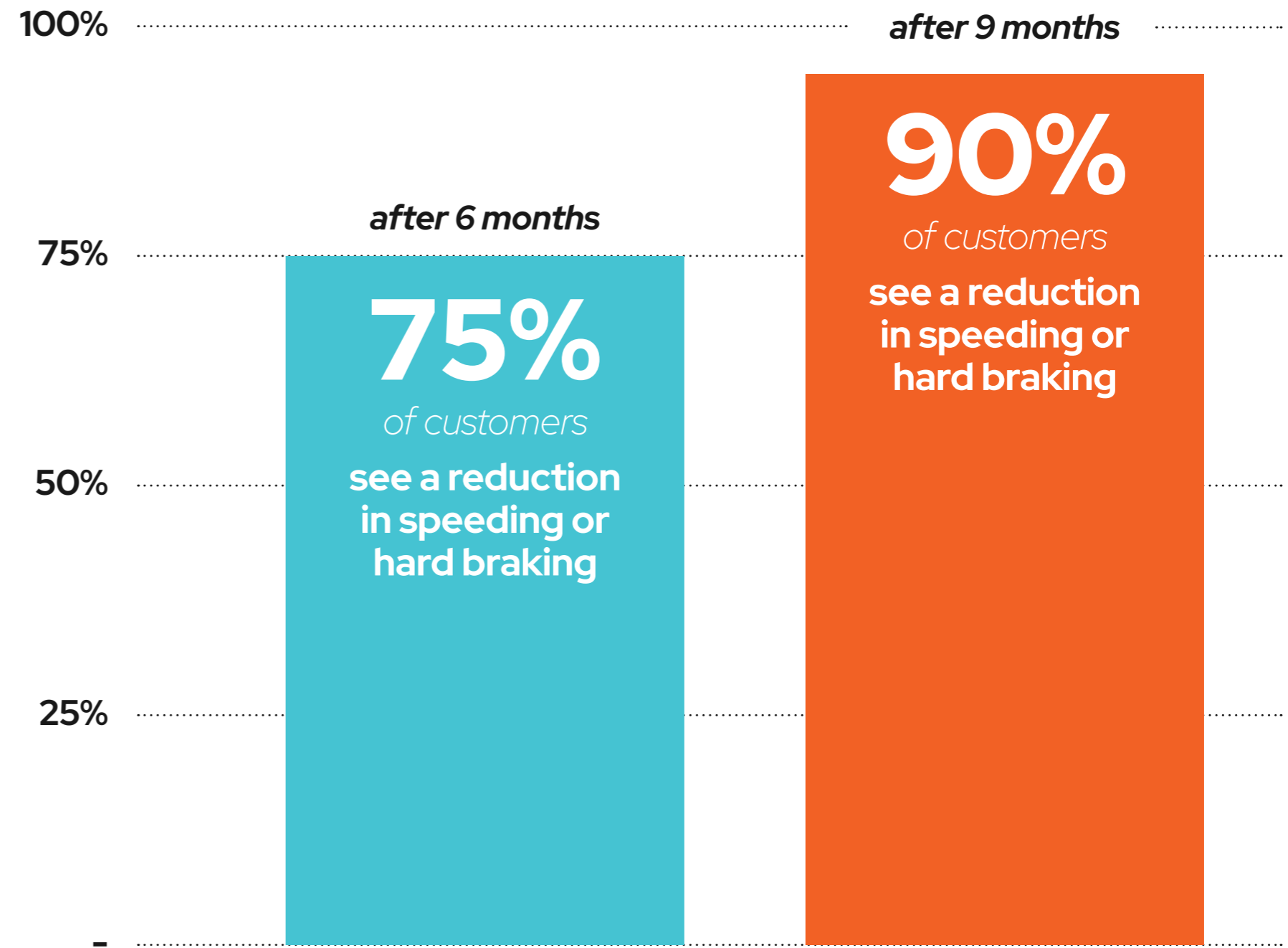
HDVI Shift is the first dynamically-priced insurance product in commercial auto. We start with competitive pricing and then let you earn a monthly discount of up to 20% for safe driving.

We help you improve safety

During the policy period, our fleet safety experts meet with you to help identify risks that impact your safety and the monthly discounts you earn. We even help with coaching, mock audits, and Data Qs.

HDVI helps fleets achieve **positive safety outcomes**

Through our unique approach, HDVI is helping customers achieve improvements in critical safety factors that impact not only insurance discounts, but BASIC scores, driver morale, retention, and fuel and maintenance costs.



HDVI brings more than
\$37,000
in savings and value*
to our average customer

HDVI Shift safety discount:	\$28,750
Fleet safety tools and services:	\$9,000

** based on a fleet with 25 power units*

An additional dash cam subsidy is available for fleets that do not have web-managed dash cams in their trucks, with a value of \$240 per truck per year.

“HDVI has been fantastic to work with. We have never had an insurance company be so helpful and I have been in trucking for more than 25 years.”

Todd Zufra
Partner, JMT Group



The logo for HDVI (High Definition Vehicle Insurance) features the letters 'HDVI' in a bold, stylized, teal-colored font. The 'H' and 'D' are connected, and the 'V' and 'I' are also connected. The letters are thick and have a modern, geometric feel.

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Insurance products are offered by HDVI Insurance Services, Inc., an insurance agency, and underwritten by Spinnaker Insurance Company, Bedminster, NJ. Insurance products and coverage may vary by state and is not available in all states. All insurance products are governed by the terms, conditions, limitations, and exclusions set forth in the applicable insurance policy. Any information on the website or communication materials does not in any way alter, supplement, or amend the terms, conditions, limitations, or exclusions of the applicable insurance policy. HDVI Insurance Services may receive a commission from an insurer or other intermediary and/or additional compensation in connection with the sale of insurance.

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