



KEMPER CO-PILOT® PROGRAM GUIDE

Personal Auto

OVERVIEW & HIGHLIGHTS

 Texas

KEMPER Auto

Learn about the personal auto Kemper Co-Pilot program, key features and discount details.

WHAT IS KEMPER CO-PILOT? (Personal Auto)

Kemper Co-Pilot rewards personal auto policyholders for sharing their driving habits. By participating, customers with an eligible mobile phone can earn a 10% premium discount, gain valuable insights into their driving behavior, and see how their driving habits compare to other drivers.

KEY FEATURES

Driving Insights: Monitor driving habits such as speeding, hard braking and phone use

Benchmarking: Compare individual driving behaviors to other drivers

Savings: By participating, customers earn a 10% discount

HOW IT WORKS

- 1 Enroll customer in the Kemper Co-Pilot program in Agent Quote and upload the policy
- 2 Customer receives text with the link to download the Kemper Co-Pilot app and enter mobile number
- 3 Customer drives and saves



All rated drivers are required to download and enroll in the app to maintain the discount.

DISCOUNT DETAILS

Kemper Co-Pilot discount is applied immediately upon enrollment. The discount continues at renewal if:

- Customer downloads and registers in the Kemper Co-Pilot app within six days of policy effective date
- Customer keeps the app enabled on mobile device to maintain enrollment



Kemper Co-Pilot discount is only available at new business.

RESOURCES

For more information on the Kemper Co-Pilot program, visit: <https://www.kemper.com/copilot>

This timeline details key enrollment dates for Kemper Co-Pilot and how to secure the renewal discount.

**BOUND**

QUOTE & UPLOAD

May be different than policy effective date

- In Agent Quote, select 'Co-Pilot Discount' on the Underwriting page
- Default option is 'Yes' and customer must agree to the Terms & Conditions
- Enter the same mobile number in the application that will be used in the Kemper Co-Pilot app
- Immediately after policy upload, customer receives a text with the link to download the Kemper Co-Pilot app and register with their mobile phone number

**DAY 1**

POLICY EFFECTIVE DATE

The first day policy is effective

**DAY 6**

DOWNLOAD & VERIFICATION

Up to six days after policy effective date

- Customer must download the mobile app and register within the first six days of policy period
- Using the 4-digit PIN code provided in the text, customer must verify account and opt in to tracking settings on an eligible mobile device
- Customer receives up to four follow-up reminder texts until verification is complete

**DAY 7**

DISCOUNT REMOVAL

Seven days after policy effective date

- Upload and verification are required for the discount
- If enrollment is not verified by **day six post-policy effective date**, discount is **removed** for the remainder of term

**DAY 30**

DISCOUNT REINSTATEMENT

Up to 30 days after policy effective date

- Customer may re-earn a pro-rated discount if enrollment is completed and verified by all drivers within 30 days of policy effective date

**RENEWAL**

POLICY RENEWAL

Date is based on a 6- or 12-month policy term

- At renewal, Kemper Co-Pilot customers who maintain eligibility requirements carry forward a 10% discount as the policy remains active
- Customer keeps the app enabled on mobile device to maintain enrollment