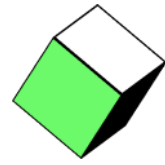




novo

BRAND GUIDELINES





These guidelines provide the usage rules from which to inform and implement Novo's brand identity.

Usage rules are designed to provide a basis for consistency among all creative executions while offering design flexibility.



Brand and Corporate Identity Standards Manual
Edition February 2025

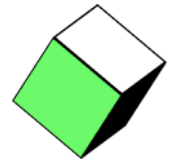
© Novo Insurance, All Rights Reserved





01 NOVO'S DNA

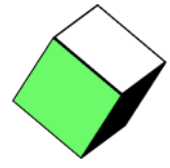




NOVO PROMISE

Novo promises fair, flexible car insurance based on how you actually drive—not just your age, zip code, or someone else’s mistake. We put drivers in control with real-time feedback, monthly pricing updates, and clear savings for safe behavior.

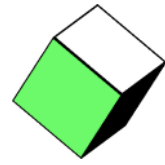




NOVO MISSION

Novo's mission is to redefine how people think about car insurance—turning what used to be a frustrating necessity into something transparent, rewarding, and empowering. By making safety pay off and removing the mystery behind pricing, Novo gives peace of mind to families, young drivers, and professionals alike.





THE OVERARCHING BRAND STORY

**“It started with a simple question:
What if car insurance wasn’t just insurance?”**

For decades, auto insurance was a one-way street: a black box of pricing, rising premiums, and zero recognition for doing the right thing. Whether you brake gently or cut your mileage in half, your rates stayed the same — or worse, went up.

At Novo, we saw an industry built for insurers, not drivers.
So we flipped it.

Novo was built to recognize and reward smart, safe driving in real time. To shift power back into your hands — not based on credit scores or age brackets, but on actual behavior behind the wheel. And we made it simple: a transparent Safety Score, a flexible monthly rate, and a mobile-first experience that guides you toward savings — without punishing you for a single mistake.

But Novo isn’t just about numbers.

It’s about responsibility passed down. About being the example you want your kids to follow. About redefining what protection means. It’s not just about driving safe for your premium. It’s about driving safe — for your friends, family, community and so much more.

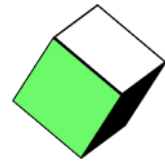
Novo is for the parents handing over car keys for the first time.
For the commuters who drive with care, even when no one’s watching.
For every driver who thought insurance would never feel fair — and finally found a reason to believe otherwise.

Novo is car insurance in your hands. It’s fair. It’s flexible. And it’s for drivers who care.

THE STORY WE TELL, THE TL;DR:

Insurance has always been a silent passenger—costly, confusing, and never quite on your side. Novo aims to fix that. We’re the app that rides with you, quietly checking your good habits and making sure they’re finally recognized. We reward those who drive with care, and we simplify everything else. The better you drive, the less you pay. It’s fair, modern, and made for people who expect more.





NOVO'S VALUES

1. Fairness Above All

- We believe safe drivers should pay less — period. No more pricing based on credit scores, zip codes, or even outdated assumptions. Our model rewards how you actually drive. Because fairness isn't just a feature — it's the foundation.

"IF YOU'RE DOING IT RIGHT BEHIND THE WHEEL, YOU DESERVE A PRICE THAT REFLECTS THAT."

2. Driver First, Always

- We're here to serve people, not actuarial tables. Every touchpoint — from our Safety Score to our app UX — is built around clarity, empowerment, and respect for the driver.

"YOU'RE NOT JUST A POLICY. YOU'RE A PERSON. AND WE TREAT YOU LIKE ONE."

3. Transparency is Trust

- No hidden fees. No fine print surprises. You'll know exactly why your rate changes — because you can see the score that powers it. We tell the truth, even when it's uncomfortable, because that's what trust demands.

"IF WE EXPECT YOU TO DRIVE SAFE, YOU SHOULD EXPECT US TO PLAY FAIR."

4. Progress, Not Perfection

- We reward steady improvement — not just flawless driving. Novo is built to help people become better drivers over time, not punish them for every bump in the road.

"YOUR BEST SELF BEHIND THE WHEEL DESERVES TO BE RECOGNIZED — AND REWARDED."

5. Protection with Purpose

- Insurance isn't just about saving money. It's about protecting what matters. We understand what's in the car with you — kids, partners, life — and build with that responsibility in mind.

"IT'S NOT JUST ABOUT SAVING. IT'S ABOUT DRIVING SAFE — NOT JUST FOR YOU, BUT FOR THEM TOO."

6. Tech That Empowers, Not Overwhelms

- Our product is designed for clarity, not complexity. The tech behind Novo is cutting-edge — but the experience is simple, intuitive, and human.

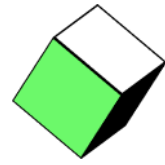
"YOU SHOULDN'T NEED TO DECODE YOUR INSURANCE. WITH NOVO, YOU WON'T."





02 TONE OF VOICE





NOVO TONE OF VOICE GUIDE

1. Clear, Not Corporate

Novo avoids industry jargon and speaks like a real person. We explain clearly, guide kindly, and never talk down to our audience. If something sounds like it was written by a lawyer, we will rewrite it.

- ✗ 'Due to policy adjustments, your premium may be subject to modification.'
- ✓ 'If your driving changes, your price might too — and we'll always tell you why.'

2. Honest and Transparent

We say what we mean, mean what we say, and never hide the fine print. Our voice builds trust by being radically upfront — even when it's not all good news.

- ✗ 'Your rate may vary over time.'
- ✓ 'Your rate updates monthly, based on how you drive. If things change, you'll know.'

3. Calm but Confident

We're not loud. We don't oversell. We let fairness and a smarter way of doing things speak for themselves. Our tone stays calm, collected, and in control — like a good driver.

- ✗ 'The #1 best car insurance for everyone, period!'
- ✓ 'Smart, fair insurance — finally.'

4. Cool Uncle Energy

Friendly, self-aware, slightly humorous — but never cringey. Think of a cool uncle explaining how to set up your first Roth IRA. We balance light humor with usefulness. A wink, not a meme.

- ✗ 'Bet you can't beat our prices!'
- ✓ 'Unfair rates hit different when you're a safe driver.'

5. Empowering and Human

Novo sees people, not policies. We acknowledge frustration, praise good habits, and give people tools to take control of their rate. When you talk to Novo, it should feel like someone's on your side.

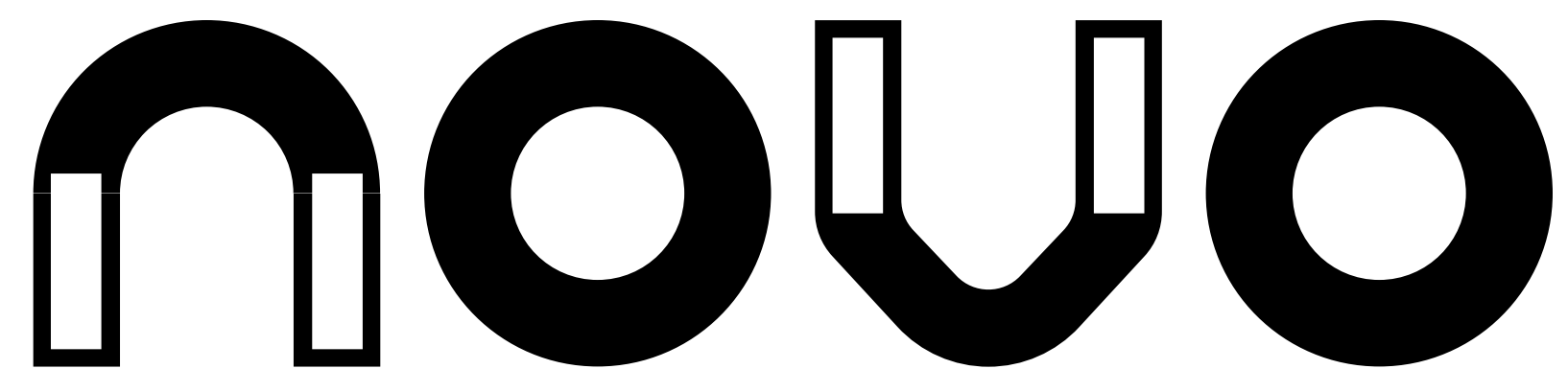
- ✓ 'Your rate should reflect ***you.*** Not your zip code. Not your age. Just how you drive.'





03 LOGO & NOVO FACE





novo

NOVO LOGO

Magnet

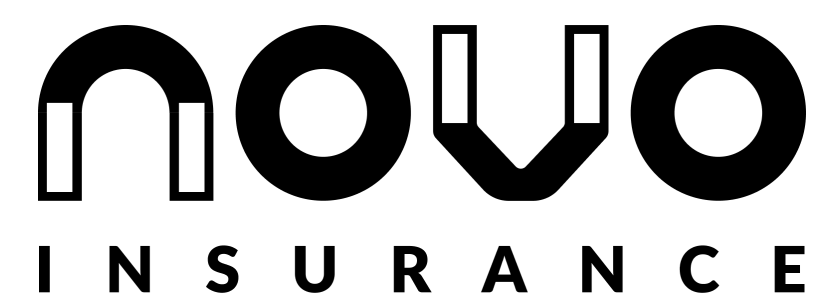
Natural Force Field that attracts

Topography

Symmetrical/Harmonious

Humanizing Components

Extractable as a design language to humanize expressions and emotions



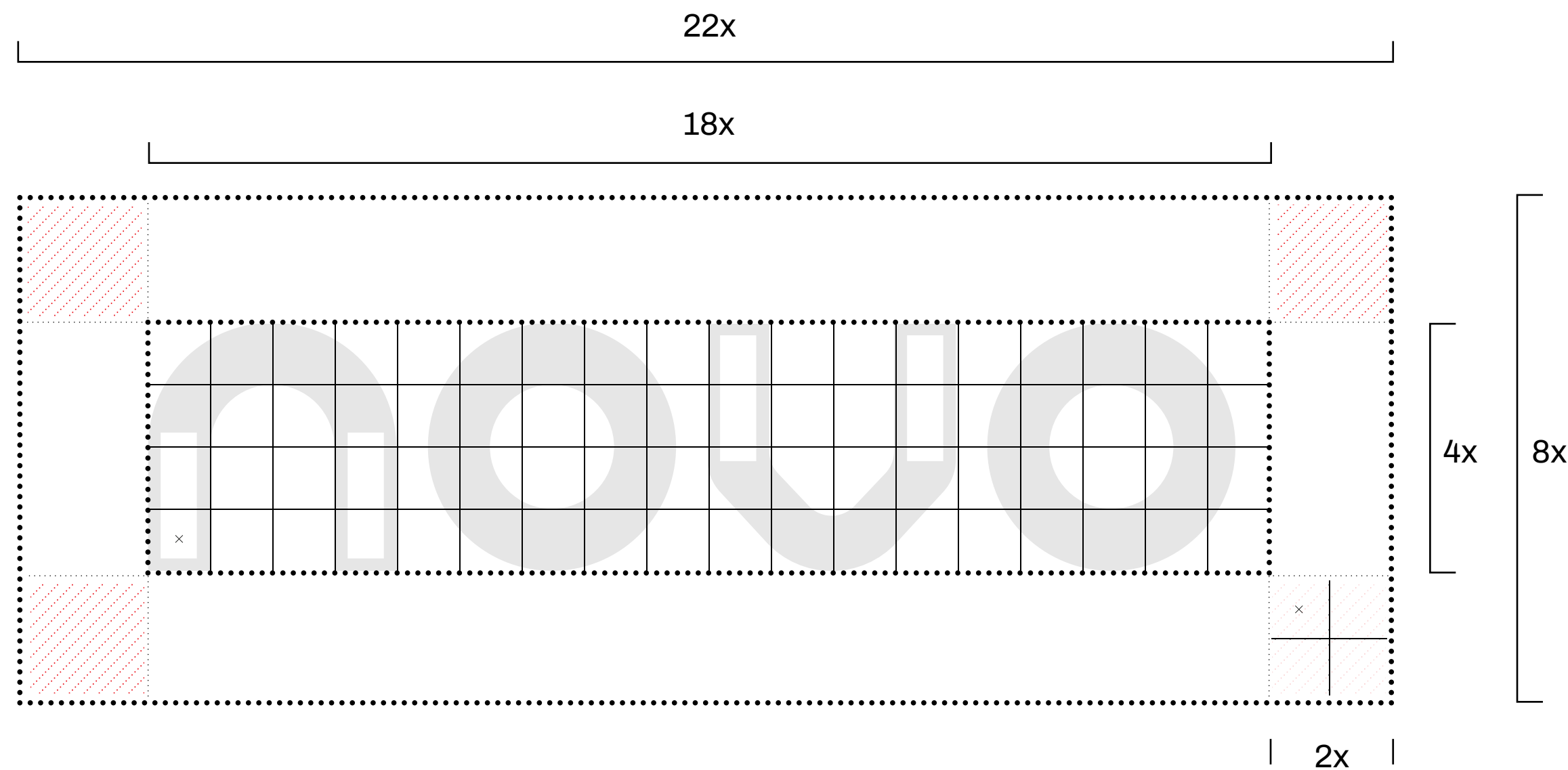
NOVO LOGO APPROVED VARIANTS

Top Variants:

Novo Insurance descriptive text is permitted when: a) the logo is shown in an area without other Novo branded elements, b) the logo appears in a context unrelated to insurance.

Bottom Variants:

Approved white version.



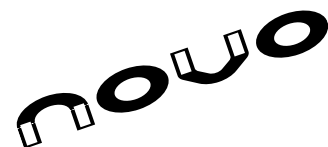
SAFE AREA

The following is the clear zone rule for the NOVO logo.

To gain maximum visibility, the NOVO logo should always appear with a minimum area of clear space around it.

This area should be free of any type of graphic element.

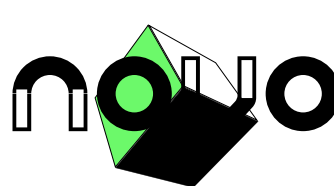
Using the character width as X, the negative space around the entire wordmark always equals to 2X.



Transform / Rotate
Never tilt or flip, stretch or condense the logo.



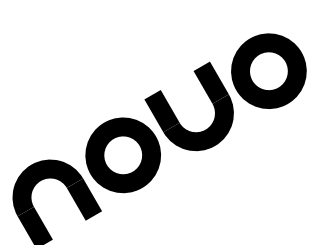
Effects / Stroke
Never add any kind of drop-shadows, glows, reflections, nor outlines.



Over Object
Never place the logo on top of an object.



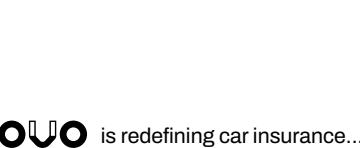
Proportions
Keep proportions of the elements as established.



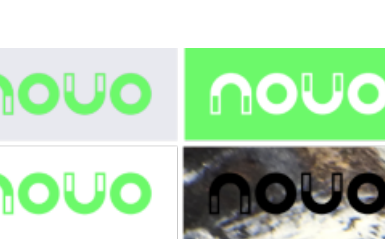
Change Color
Do not change the colors on any element. Use only approved colors and versions.



Crop
The logo must always appear in its full form.



Logo & Body Text
Don't use the logo within a sentence.



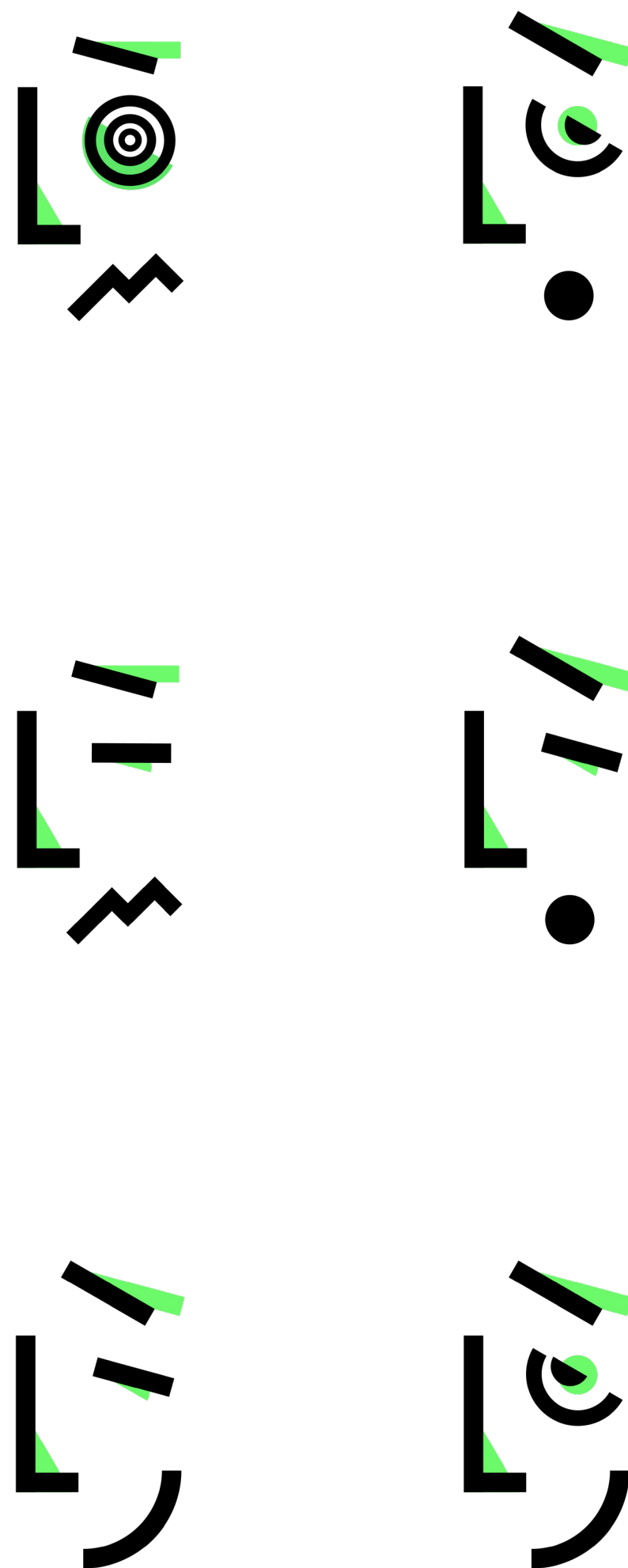
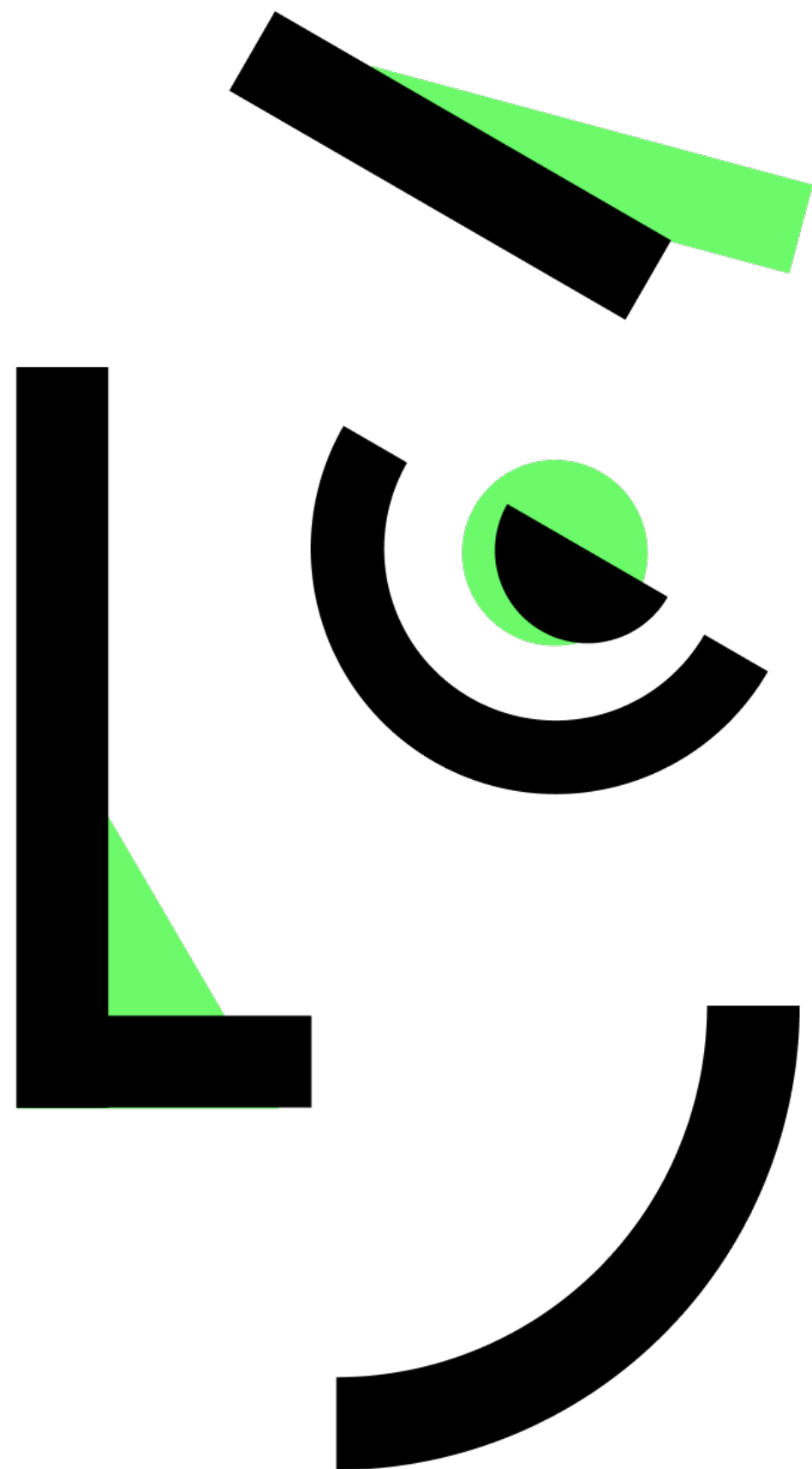
Contrast
Use the correct logo version to create contrast over a photo or colored background.

DON'TS

Because the Novo wordmark is the brand's primary visual representation, its integrity should be preserved and respected at all times. Please do not stretch, condense, augment, or distort the wordmark in any way.

Changing any graphic element of the wordmark will weaken its impact and detract from the consistency of the image we aim to project. The illustrations to the left portray some (but not all) of the more common misunderstandings and inappropriate uses of the wordmark.

Please only use the approved electronic art when reproducing the Novo wordmark.



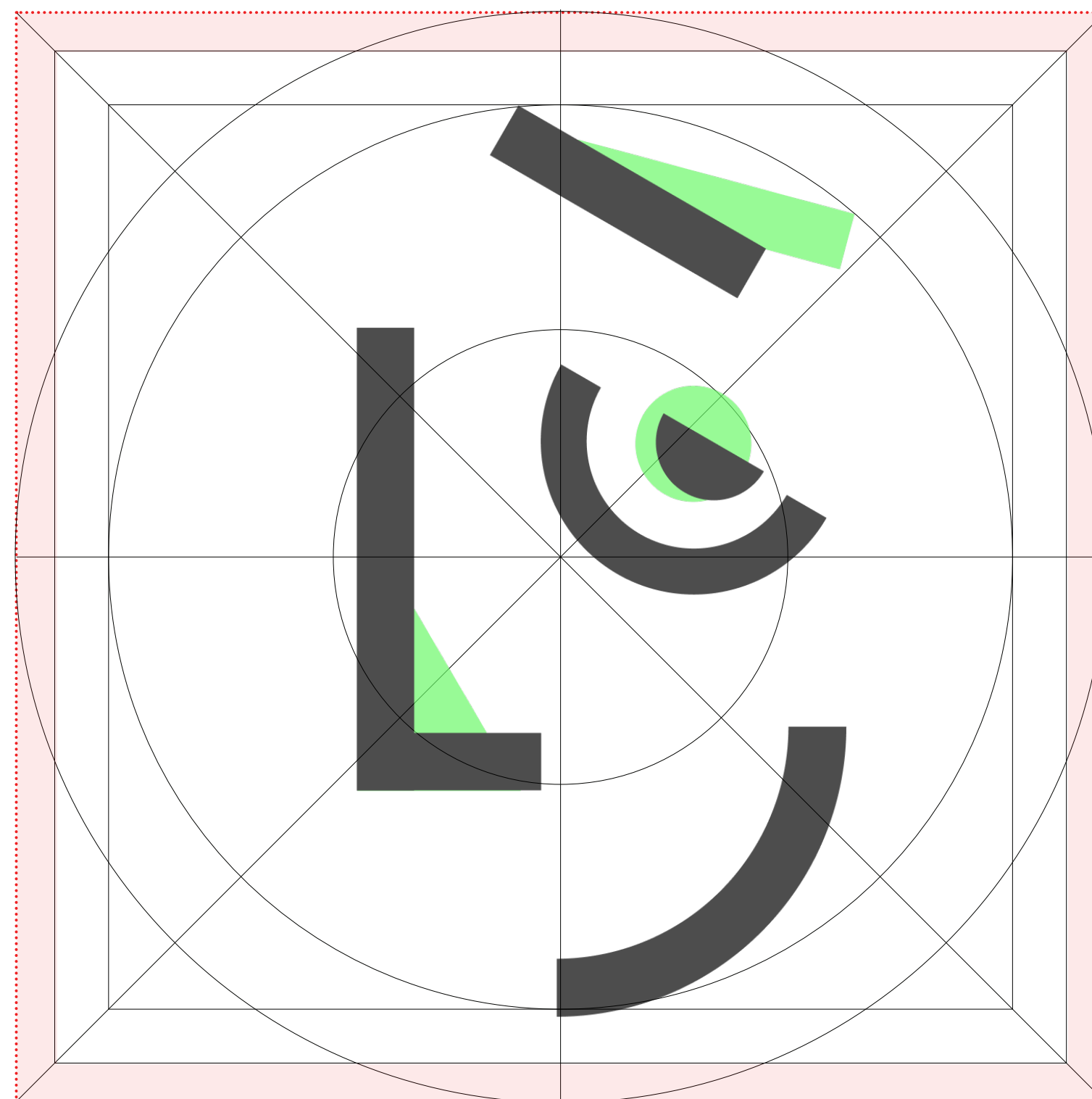
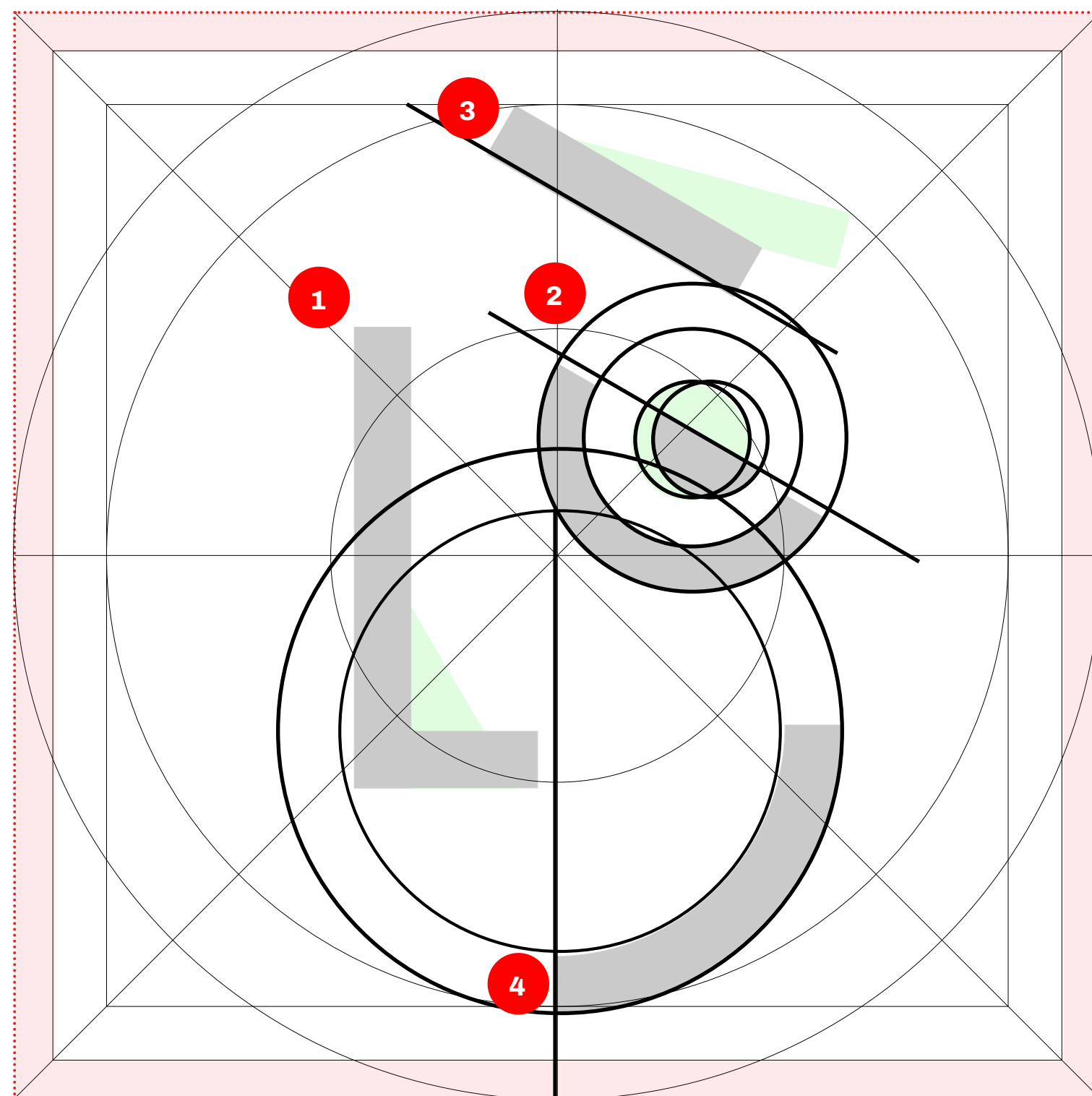
NOVO FACE

How do you say something... without any words at all?

Facial expressions show off our feelings across cultures and language barriers. They get straight to the heart of our emotions. Clearly. Concisely. Playfully.

The Novo character is a facial representation that supports the messaging of the final design — without needing any accompanying text or dialogue.

Ace is its name.



GRID

The Novo face is constructed based on a simple icon grid. The grid establishes clear rules for the consistent (but flexible) positioning of graphic elements.

Keyline shapes are the foundation of the grid. By using these core shapes as guidelines, you can maintain consistent visual proportions across system icons.

The Novo face contains 4 elements to create a recognizable face:

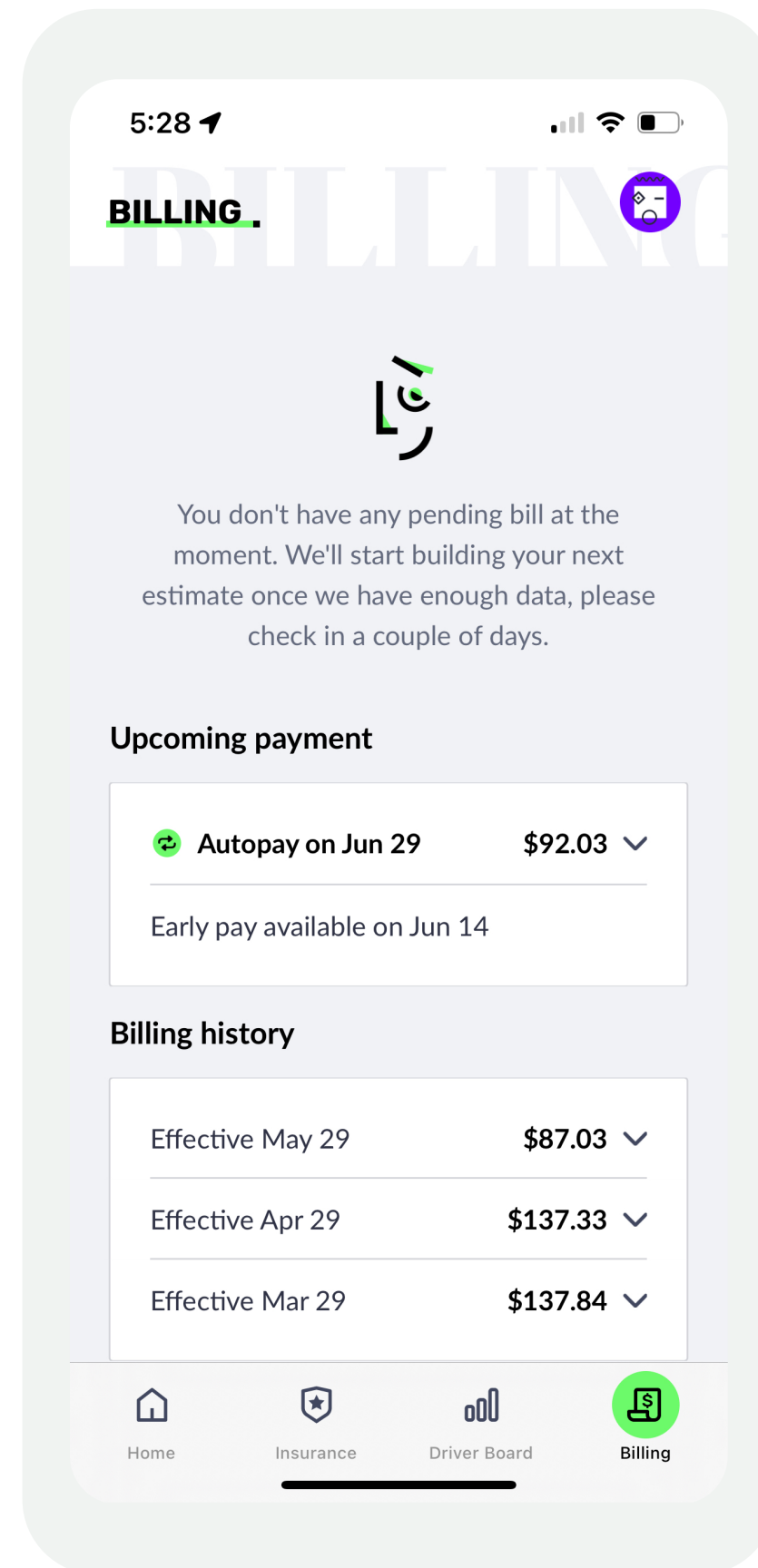
- 1.** Nose (static)
- 2.** Eye
- 3.** Eyebrow
- 4.** Mounth

All together, these elements will represent a specific feeling that will be used in context with the user's experience.

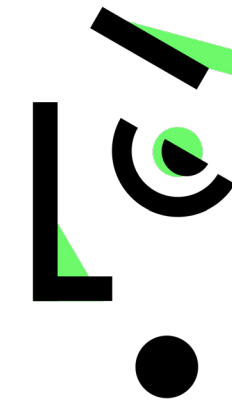


COLOR USAGE

Approved color versions for Novo Face.
Consult with Designer for usage cases.



Relaxed
Calmed
Chill
Positive



Thinking
Tired
Bummed out
Surprise

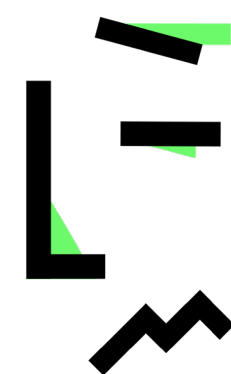


Stressed out
Confused
Shocked
Hypnotised

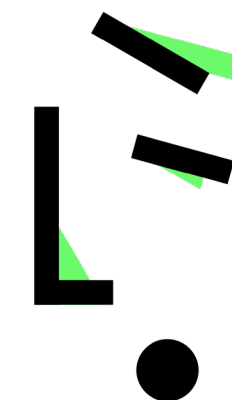
PERSUASION

Ace appeals to our various emotions — whether we're relaxed, chill, amused, or stressed out.

Ace will apply to the particular experience the user is having within the site and app.



Annoyed
Confused
Worried
Frustrated



Amused
Naive
Weary



Relieved
Happy
Satisfied



04 COLOR



NOVO
GREEN

PANTONE 802 C
#6CF96A

S 40% #97F995	S 25% #BCF9BB	S 10% #E0F9E0
S 60% B 80% #53CC52	S 70% B 70% #37B336	S 80% B 60% #20991F

CMYK: 68, 0, 100, 0 | RGB: 108, 249, 106 | HSB: 119, 57, 98

BLACK
SCREEN

#000000

B 85% #D8D8D8	B 91% #E9E9E9	B 93% #EEEEEE
B 60% #999999	B 42% #6C6C6C	B 13% #222222

CMYK: 75, 68, 67, 90 | RGB: 0, 0, 0 | HSB: 0, 0, 0

#292C3D

#55566D

#E1E2EA

#F1F2F5

PRIMARY COLORS

Novo’s primary color is a vibrant neon green, serving as a key element of its visual identity. This color should be used sparingly, primarily to accentuate the most important aspects of a design.

Its application is mainly reserved for header text, select brand elements or the main call to action (CTA). When utilizing this color, ensure it stands out as a distinctive feature in the composition, avoiding excessive use.

NEUTRAL COLORS

Neutral colors palette enhances the perception of hierarchy among elements in a composition, facilitating easier scanning. They are best used for layering backgrounds, body text, and key components such as a website or email footer.

PURPLE 01

#4a04ec

S 80%

B 80%

S 60%

B 60%

S 40%

B 40%

S 20%

B 20%

RGB: 115, 0, 255 | HSB: 267, 100, 100

PURPLE 02

PANTONE 2097 C

#7300FF

S 80%

B 80%

S 60%

B 60%

S 40%

B 40%

S 20%

B 20%

RGB: 115, 0, 255 | HSB: 267, 100, 100

PINK

PANTONE 184 C

#FF4B7D

ORANGE

PANTONE 165 C

#F47500

RGB: 255, 75, 175 | HSB: 343, 71, 100

RGB: 244, 117, 0 | HSB: 29, 100, 96

SECONDARY COLORS

Secondary colors offer a versatile palette that enhances the brand’s ability to emphasize key elements in any design. Novo’s identity thrives in a neutral color scheme comprised of varying dark and light shades.

These vibrant, neon-inspired colors will complement the composition and direct attention towards actions and vital information. Utilize these secondary colors for calls to action (CTAs), hyperlinks, emphasized body text, iconography, and as a primary color palette in illustrations.



05 TYPOGRAPHY



Aa

Rubik

Regular 400

Aa Bb 1 2 3 ! @ #

Semibold 600

Aa Bb 1 2 3 ! @ #

Semibold 600 Italic

Aa Bb 1 2 3 ! @ #

Bold 700

Aa Bb 1 2 3 ! @ #

Aa

Lato

Regular 400

Aa Bb 1 2 3 ! @ #

Bold 700

Aa Bb 1 2 3 ! @ #

Bold 700 Italic

Aa Bb 1 2 3 ! @ #

Black 900

Aa Bb 1 2 3 ! @ #

PRIMARY FONT

Typography plays a critical part of Novo's identity, maintaining a consistent and coherent look and feel across every medium. Rubik and Lato are our chosen typeface.

PRIMARY

Rubik SemiBold +
Rubik Semibold Italic

Tired of unfair car insurance rates?
Novo prices you based on *how you drive*

Lato Regular + Lato
Bold + Lato Bold Italic

Join Novo — transparent, app-based car insurance that adjusts your rate monthly based on how safe you drive. **Save 20% on your first two bills** when you sign up. *Getting a quote takes less than 60 seconds.*

FALL BACK

Arial Bold + Arial Bold
Italic

Tired of unfair car insurance rates?
Novo prices you based on *how you drive*

Arial Regular + Arial
Bold + Arial Bold Italic

Join Novo — transparent, app-based car insurance that adjusts your rate monthly based on how safe you drive. **Save 20% on your first two bills** when you sign up. *Getting a quote takes less than 60 seconds.*

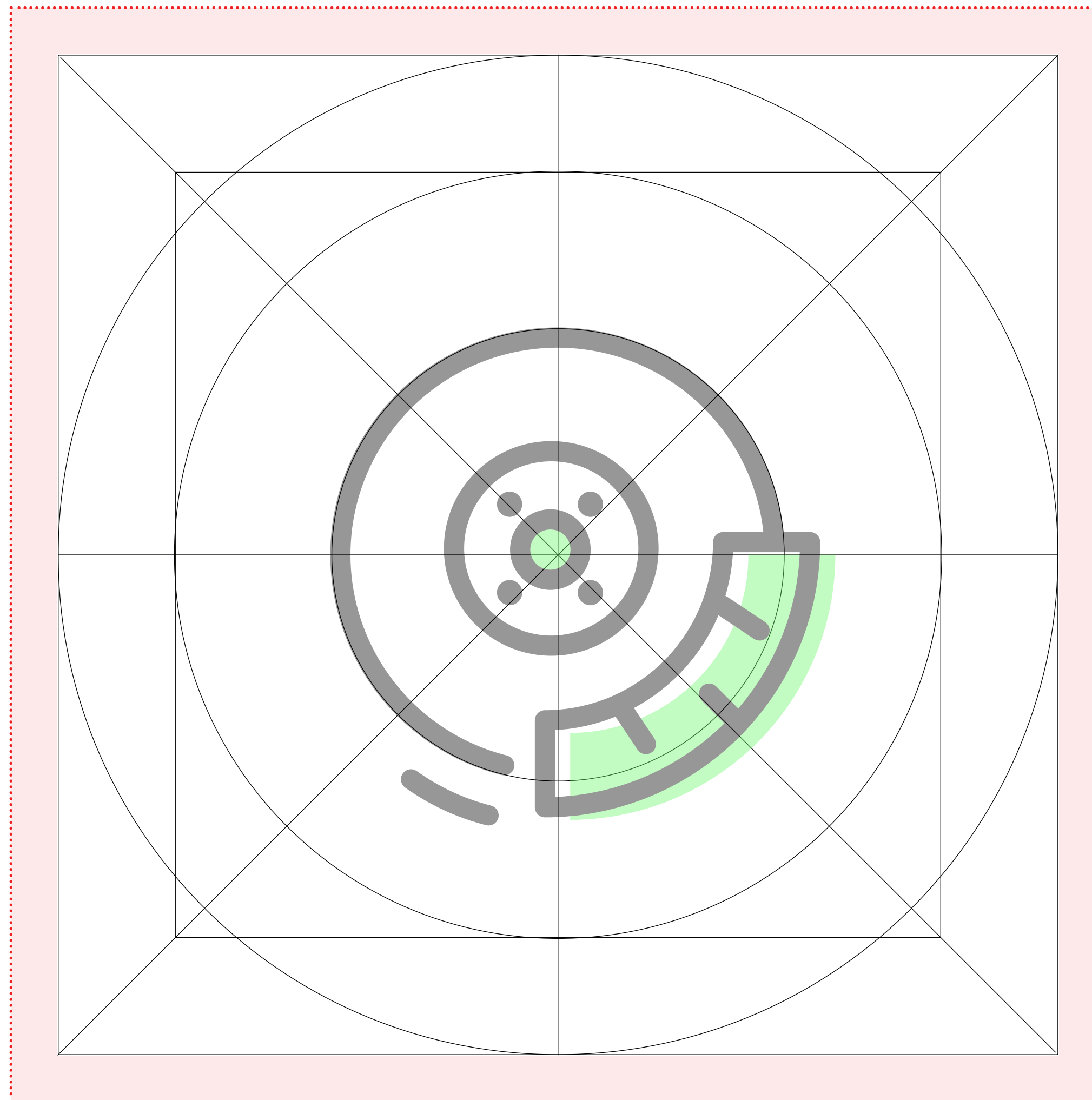
MAIN FONTS USAGE

Main typography compositions with weight variations.



06 ICONOGRAPHY





 Safe Area

ICON CREATION

When creating an icon, the Designer should start the document with enough resolution to export this asset for multiple environments. The usage of vectors are highly recommended for future editions.






GRID

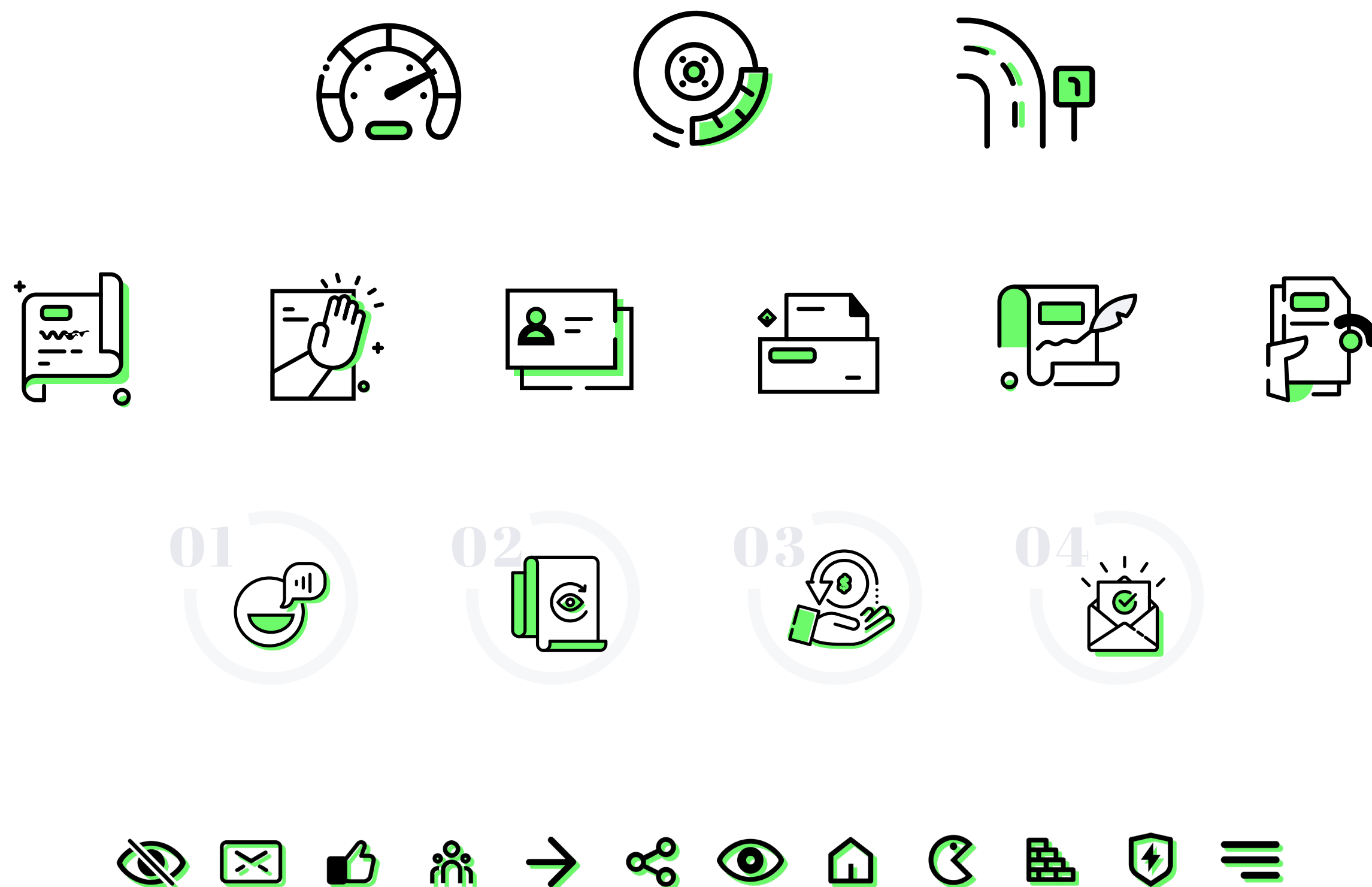
The icon grid establishes clear rules for the consistent, but flexible positioning of graphic elements. The Safe Area (clear zone rule) should be free of any type of graphic element, this will help to boost its visibility.

CONSTRUCTION

Balance and composition are key principles to create polished and visually harmonic pieces. Designing based on geometric shapes will ensure consistency and cohesion. We recommend the construction of the icon based on basic shapes as circle, square, triangle, and/or rectangles.

STYLE

-  SOLID STROKE
-  ROUND CAP
-  ROUND JOIN
-  135° SOLID SHADOW
-  SHADOW NOVO GREEN #6CF96A



ICON USAGE

An icon may be used to illustrate an idea or concept — or be featured in a design piece (i.e., printed or digital products and infographics).

By using icons, we can help streamline and optimize the user experience. Content is both more visually appealing and easier to quickly digest.

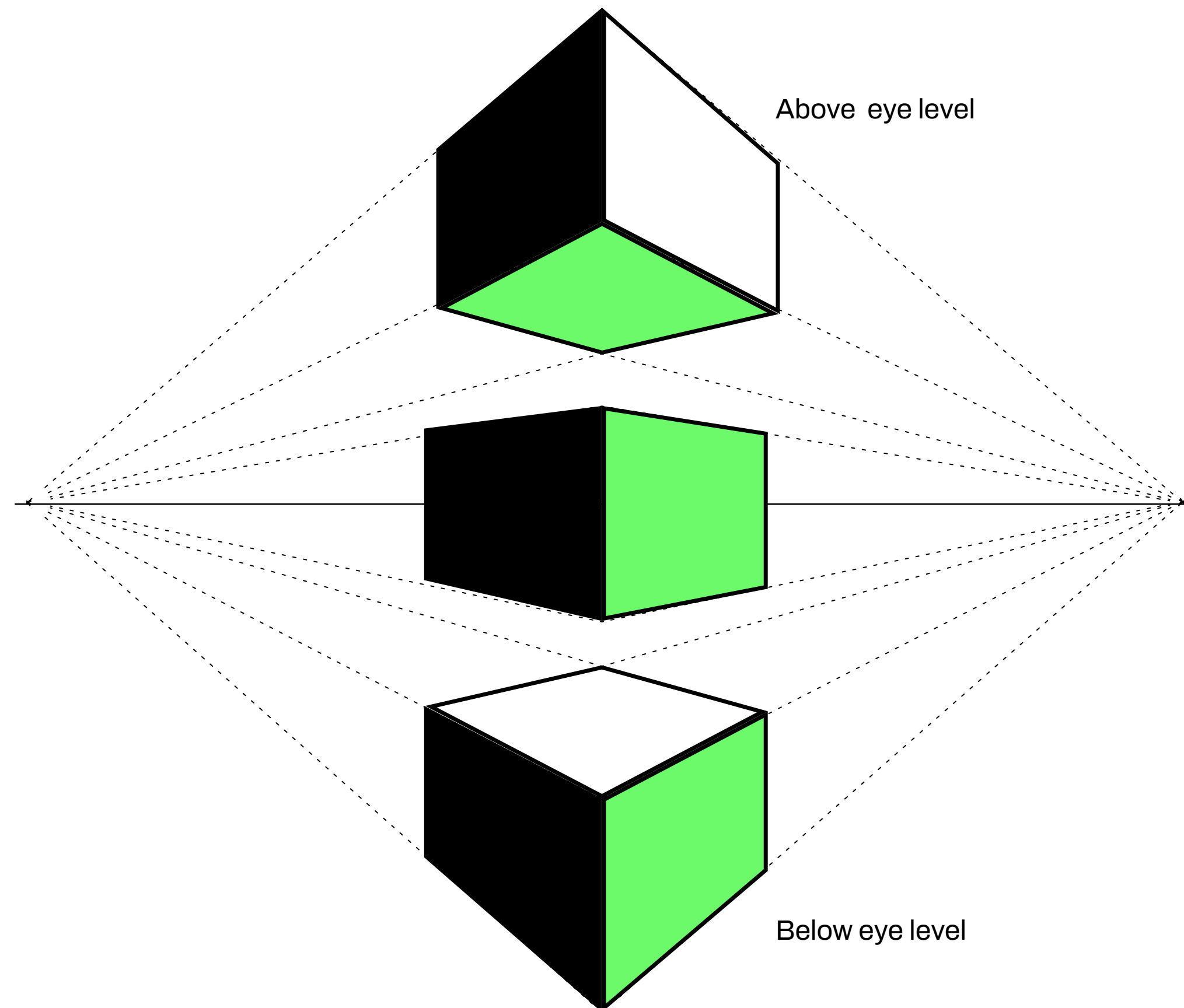
Our iconography always aligns with Novo’s brand personality and tone — and adds conceptual references, visual clarity, and symbolism to the content.

It should be used across platforms and channels to ensure uniformity with the brand identity.



07 BRAND ELEMENTS





**Angular Perspective or
Two-Line Perspective**

ELEMENTS

COMPOSITION

With basic shapes, like squares and circles, we can recreate different perspectives.

Illustration can evolve project to project, sometimes the context (i.e., event, brand, topic, etc.) may demand a particular style for the designer to maintain — but it must always remain easy-to-understand upon first glance.

The established style should remain in effect for anything else.

FORM

The illustrations are built based on cubes and cylinders — for easy creation and reproduction.

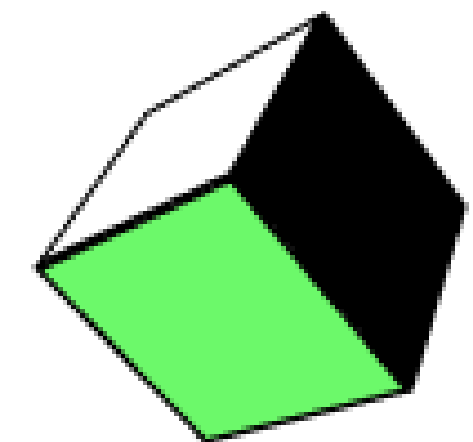
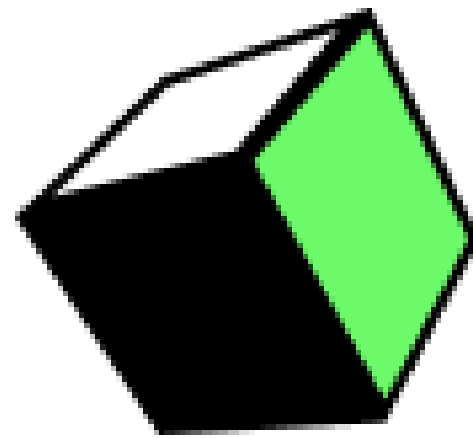
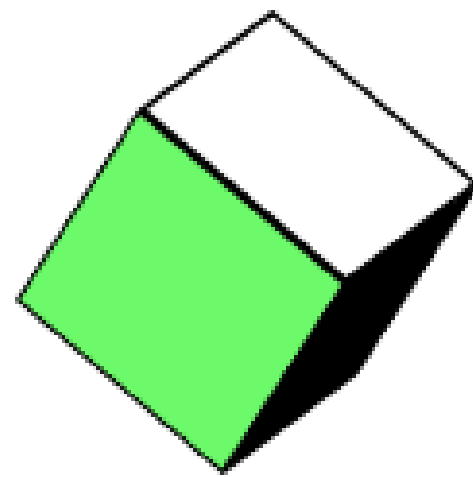
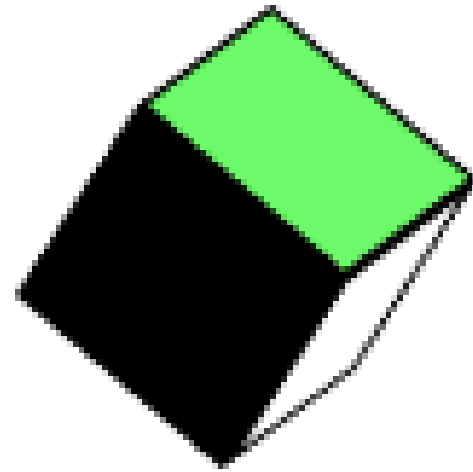
PERSPECTIVE

Angular perspective. A form of plane linear perspective in which some of the principal lines of the picture are either parallel or perpendicular to the picture plane and some are oblique.

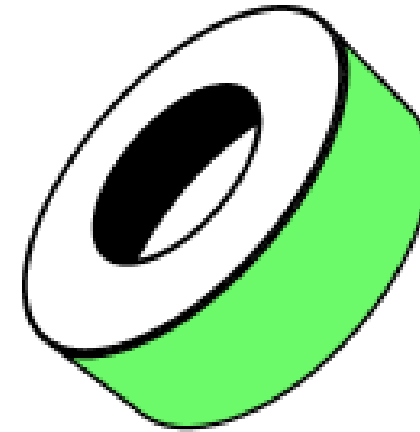
COLOR

Novo's primary and secondary colors should be used as the main color palette in the illustration.

CUBE



DONUT



GLYPHS



USAGE

Keep it simple. Do not try to fill all the blank spaces with 3D shapes.

Thinking about the composition of the piece, where do you want the eye to focus first? Try using the thirds-grid.

Balance the color palette. Bright Green is only used in some elements; there should be around a 60-70% black to 40-30% green ratio.

Balance the geometrical shapes as well: we use the donut, the cube, the tetris blocks, etc...

And we also use 2D shapes (like the squiggle) to balance the design as well.



08 APPLICATIONS




WEARABLES



BRAND FOCUSED | DIRECT MAIL



BRAND FOCUSED | DIRECT MAIL



Get Your Personalized Quote Now!

Price Reflects The Way You Drive

Safe Driving Means Lower Rates

Complete Transparency On Pricing


Google Reviews 4.4 ★★★★★

Trustpilot 4.0 ★★★★★

Novo Insurance
2540 Mission College Blvd
Santa Clara, CA 95054

Laura Martinez
1234 Main St
Phoenix, AZ 1234-5678

FIRST-CLASS MAIL
U.S. POSTAGE PAID
PHOENIX, AZ
PERMIT NO. 585



Get Your Personalized Quote Now!

Price Reflects The Way You Drive

Safe Driving Means Lower Rates

Complete Transparency On Pricing

Google Reviews 4.4 ★★★★★

Trustpilot 4.0 ★★★★★

Novo Insurance
2540 Mission College Blvd
Santa Clara, CA 95054

Laura Martinez
1234 Main St
Phoenix, AZ 1234-5678

FIRST-CLASS MAIL
U.S. POSTAGE PAID
PHOENIX, AZ
PERMIT NO. 585



novo

Drive Your Insurance Rate Down Each Month

Pay Based On How You Drive.
Savings Up To 40%



novo

One Size Fits All Car Insurance? No Way

Pay Based On How You Drive.
Savings Up To 40%




09 PAID SOCIAL




META ADS | STATICS/SINGLE IMAGE

Current best performing ads running in our Scaling campaign as of 06/11/2025




Novo Insurance


Sponsored · 

...

✕

Accident-free & still overpaying for car insurance?





PAY SMART FOR CAR INSURANCE

Car insurance that

reflects *how you drive*

– not just your age or

zip code? **YES\$\$\$**

get.novo.us

Pay Smart for Car Insurance

Join Novo — transparent, a...

Get quote

**Novo Insurance**
Sponsored · 🌐

One-size-fits-all car insurance rates? That's not it, fam.



Flawless driving
record... but your car
insurance still costs
an arm & a leg? 🤖



We rate what matters — how safe you drive

get.novo.us

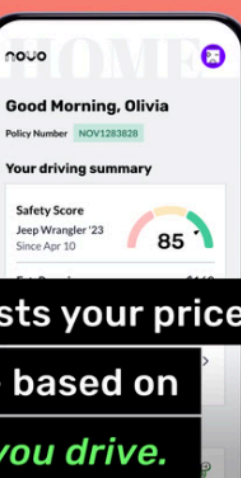
Pay Smart For Car Insurance

Join Novo — transparent, a...

Get quote

**Novo Insurance**
Sponsored · 

Perfect driving record but still overpaying? Novo gives you the chance to lower your car insurance rate each month, based on your Safety Score.



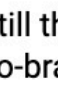

Good Morning, Olivia
Policy Number **NOV1234567**
Your driving summary
Safety Score
Jess Winglee '23
Since Apr 10
85

Novo adjusts your price monthly – based on how *safe you drive.*
Fair, right?


get.novo.us


Save 20% off your first 2 bills

Get quote

**Novo Insurance**
Sponsored · 

Still thinking about it? Fair car insurance. It's a no-brainer.



**NOVO**
PAY SMART FOR CAR INSURANCE

Safe driver, but your
car insurance rate says
otherwise?

get.novo.us
Save 20% off your first 2 bills

Get quote

**Novo Insurance**
Sponsored · 

... 

One-size-fits-all car insurance rates? That's not it, fam.




PAY SMART FOR CAR INSURANCE

Flawless driving
record... but your car
insurance still costs
an arm & a leg? 🤖

We rate what matters — how safe you drive

get.novo.us

Save 20% off your first 2 bills

Get quote



10 CONTACT

DESIGN & MARKETING

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