

Personal Auto Insurance Relief

What relief is being offered to personal auto insurance customers?

Effective April 1, 2020 in Connecticut, Massachusetts, New Hampshire, New Jersey and Pennsylvania, and May 1, 2020 in New York:

- Personal auto insurance customers will receive a 25% premium credit on Liability and Personal Injury Protection Coverages. An **automatic credit** will be applied to affected customers' policies. With the exception of New York, these credits are being applied for April and May. For New York, the premium relief is effective for May and June.
- Additionally, any health care worker who is an auto insurance customer and is involved in an accident while driving to or from work, or in the line of duty, will not have to pay their comprehensive and collision deductible during this same time period.
- We will also continue our payment flexibility, including waiving of late fees and a 60-day grace period (longer in some states) for certain premium payments.

Why are your premium relief programs ending?

As states have started to relax stay at home orders, driving behaviors are returning to pre-COVID-19 activity levels so premium credits are ending. If you are experiencing financial hardship as a result of COVID-19, however, please do not hesitate to [contact us](#).

When will I receive the 25% credit?

In Connecticut, Massachusetts, New Hampshire, New Jersey and Pennsylvania your credit will be visible in your policy during the following month. For example, a May credit will appear in the first half of June. In New York, the credit will be visible in the same month it is effective. For example, a June credit will appear in the first half of June. If your policy is paid in full, the credit will be issued to you via check.

When will New York customers see their credit?

If you are a customer in New York, your May credit was applied the week of May 11. To receive credit, policies must have been in force on the last business day of April or May, as the credit represents May and June in force premium. New customers in June will receive the credit the month following the purchase of your policy.

What do I have to do to get the credit?

The credit will be applied to active personal auto insurance policies automatically. You don't need to take any action.

How long will I receive a credit?

We have extended our personal auto premium relief past the original stay at home orders in order to provide you with two full months of relief. For personal auto customers in Connecticut, Massachusetts, New Hampshire, New Jersey and Pennsylvania, the relief program was in place for April and May. In New York, relief will be provided for May and June.

Why don't I see a 25% discount on my policy?

Your policy premium will remain the same, but we will apply a 25% premium credit to Liability and Personal Injury Protection coverages. This premium credit will be effective for April and May in Connecticut, Massachusetts, New Hampshire, New Jersey and Pennsylvania, and in May and June for New York. If your policy is paid in full, and no payment is due during the month, the credit will be issued to you via check.

Should I continue to pay my bill even though I'm getting a credit?

Yes, you should continue to pay the amount due on your billing statement. When the premium credits are applied, they will reduce the amount due on future bills. If you're experiencing financial hardship as a result of COVID-19, please call us - we're here to help.

How do I donate my credit to a non-profit?

Customers can elect to “pay it forward” and donate their premium credit to a non-profit that is providing relief for those hit hardest by COVID-19. Premium credits can be donated by calling **800-396-0919**. For a list of non-profits including AARP Foundation, United Way Worldwide’s COVID-19 Community Response and Recovery Fund and more [click here](#). All donation requests must be received by close of business on May 29, 2020.

How are you defining a “health care worker” for the comprehensive and collision deductible waiver?

Health care workers include essential workers providing care to sick or infected people as well as employees of any business or organization providing such care.

Home Insurance Relief

What relief is being offered to homeowners customers?

For our homeowner customers, Plymouth Rock will apply its Additional Living Expense Coverage to any health care worker who is required by illness or job requirements caused by COVID-19 to temporarily reside somewhere other than their primary residence. This coverage would be available when payment for these expenses is not provided by the health worker’s employer or another source. This relief is effective April 1, 2020 through the expiration of statewide stay-at-home orders.

What is Additional Living Expense Coverage, and how does this impact health care workers?

Standard homeowners policies typically provide coverage for temporary living expenses when you are not able to reside in your home due to a covered loss. With our COVID-19 relief program, we will waive the requirement that Additional Living Expense Coverage is provided due to a covered loss, offering this coverage to any health care worker who is required by illness or job requirements caused by COVID-19 to temporarily reside somewhere other than their primary residence, such as a hotel. This coverage is available when payment for these expenses is not provided by the health care worker’s employer or another source.

Will there be a deductible applied?

No, a deductible of \$0 will be applied to qualified claims.

If I am a health care worker who files a claim for Additional Living Expense Coverage, will it count against me in the future? Is there a surcharge to file a claim?

Any claims submitted under this program will not be factored in by Plymouth Rock for future rating or underwriting purposes. There is no surcharge to file a claim.

If I am a health care worker unable to stay in my own home due to COVID-19, how much will Plymouth Rock cover for hotel expenses?

The maximum coverage provided per day is \$150. This coverage will apply for a maximum of 30 days per policy term. Note: this does not apply to hospitalization.

How do I file a claim for this coverage?

Claims may be filed by emailing homerelief@plymouthrock.com or calling **800-396-0919**. We will triage the requests and assign a Claims Representative to follow up with you and help coordinate your claim. Receipts for the incurred additional living expenses and proof of your involvement in fighting this pandemic must be submitted at time of claim.