

## Personal Auto Insurance Relief

### What relief is being offered to personal auto insurance customers?

Effective April 1, 2020, subject to regulatory approval:

- 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.
- 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.
- We will also continue our payment flexibility, including waiving of late fees and a 60-day grace period (longer in some states) for payments.

### When will I receive the 25% credit?

Once our relief program is approved by state regulators, we will implement it as quickly as possible. The premium credit will be applied at the end of each calendar month and will be visible on your bill produced during the following month. If your policy is paid in full, the credit will be issued to you via check.

### 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?

Once approved by state regulators, the premium credit will be applied at the end of each calendar month and until the current statewide stay-at-home order in your state is lifted.

### 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 as soon as we have approval and implement the credit. This premium credit will be effective from April 1, 2020 until the current stay-at-home order in your state is lifted. The premium credit will be applied at the end of each applicable calendar month and will be visible on the bills produced during the following month. If your policy is otherwise 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 approved and 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](#).

### 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 and is subject to regulatory approval.

### 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](mailto: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.