

Encompass FAQ



Shelter-in-Place Payback

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What is the Shelter-in-Place Payback?

Allstate, Esurance and Encompass personal auto insurance customers will receive a Shelter-in-Place Payback. Most customers will receive 15% of their monthly premium in April and May.

Customers will receive the money back through a credit to their bank account, credit card or Encompass account. We are working with state insurance regulators to move forward expeditiously. We will not reduce your compensation on these policies, as we are not treating this as a reduction in premium.

Why are Allstate and Encompass offering this payback plan?

This crisis is pervasive. Given an unprecedented decline in driving, Allstate, Esurance and Encompass customers will receive a Shelter-in-Place Payback of more than \$600 million over the next two months. This is fair because less driving means fewer accidents. We are also providing free identity protection for the rest of the year to all U.S residents who sign up, since our lives have become more digital.

Who is eligible for the payment?

Allstate, Esurance and Encompass auto customers who had liability policies in effect as of March 31, 2020 are eligible for the payment.

How will customers receive the Shelter-in-Place Payback?

Allstate, Esurance and Encompass personal auto insurance customers will receive a Shelter-in-Place Payback. Encompass customers will receive the money back through a credit to their bank account, credit card or Encompass account.

How long will the payments be available?

The payment will be issued based on a customer's April and May monthly auto insurance premium. This program will go into effect immediately.

How much money will customers receive?

Most customers will receive 15% of their monthly premium in April and May, totaling more than \$600 million. For Michigan customers, the Michigan Catastrophic Claims Association fee will not be included in the calculation.

What factors were used to determine the amount of the payment?

A major factor is the impact shelter-in-place orders are having on miles driven and the number of auto accidents. Additionally, many factors are being taken into consideration for this program, including the impact on repair costs, premiums being received, customer retention, coverage levels and investment returns. As we are still in the early days, the full impact of the pandemic on all of these factors remains uncertain, so this payment reflects a share of what we are seeing at this time.

How will customers be notified?

We have a robust communication plan, including customer email, social media and posting on EncompassInsurance.com and EncompassInsured.com.

What types of auto policies are included?

All Encompass personal auto policies are included, but this does not include Motorcycle, Motorhome or ATVs.

Which Allstate companies are included?

All open and closed companies within Allstate/Esurance/Encompass brands issuing the above referenced policies are included.

Are customers of Encompass independent agents included?

Yes.

When will the Shelter-in-Place Payback be deposited?

Customers can expect payment during the months of April and May.

For customers who have already paid in full, will any adjustment be made?

Yes. This is a payback, not a change in premium. Customers who have paid in full and do not pay via ACH or credit card will receive a check.

Will auto customers using other payment options receive the Shelter-in-Place Payback?

Yes. Customers with an active policy in force as of March 31, 2020 with at least liability-only coverage will receive a payment.

Are any customers excluded?

Customers with suspended vehicles and new business where a payment has not been made on the policy as of March 31, 2020 will be excluded.

Will new auto customers following the announcement automatically receive the Payback?

New Encompass customers after April 1, 2020 will receive an amount for the time they are with us, provided a payment has been made on their policy.

What if a state doesn't have an official shelter-in-place order active, but you have an auto customer working at home for weeks at request of their employer, do they qualify?

Yes. Various terminology is being used by states and the low mileage is being experienced across all 50 states and Washington, D.C. We are working with state insurance regulators to move forward expeditiously. We expect this payback to be implemented in all 50 states and Washington, D.C.

If a customer has taken advantage of the Special Payment options, are they still eligible?

Yes, customers who have deferred payment during the COVID-19 state of emergency are still eligible to receive the Shelter-in-Place Payback.

How does this impact a customer's premium?

This does not impact the customer's premium. This payback is helping customers during a difficult time without changing their insurance policy.

What if a customer cancels their policy after receiving the Shelter-in-Place Payback?

The customer will receive a payment as long as they had a policy in effect as of March 31, 2020 and the vehicle(s) are not in suspense or new business that has not made a payment.

Will this affect my compensation?

We will not reduce your compensation on these policies, as we are not treating this as a reduction in premium.

Will the distribution vary by state based on regulatory approvals?

Yes, this will vary.

Where can I see more information about updates from Encompass related to COVID-19?

Visit [Encompass Express](#).

ALLSTATE IDENTITY PROTECTION

What is Allstate Identity Protection?

The direct-to-consumer Allstate Identity Protection offering not only proactively monitors for signs of fraud and provides restoration once an identity theft has occurred, but also helps customers understand their digital footprint and alerts them to known data breaches.

Consumers can choose either the Allstate Identity Protection Essentials product offering or the Allstate Identity Protection Premier product offering. For a look at the differences between the two, please reference the comparison chart within this FAQ document.

Why does Allstate offer identity protection for consumers?

Identity theft is a concern for consumers. Consumers want a brand they can trust, and research shows consumers would rather buy a digital protection solution from Allstate than other leading brands. This action is in line with our strategy to offer a full circle of protection, build long-term growth platforms and continue our legacy of innovating offerings to meet customers' changing needs.

Why are Allstate and Encompass offering free identity protection for the rest of the year?

Shelter-in-place orders require us to work, take classes and visit friends virtually, which increases our exposure to cybercrime. To help people, Allstate (part of the Allstate family of companies) is making the Allstate Identity Protection product free for the rest of the year with no opt-out-requirement. Allstate Identity Protection helps protect people from identity theft and financial fraud and provides more control over information shared digitally.

Who is eligible for free identity protection?

U.S. residents can get the free identity protection product through Dec. 31, 2020, regardless of whether they are already Allstate or Encompass customers, by signing up in April or May.

How does someone access the Allstate Identity Protection offer?

Consumers can sign up at <https://www.allstateidentityprotection.com/>. Information on the offer will be available through May 31, 2020. From the date a consumer signs up, they will have free Allstate Identity Protection through Dec. 31, 2020.

How can I help consumers sign up for Allstate Identity Protection?

Direct them to <https://www.allstateidentityprotection.com/> to sign up for the offer.

If this is free for the remainder of the year, why is credit card information required to sign up?

Credit card information is necessary to activate an account. It is also used in case a customer chooses to renew their subscription at the end of the year and continue using the service through a monthly subscription.

What happens when the free period concludes at the end of 2020?

Unless a customer elects to renew their subscription, the protection will end on December 31, 2020.

What if someone has previously purchased Allstate Identity Protection? Can they receive this offer?

Current Allstate Identity Protection customers are eligible to participate in the free service offer through May 31. To enroll, existing customers should call 1-855-821-2331 and have their account information available.

What if a customer experiences an identity incident while registered for Allstate Identity Protection?

If a customer enrolled in Allstate Identity Protection suspects they are a victim of fraud or identity theft, they can call 1-855-821-2331 or follow the prompts on alerts within their account. Allstate Identity Protection privacy advocates will ask questions and perform research on the customer's behalf. If the advocates determine the customer is a possible victim, the customer will be assigned to a remediation specialist, who will manage the case and work to fully restore the customer's identity.

Is this different from the existing Identity Fraud Expense Coverage endorsement that can be added to a customer’s auto or property policy?

Yes. Allstate Identity Protection is different from the Identity Theft Expense Coverage endorsement that can be added to customers’ Allstate, Encompass or North Light auto, home, condo or renters’ policies. The Encompass Identity Fraud Expense Coverage endorsement provides \$20,000 or \$25,000 of limits (varies by state) of expense reimbursement for expenses related to an identity theft claim, and it also provides restoration services after an ID theft has occurred.

The Allstate Identity Protection offering provides customers not only with restoration if an identity theft occurs, but it also helps customers understand their digital footprint, monitor identity theft risk and make sure their information is safe.

How will the Encompass Identity Fraud Expense Endorsement be removed from a policy if a customer chooses to switch to Allstate Identity Protection?

Customers with the Identity Fraud Expense Coverage endorsement will maintain their coverage unless they elect to cancel the endorsement. If a customer elects to remove the existing Identity Fraud Expense Endorsement, they can contact your agency.

Can my agency still offer the existing Identity Fraud Expense Coverage endorsement?

Yes. You can still offer the existing endorsement.

Will customers with the existing Identity Theft Fraud Coverage endorsement be impacted?

No. Customers will maintain the endorsement and the coverage will be unchanged – though they may elect to purchase the Allstate Identity Protection offering and cancel the endorsement.

What should I do if a customer has a question about Allstate Identity Protection?

If customers ask about Allstate Identity Protection, please direct them to <https://www.allstateidentityprotection.com/>. If the customer already has the existing Identity Fraud Expense Coverage endorsement added to a policy, you can review the chart below to help the customer understand the differences between the endorsement and Allstate Identity Protection with the customer.

What is included in the Allstate Identity Protection product offering compared to the Identity Fraud Expense Coverage endorsement?

Encompass Endorsement	Allstate Identity Protection – Direct-To-Consumer	
Encompass Identity Fraud Expense Coverage	Essentials	Premier
Included with Elite and optional with other product offerings at between \$2 and \$3/month	\$9.99 Individual/Month \$18.99 Family/Month	\$17.99 Individual/Month \$34.99 Family/ Month
Digital Footprint N/A	Digital Footprint Dark Web Scan Account/Data Discovery - Monthly	Digital Footprint Dark Web Scan Account/Data Discovery - Weekly
Privacy Management N/A	Privacy Management Status Email	Privacy Management Status Email

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	Identity Health Status Solicitation Reduction	Identity Health Status Solicitation Reduction
Dark Web Monitoring N/A	Dark Web Monitoring Breach Notifications SSN Monitoring Email Scan Credit/Debit Card Scan Web Logins Identification Monitoring	Dark Web Monitoring Breach Notifications SSN Monitoring Email Scan Credit/Debit Card Scan Web Logins Identification Monitoring
Financial Monitoring N/A	Financial Monitoring Credit Monitoring	Financial Monitoring Credit Monitoring High Risk Transaction Monitoring Student Loan Activity Credit Card Transaction Monitoring Bank Account Transaction Monitoring 401k Monitoring
Social Monitoring N/A	Social Monitoring N/A	Social Monitoring Objectionable Language and Grooming Account Takeover
Reimbursement \$20,000 or \$25,000 of limits (varies by state) Expense Reimbursement	Reimbursement \$50,000 Expense Reimbursement	Reimbursement \$500,000 Expense Reimbursement \$50,000 Stolen Funds reimbursement 401k & HSA Reimbursement Tax Fraud Refund Advance
Service Email Support	Service Email Support	Service Email Support

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Full-Service Remediation through InfoArmor 24/7 Support Line	Full-Service Remediation 24/7 Support Line Lost Wallet Protection	Full-Service Remediation 24/7 Support Line Lost Wallet Protection Priority Member Support
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