



## **Mercury Customer Giveback Program – FAQ's**

### **What is the Mercury Giveback Program?**

Mercury recognizes the COVID-19 crisis has altered driving patterns, resulting in fewer accidents and claims, so we are giving back a percentage of premiums paid in various lines of business.

### **What lines of business does the Mercury Giveback Program apply to?**

Mercury will be returning 15% of monthly personal auto insurance premiums, 10% of monthly business auto premiums, and 15% of select commercial multi-peril policy monthly premiums for the periods listed below.

### **What time period does the Mercury Giveback Program cover?**

- California - the Giveback period covers the two-month timeframe from March 19, 2020 through May 18, 2020.
- New York - the timeframe is from May 1, 2020 through June 30, 2020.
- All other states - the timeframe is from April 1, 2020 through May 31, 2020.

For all states, other than New York, the credit is based on the number of days the policy was active during these periods.

### **Do I need to contact Mercury or my agent to receive the Mercury Giveback?**

No, you do not need to contact anyone to receive the Mercury Giveback. It will be automatically applied to your policy if qualified.

### **How will the Mercury Giveback be applied?**

The credit will be applied to the next payment due or any outstanding balance on your policy. Should your policy be paid in full, a refund will be issued either in the form of a check or to a credit card on file.

### **When will I receive my Mercury Giveback?**

The credit will be processed in two installments. The first credit will be applied the week of May 11, covering the months of March and April for CA customers, May for NY customers and April for customers in all other states. The second installment will be issued in early to mid-June.

### **Where can I find my Mercury Giveback amount?**

Mercury will issue letters beginning the week of May 11, notifying customers the credit has been processed. Personal auto customers can view their credit online via the Mercury customer portal. To register or log in to your account, visit [www.mercuryinsurance.com/account](http://www.mercuryinsurance.com/account) and follow the directions below.

Step 1: Register or log in to your customer portal account

Step 2: Click on the “I Want To” tab

Step 3: Click on “Payments” then “Auto”

Step 4: Click on “Payment History”

Your credit will appear as an “Adjustment” in your payment history.

### **What if I no longer have an active policy?**

For New York policies, if your policy was in-force as of 4/30, you will receive a credit for May. If your policy was in-force as of 5/31, you will receive a credit for June.

For all other states, if your policy was active at any time during the specified two-month period, you will receive the appropriate credit.

### **What happens if current government restrictions are extended?**

If restrictions remain in effect, we may extend the credit period under the same or different terms.