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A message from Tyler Asher

Taking care of our customers, employees and agents is a top priority for Safeco. We recognize the uncertainty and financial challenges many of our joint customers are facing as the nation bands together to slow the spread of the coronavirus. To help Safeco customers, we have taken the following actions:

Personal Auto Customer Relief Refund

Fewer drivers are on the road, which means fewer accidents. With this in mind, we are announcing our Personal Auto Customer Relief Refund, which will return approximately \$250 million to our Liberty Mutual personal lines and Safeco auto customers. Here's how it works:

- Personal auto insurance customers will receive a 15% refund of two months of their annual auto premium as of April 7, 2020, pending regulatory approval.
- The refunds will begin in April and will be issued either by check or in the manner the customer made their most recent payment.
- The payments will happen automatically. Customers do not need to call Safeco to receive the refund.

Safeco agent commissions WILL NOT be affected by this 15% customer refund.

Payment flexibility options

- Late fee charges have been automatically stopped and cancellations due to non-payment have been temporarily paused for personal auto and home customers from March 23 through at least May 22, 2020.
- We continue to work with individual customers to extend payment dates if needed and provide personalized support.

Delivery coverage expansion for auto policies

- All personal auto policies have been expanded to cover customers who use their personal vehicles to deliver food and medicine. Standard Safeco personal auto policies typically exclude such coverage.

- This additional protection is in effect for all personal auto policies in all states for losses occurring from March 16 to May 22, 2020, and reported by July 1, 2020.

For more information on all of the information above, customers can visit www.Safeco.com/Covid-19.

The well-being and support of our customers, agents and employees remains our primary concern during this critical time. I really appreciate the work you are doing to support our shared customers, and I thank you for your continued partnership.



Tyler Asher
President
Independent Agent Distribution



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