



# Personal Insurance Auto **PREMIUM RELIEF**

APRIL 2020

Life changed, and the country and our customers made changes to keep families and our communities safe. Staying home and off the roads means fewer auto accidents, and that's a good thing.

At Westfield, we believe one good turn deserves another – customers are driving less, so, during this unprecedented time, we think they should pay less for their personal auto insurance.



## **PREMIUM RELIEF FOR PERSONAL INSURANCE AUTO CUSTOMERS**

Westfield Personal Auto customers will receive a 15 percent credit of their eligible monthly auto premium\* for the months of April, May, and June 2020. Customers with an active Personal Auto policy as of April 30, 2020, will receive the full credit to their bill in the month of May 2020.

We'll take care of the paperwork; agents and customers won't have to do a thing.

## **WHAT ELSE WE'RE DOING**

- Continue to offer flexibility for payments from customers facing difficulties from the COVID-19 pandemic and we've suspended all cancellations and late fees from March 20 through May 31, 2020.
- Provide coverage to customers with a Personal Auto policy who are engaged in delivery of essential goods, including food delivery. Any personal auto policy language that excludes coverage for delivery of goods will be temporarily modified through June 30, 2020.
- Waive the limit for Additional Living Expenses for customers who have experienced a claim that requires them to relocate from their residence where repairs are delayed as a result of business closures and other servicing difficulties associated with the COVID-19 pandemic and subsequent state shut down orders. This limit will be waived for claims occurring through June 30, 2020.
- Waive the limit for rental reimbursement for customers who have an insured vehicle in for personal auto repairs as a result of a claim and repairs are delayed as a result of business closures and other servicing difficulties associated with the COVID-19 pandemic and subsequent state shut down orders. This limit will be waived for claims occurring through June 30, 2020.
- We will reassess this timeline on an ongoing basis, in the event of a prolonged period of state mandated shut-downs.
- The Westfield Insurance Foundation is helping communities in Northeast Ohio and across the country by donating nearly \$1.5 million dollars to nonprofit partners focused on family stability and disaster recovery.



APRIL 2020

**Who will receive premium relief?**

Customers with an active Personal Auto policy as of April 30, 2020.

**When will customers receive the relief?**

Customers with an active Personal Auto policy as of April 30, 2020, will receive the full credit to their bill in the month of May 2020.

**What do customers need to do to receive their credit?**

Nothing – We'll take care of the paperwork; agents and customers won't have to do a thing.

**Will the credit reduce agency compensation?**

No, agency compensation will not be affected.

**What is the total amount you're giving back to customers from this premium relief credit?**

Altogether, Westfield is returning more than \$16 million dollars to Personal Insurance customers.

**Do you expect to extend your credit past June?**

We are monitoring the situation closely and will reevaluate as new data becomes available.

**Can customers get a check instead of a credit?**

Only if the account is already paid in full, then a check will be issued.

**What other options are you offering customers with financial hardships?**

Westfield is also offering flexible billing solutions to help customers experiencing financial hardships. Visit our [website](#) to learn more.

**How are customers going to be notified?**

Personal insurance customers will receive a letter via U.S. Mail and customers who are registered for My Westfield will receive an email. Agents can also share with their customers.

**What vehicles are ineligible?**

Motorcycles, recreational vehicles, collector, and antique vehicles are ineligible.

**Has this premium relief credit been approved by the Department of Insurance?**

We are actively working on submission of appropriate state filings and all actions are subject to individual state approval.

**What are you doing for Commercial Lines customers?**

Since each business is being impacted differently as a result of the pandemic, our teams are working directly with agents to provide options and solutions to help commercial customers. We are also offering flexible billing solutions and have suspended the current term endorsement activity on sales/payroll changes as the result of prior term audits to help during this time.