

Amica *today*



SUMMER 2016

Questions about life insurance?

Amica Life Lessons®
is here to guide you

Inside

- ▶ Protecting your electronics and valuables
- ▶ Car-buying tips
- ▶ Flood insurance coverage

Published for Policyholders
and Friends of Amica

Amica
AUTO HOME LIFE



Introducing Life Lessons[®]

A new website to help you understand life insurance better

Whether you're buying life insurance for the first time or reviewing your existing coverage, Life Lessons[®] is here to help you.

We're excited to share this new, easy-to-use website to help you better understand life insurance, and how your needs may change throughout your life. When you visit **AmicaLifeLessons.com**, you'll see how easy it is to learn the basics, get answers to your questions, and determine how much you need or get a personalized quote.

"We launched Life Lessons[®] to help educate and meet the ever-changing needs of consumers, who are doing more and more of

their research online," said Ted Shallcross, senior vice president and general manager of Amica Life. "We hope they take full advantage of the site to get the right amount of coverage to help protect their family's financial security."

What are your life insurance needs?

If you're not sure of your coverage needs, we have several informative guides that can help. Whether you're looking for information on the basics, starting your career, buying a home, raising a family or retiring, we've got you covered. Simply visit **AmicaLifeLessons.com/resources** and read, save or print the guides you find most useful.

"Only 15 percent of Americans claim to be very knowledgeable on the subject of life insurance,"¹ Shallcross said. "Life Lessons[®] was designed to meet the needs of consumers by offering a wealth of educational resources for consumers in the research, shopping and buying stages."



Amica
today

Amica Today is published quarterly for policyholders and friends of Amica Mutual Insurance Company and Amica Life. The magazine is also available online at **Amica.com**.

Join our communities and join the conversation!



To stop receiving future print editions or to send comments, please contact Lauren Orrico at **lorrico@amica.com** or Amica Today, Corporate Communications, PO Box 6008, Providence, RI 02940-6008.

Needs calculator

The life insurance needs calculator offers a quick and easy way to estimate how much life insurance is right for you based on your unique needs. And if you already have life insurance, you can find out if the amount you have is enough.

So how does it work? Simply answer a few questions about your future expenses, debt, replacement income and your current assets, and you'll get an estimate of how much life insurance



is right for you. The needs calculator even breaks down the total so you can see how we arrived at the estimate.

Useful videos

AmicaLifeLessons.com also features a series of videos, all less than two minutes. These videos focus on a wide range of topics including the changing need for life insurance at different stages in your life, things to consider when purchasing life insurance, answers to common questions and more.

Other site features

In addition to the needs calculator, educational guides and videos, Life Lessons® offers informative articles, quoting options, live chat and consultation scheduling.

We encourage you to visit **AmicaLifeLessons.com** today to see all the site has to offer!

Don't forget – you may be eligible for a discount on your Amica auto insurance policy when you purchase life insurance from Amica Life.² Customers with auto, home and life policies can save up to 17 percent.²

¹ 2015 Amica Life Financial Peace of Mind Survey

² Discount applied to Amica auto insurance policy. Coverage options and discounts may not be available in all states.

Life insurance needs throughout your *life*

With each new chapter in your life, your life insurance needs can change. Explore Life Lessons® to discover the benefits of having the right coverage throughout the milestones in your life.

Starting out

Buying life insurance when you're younger is a great way to plan for the future. For people starting their careers, getting married, buying homes and having children, life insurance can provide peace of mind in knowing you're helping to protect your loved ones.

Establishing your roots

Whether you've just bought a home, are a new parent or raising a growing family, you have financial responsibilities and dependents

to help protect. So, there are many things you'll want to consider when determining your life insurance needs.

Planning for retirement

Whether you're planning for an empty nest or retirement you want to make sure that you have a plan in place to help financially protect the loved ones who rely on you. Plus, most employer-provided coverage will expire upon retirement, so it's important to consider an individual plan to continue coverage through retirement.

To learn more about how your life insurance needs can change throughout your life and how to help protect the ones you care about most, visit **AmicaLifeLessons.com** today.



Are your electronics and valuables

Consider additional insurance from Amica

When you think about the valuables and computers you own – from jewelry to smartphones to antiques – and how much they're worth, it may seem like replacing them would be costly if the unexpected were to happen.

In general, home insurance policies provide protection for your most valuable items – but there are some coverage limitations. That's why it's important to look into adding extra protection for them, or to consider listing expensive items separately, known as scheduling.

Electronics ▼

For your computers, smartphones and tablets, we offer a Special Computer



Endorsement. This coverage provides broader protection than standard home policies if something happens to these items, and most losses are covered. A deductible as low as \$100 applies, which is likely less than the standard deductible for a home loss.

If you purchase this endorsement, all of the computer devices in your household will be covered. You can select a coverage amount based on the value of computers in your home and then receive “blanket coverage,” meaning your policy will protect all of them without requiring separate coverage for each item.

The Special Computer Endorsement is also great to have if your children are away at school. You'll know their computers and smartphones are protected wherever they are.

Jewelry ▼

Scheduling your items will provide coverage for many loss circumstances, beyond just fire and theft. Coverage prices depend on the value of the item being insured, but are generally very affordable and protect you from many loss circumstances. Another benefit to scheduling items is that no deductible is required if you have a claim.



We also have a few tips to protect your valuables:

- Keep jewelry and other expensive items in a secure place. Consider storing them in a safe if they're not frequently used.
- Make sure items are appraised, and keep a copy of the appraisal and receipt in case you need to file a claim. We recommend storing these copies electronically or outside of your home, separately from the originals, as they are helpful in properly adjusting your claim.
- Have your jewelry professionally cleaned and the settings or mountings checked on an annual basis.



protected?

To schedule jewelry items, a recent appraisal or purchase receipt is required. Most jewelers offer appraisal services from certified gemologists, and there are reputable appraisers who specialize in antiques or fine art.

Even if you already have jewelry scheduled on your policy, it's a good idea to have the items appraised again every few years to make sure the value has not changed. If the value has increased, you can contact us to update your policy and make sure you are adequately covered.

In addition to jewelry, we offer coverage for other items too. We recommend reviewing your policy to make sure you have enough coverage for these valuable items.



Call us today

Interested in learning more?
One of our representatives
would be happy to discuss
these coverages with you.
Give us a call anytime at
800-242-6422.



Preventing fires at home

House fires can occur anytime, day or night, so it's important to do everything you can to keep your family safe. With summer rapidly approaching, grilling and fire pits increase the risk of outdoor fires.

That's why Amica is sharing the following tips to help prevent fires – both inside and outside:

Indoors

- Store matches and lighters in a locked cabinet or out of the reach of children.
- Turn off the stove and blow out any candles when leaving the room.
- Keep combustible materials away from fireplaces, wood stoves, stove tops and other heating sources.
- Store gasoline in approved containers, and keep the containers in an outdoor shed or other area away from the home.
- Test smoke detectors regularly, and make sure there is at least one on every floor of the home.
- Clear the lint trap in your clothes dryer after each load, and regularly clean lint from under and behind the dryer.
- Don't overload extension cords.

Outdoors

- Grills should be placed well away from the home and deck railings, and out from under leaves and overhanging branches.
- Campfires or fire pits should be at least 25 feet away from anything that can burn. Have a shovel and lots of water nearby.
- When you're done with the fire, generously pour water on it to drown the embers. Stir the embers and ashes with a shovel, and add more water if needed. Continue this process, and do not leave until all material has turned cold. If possible, allow ashes to cool for 48 hours before disposing.
- Set tiki torches away from areas of activity, and properly secure them to minimize the risk that they'll be knocked over.



Visit [YouTube.com/Amica](https://www.youtube.com/Amica) for helpful videos to keep you safe this summer.



Wildfire Safety

Visit the Storm Center on [Amica.com](https://www.Amica.com) for tips on how to **prepare** and stay **safe**.

Looking for a new or used car?

Save time and money with Amica's Car Connection

Happy summer! For many, this time of year means vacation time, road trips, sporting events and, oftentimes, more driving. It's always important to make sure your car is in good shape before hitting the road. If yours isn't, you may be thinking about replacing your vehicle.

When it comes to researching a vehicle, there are a few decisions you'll need to make. Are you looking for something new or used? Do you want a sedan or coupe, or maybe a truck or SUV? How much are you planning to spend? It can seem like a lot to consider, and we're here to help simplify the process.

We've partnered with TrueCar to offer you **Amica's Car Connection**. This service offers you a simple way to purchase a new or used car. You can use the online search tool to find a vehicle that meets your needs and see what others in your local area paid for the car you want. You'll spend less time at the dealership and know you're getting a fair price on the car you're looking for.

How does it work?

Finding and buying the right car for you is as easy as 1-2-3!

1. **Compare** – Research Car Connection's database and narrow down options based on your preferences, including price, year or gas mileage. If you're looking for a new car, you'll see what other people in your area paid for the car you want and access a nationwide network of Certified Dealers.

Visit Amica.com/carshopping to get started today!

2. Connect – Once you’ve decided on the kind of car you want, you can contact the dealers to schedule a test drive. Throughout the process, you’re never obligated to purchase.

3. Buy – When you’re ready, print your Guaranteed Savings Certificate* or Used Vehicle Certificate. The certificates feature a summary of the car,** important pricing information and the dealer’s contact information. Bring a copy to the dealership, and you’ll be ready to go!

“We’re excited to offer this service, since this is something all of our customers can use,” said Tony Noviello, senior assistant vice president in claims. “Car Connection is a great resource to find the right car for you and to help you feel comfortable throughout the purchasing process.”

Car-buying tips from the Federal Trade Commission (FTC)

- **Do your research** – Compare features and prices, and consider looking for some newer safety features.
- **Go for a test drive** – Try to drive the car on different roads

and in different situations – up- and downhill, in traffic and on highways.

- **If it’s used, inspect the car** – Ask the current owner for a copy of the car’s maintenance record and, if possible, have a mechanic thoroughly examine the vehicle.
- **Be prepared to negotiate** – Dealers may be willing to bargain on price.
- **Compare financing** – Consider options offered by lenders and the dealer to determine what’s best for you.
- **Don’t settle** – If you don’t see exactly what you’re looking for on the dealer’s lot, consider ordering a new car.

*Guaranteed Savings not available in all states. In these states, a Target Price is shown, which is a market-based example of what you can reasonably expect to pay for your vehicle as configured. Your configured vehicle may not be available or in-stock at the Certified Dealer.

** Neither Amica nor TrueCar brokers, sells or leases motor vehicles. Car Connection is an information publishing site operated by TrueCar, and is unrelated to any Amica insurance policy.

Understanding Flood Insurance

Floods may not be common where you live, but 25 percent of all flood damage occurs in low to moderate flood risk areas. Floods can be caused by tropical storms, rapid rainfall and melting snow. In fact, in the past 50 years, all states have experienced floods or flash floods, so it’s important to understand coverage for flood insurance and what you can do to stay safe.*

► What kind of insurance do I need?

It’s important to consider getting a flood insurance policy through the National Flood Insurance Program (NFIP) – even if you don’t live in a high-risk flood zone. Standard home insurance policies don’t include flood coverage, and federal disaster assistance alone doesn’t always cover

flood damage. A flood insurance policy can cover your home and personal belongings if a flood occurs.

► How do I get a flood insurance policy?

As your agent, we can help you secure flood insurance through one of our partner companies. We will answer questions about the policy, determine the coverage that’s right for you and get you the protection you need. In some cases, there can be a 30-day waiting period before the policy goes into effect.

► What can I do to stay safe during a flood?

If heavy rains and potential floods are predicted, there are steps you can take to keep yourself and your home safe.

Before

- Move furniture, electronics and area rugs to a higher floor to prevent water damage.
- Disconnect electrical appliances.

During

- Don’t touch electrical equipment if you’re wet or standing in water.
- If you have to leave your home, don’t wade through moving water or drive into flooded areas.

After

- Let wood furniture dry outdoors, but not in direct sunlight.
- Major appliances, such as refrigerators and stoves, should be washed and dried completely.

For more information on floods and safety tips, visit [Amica.com/stormcenter](https://www.amica.com/stormcenter).

*Source: Floodsmart.gov



We believe in supporting nonprofits in the communities where we live and work. Giving back is who we are at Amica – and *it's what we do in our communities.*



Amica Companies FOUNDATION



Great customers have great friends!
Recommend us by visiting **ShareAmica.com**.