



If you're looking  
for coverage with  
a personal touch

Auto  
Homeowners  
Condominium  
Renters  
Boat/Yacht  
Personal Umbrella  
Liability  
Life  
[Amica.com](http://Amica.com)



# We have just one priority – our customers

That's because we're structured as a *mutual* insurance company, which means our customers have "ownership" in Amica. In other words, our customers' interests are Amica's interests.

Amica provides you with exceptional value for all your personal insurance needs. Our wide range of quality coverages are backed by a 100-year history of award-winning service. If you have a question or want coverage information, you'll receive the personal attention and guidance to make the right decisions. When you experience a loss, we offer compassion, understanding and outstanding claims service.

You deserve to be treated right, and as an Amica customer you are. This is why hundreds of thousands of Amica customers have placed their trust in us for many years.

Everyone at Amica shares a vision that starts with a simple promise: Serve customers like they have never been served before, with integrity, humanity and fairness.

We know insurance and we're ready to put our expertise to work for you. We'll provide the right insurance package, personally tailored to meet your needs with the high level of service and professionalism that are our trademarks.

## We'll Help You Choose the Right Coverage

Amica can meet your personal insurance needs with a full line of superior products. Our professionals will work closely with you to create individual insurance solutions tailored to your needs, goals and budget.

**Auto** – We'll show you the many coverage options and discounts available and help you determine the right amount of coverage to protect you and your vehicle.

*"I've been an Amica customer for more than 40 years. Our homes and cars have never been and will never be insured by any other company. Over the 40 years, I have only had about half a dozen claims, but every single one was handled the way I would expect a loving family member to take care of me."*

*-Arthur*

**Home** – Discover an extensive range of flexible policies created for every household, including homeowners, condominium and renters policies. We also offer comprehensive coverage for manufactured homes, available for both single and multisectional homes.\*

**Boat/Yacht** – Take advantage of the most comprehensive protection available for your private pleasure craft. We offer coverage for a wide range of boats, from small watercraft to yachts.

**Personal Umbrella Liability** – Enjoy the peace of mind an umbrella policy offers. It’s an additional layer of protection over and above your auto, home or marine policies.

**Life Insurance** – In the event of your death or the death of a family member, life insurance provides money for lost household income, children’s education, family emergencies and much more.

**Multi-line Discount** – You earn a discount when both your auto and home are insured with Amica. Your discount increases when Amica also provides your personal umbrella liability coverage or you own a qualified Amica Life insurance policy.\*\*

In addition to the coverages offered above, Amica can also help you with many other personal insurance needs. To learn more about the other coverages we provide, call **800-242-6422**, or visit **Amica.com**.

\* Manufactured Home insurance is provided through Amica General Agency, Inc., and underwritten by American Modern Insurance Group.

\*\* Not available in all states

## Claims service that delivers – *fast*

Should you be the victim of a natural disaster or have a fender-bender, you can trust us to take care of your claim quickly and efficiently.

**Immediate Access** – We are ready to take care of you whenever you need us. Our claims professionals are just a phone call away, 24 hours a day, seven days a week.

**Rapid Response** – We will settle your claim quickly. In emergency situations, we can provide you immediate access to funds. When widespread damage occurs due to events such as hurricanes, tornadoes and hailstorms, you can be sure that Amica’s catastrophe teams will be on the scene immediately to help you put your life back in order quickly.

**Easy Contact** – With a network of offices countrywide, chances are Amica is near you. Reach us in person, by telephone, Internet, or U.S. mail – you choose what’s most convenient for you. You’ll always get a friendly response, and we’ll keep you informed regarding your claim’s status.

**File and Track Your Claim Online** – Customers can submit a new claim and track its progress anytime on Amica.com. From a secure area you can access claim payment information, review deductibles and contact your Amica claim representative.



## Customer service you just won't find anywhere else

Amica representatives live by the golden rule: Treat others the way you would like to be treated.

**Personal Attention** – Call **800-242-6422**, and you'll reach friendly, knowledgeable representatives anytime day or night.

**Online Access** – Visit **Amica.com** for a wide range of secure online services that continue to expand. Creating an account is easy, and once your online account is established you can safely access your policy information, view billing statements, file and track claims or add checking or credit card information to pay your bill.

**Qualified People** – When you call us, you get the voice of experience. Many of our representatives have been with the company for 20 years or more, and as a result have developed a high level of expertise. They are among the most qualified in the business, consistently expanding their knowledge through continuing education and pursuing professional insurance designations.

## You choose the payment option that suits your needs

We offer flexible options to make paying for your insurance absolutely hassle-free. And if you have multiple policies, we send one monthly statement listing all your policies and the minimum amount due for each. Our payment options include: Automatic Payment Plan from your checking account without service charges, direct billing in up to 10 installments, and online payment by bank account withdrawal or by credit card, available at Amica.com.

## Financial strength brings peace of mind

Amica's mission is to enhance the financial security of our customers by offering personal protection and other related services at the lowest reasonable cost, consistent with sound financial management. We have adhered to this mission by following a consistent and conservative philosophy of investment, which translates into a strong and stable company for our policyholders.

What this means to you is we will be able to fulfill our financial commitments to you when you need us most. We continually earn the highest ratings from nationally recognized industry organizations.

## A.M. Best

A.M. Best Company, a leading insurance industry analyst, has repeatedly given Amica Mutual Insurance Company its highest rating, A++ (Superior).<sup>1</sup> This rating is assigned to companies with superior financial strength, operating performance, and market profile when compared to the firm's established standards. These companies, in A.M. Best's opinion, have a very strong ability to meet ongoing obligations to policyholders.

<sup>1</sup> December 22, 2010. For the latest rating, access [ambest.com](http://ambest.com).



# Personalize Your Auto Coverage



Amica provides comprehensive auto coverage. We can help you choose from many options in each area to customize a policy just for you.

**Liability** – Despite the best preventive measures, accidents happen, and you may be responsible for someone’s injuries or property damage. Liability coverage can take care of the loss while protecting your current and future assets. Amica provides a wide range of coverage levels to give you the protection best suited for your individual needs.

**Coverage for your vehicle(s)** – We know it’s more than just a car; it’s an essential tool for your everyday life as well as a prized possession. Protect it with an Amica auto policy that provides several options for damage to your vehicle, as well as a range of deductibles that bring you cost-saving options.

**Coverage for you and your passengers** – We offer coverage options for the expenses associated with injuries

that you or a passenger may incur in an automobile accident, including coverage for injuries caused by an uninsured driver.

## Special features you won’t find everywhere

With Amica you receive added value beyond the typical coverage offered by most auto insurance policies. We include the following at no additional cost:

- No deduction for depreciation when a new vehicle is declared a total loss within the first 365 days of ownership\*
- No deductible for lock replacement when your keys are lost or stolen
- No deductible for glass repair (if replacement is not necessary)
- No deductible for repair or replacement of a deployed air bag
- Reimbursement for lost earnings if you attend court at our request. Please note the amount of lost earnings varies by state.
- \$1,000 for bail bonds.

*“We were married on July 27, 1948.  
We purchased our first auto insurance  
with Amica in September of 1948. You  
have insured our autos as long as we have  
been married – also for our four young  
drivers. Sixty-one years! Well done!”*

*-Ann*

\* 180 days in FL, KY, NY, NC, PA and TX.

## Roadside Assistance for unexpected breakdowns

Our Towing and Labor coverage comes with a valuable benefit: Roadside Assistance. When you're stuck on the road, you can choose to use our Roadside Assistance toll-free number, and we will send help immediately, anytime, anywhere. Service professionals will make repairs on the spot or tow your vehicle if needed. Or you may select a company of your choice and be reimbursed for towing expenses.

### Here's how Roadside Assistance works:

- You will receive a toll-free Roadside Assistance number that you can call for help 24 hours a day, seven days a week, every day of the year.
- When you need the service, simply call the toll-free number and a professional service representative will contact the closest service provider. Assistance will be dispatched to your location and on-the-scene repairs will be performed whenever possible.
- When on-the-scene repairs are not possible, your vehicle will be towed to the nearest service or repair facility, up to 50 miles. Alternatively, you may have your vehicle towed to the service facility of your choice. You will be responsible for mileage in excess of 50 miles.
- Roadside Assistance is a sign-and-drive service. That means you don't have to worry about paying cash or providing a credit card when assistance arrives. You only need to sign a receipt that acknowledges the assistance provided, and you're on your way. Amica takes care of the payment "behind the scenes," eliminating one more thing from your busy schedule.



*"Yesterday I purchased a new automobile. I called Amica's 800 number to add the vehicle to my auto insurance policy. I was quickly transferred to an individual who immediately took care of my request. Unlike several companies I have to deal with, the Amica representative was knowledgeable, helpful and very efficient. I was on the phone less than five minutes! Outstanding customer service!"*

*-Larry*

# Platinum Choice Auto

Premier Protection for Amica Drivers\*



With Amica insurance, you can count on outstanding personal service and superior coverage that meet your needs and budget. Now, for drivers who want it all, Amica offers **Platinum Choice Auto** – a policy of premier coverages and services offered to you at a substantial discount. Platinum Choice Auto options include:

**Good driving rewards:** Accident forgiveness that saves you money on surcharges and deductibles. You earn forgiveness points instantly, and your points never expire.

**Prestige rental coverage:** Ensures you drive a comparable vehicle when yours is in a covered accident. There's no daily limit on your rental cost, and you'll receive up to \$5,000 per loss toward the rental of a comparable car.

**Full glass coverage:** Provides new windshields and door windows, fast and deductible-free, with no out-of-pocket expenses.

**Identity fraud monitoring service:** You control your identity security by receiving credit alerts and resolution assistance. Your credit files and personal information are watched 24/7 at all three major credit bureaus: Equifax, Experian and Transunion, and you'll be alerted within 24 hours if unusual activity is detected.

**New car replacement:** If your new car is totaled or stolen in its first year, you get a new car of the same model, with no depreciation or mileage limits applied.

Receive multiple levels of added security in one convenient money-saving package.

An Amica representative will show you how a **Platinum Choice Auto** policy brings you protection above and beyond a basic auto insurance policy. Call **800-242-6422** anytime, or visit **Amica.com**.

We'll take the time to explain all of your options and help you determine the coverage that's right for you. You can also choose to selectively add any of these coverages to your current Amica policy.

*\*May not be available in all states*

*The information contained in this document is a general description of coverage and not an insurance contract. All coverages are subject to the terms and conditions of the applicable Amica Insurance policy.*

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# The Right Homeowners Coverage Is Important

Your Amica policy includes coverage for:

- Loss or damage to your home from many unforeseen occurrences – fire, smoke, theft, vandalism and more.
- Other structures such as a detached garage or shed.
- Increases in living expenses if you're unable to live in your home after a loss.
- Cost of temporary repairs to prevent further damage to your home after a loss.
- Cost of removing debris after a loss.
- Incidents such as theft of personal property from your hotel room when you're away from home.
- Credit card loss, reimbursement up to the policy limit for unauthorized use of your credit cards. Plus, you're protected from losses related to innocent acceptance of counterfeit money.
- Liability protection, including the cost of legal representation from covered claims made against you or a family member living with you for property damage or bodily injury. This liability protection follows you wherever you go, worldwide.
- Personal property, up to 75 percent of the home's insured value at today's market value, with no depreciation factored in.



## Added protection customizes your coverage

*"I was born into Amica. It has been my only insurance company since I was 16 years old, and I am now 66 years old. I have lived in many places, and Amica has always been there. Though I have not had many claims, with the ones I did have Amica was just the "best." They are a great company. I have my home, car, camper and horse trailer all with Amica and would never consider changing insurance."*

*-Cheryl*

Our homeowners policies are flexible to meet your individual needs. Available coverage options include:

An **Automatic Dwelling** coverage increase of up to 30 percent\* when the cost to rebuild or repair your home exceeds the coverage limit on your policy.

**Personal Property Replacement** coverage provides full repair or replacement of your personal property, regardless of depreciation, up to your limit of coverage.

**Scheduled Personal Property** coverage provides specific coverage for a wide range of valuables such as furs, jewelry and fine art. This offers broader protection for incidental damage beyond fire and theft.

## Identity Fraud Expense Coverage\*

- Provides up to \$15,000 for resolving identity theft problems, with a \$250 deductible per claim
- Gives unlimited access for you and your family to a resolution expert through a toll-free number
- Assists with handling all documentation and phone calls needed to resolve your case
- Offers proactive assistance for victims of wallet and handbag theft
- Provides systematic notification to credit bureaus, creditors, collection agencies, government agencies and all relevant parties
- Helps with filing a police report, completing a fraud victim affidavit and creating a comprehensive case file for investigative and claims-handling purposes
- Includes one year of credit monitoring and fraud monitoring for victims of identity theft



With Amica's **Identity Fraud Monitoring Service**, your credit files and personal information are watched 24/7 at all three major credit bureaus: Equifax, Experian and TransUnion. You're alerted within 24 hours if unusual activity is detected. If you notice fraudulent activity on your credit file, you have unlimited access to a fraud specialist for help in resolving problems quickly and efficiently.

Note: Catastrophic coverages\* such as earthquake and flood are also available. Our professionals can assist you in determining what's right for you.

*\* Not available in all states*

## Safety counts!

We know and appreciate the extra steps you take to reduce the possibility of loss. You may qualify for discounts that reduce your rates if your new home is furnished with installed safety features including alarm systems, smoke detectors and sprinkler systems.

## Platinum Choice – Our best homeowners protection

Amica's Platinum Choice coverage far surpasses standard homeowners coverage to provide comprehensive protection at an attractive price. This carefully packaged policy is a major upgrade from traditional homeowners coverage.

## Among the bonus coverages included with Platinum Choice are:

- Increased liability and medical coverage; extended coverage for your business property, both in and away from your home; and generous coverage for jewelry, watches and furs
- A generous loss assessment plan for your primary residence

## The added protection **Platinum Choice** brings to your home

<u>Coverages</u>	<u>Platinum Choice*</u>
Computer coverage.....	<b>INCLUDED</b>
Credit card coverage.....	<b>INCLUDED</b>
Enhanced special limits	
• Jewlery and furs (theft limit).....	<b>\$2,500*</b>
• Business property at home .....	<b>\$5,000</b>
• Business property away from home .....	<b>\$1,000*</b>
• Loss assessment .....	<b>\$5,000</b>
Personal liability .....	<b>\$300,000</b>
Medical payments to others.....	<b>\$5,000</b>
Lock replacement .....	<b>INCLUDED</b>
Water backup and sump overflow up to \$5,000 .....	<b>INCLUDED*</b>
All risks of physical loss except those specifically excluded – DWELLING.....	<b>INCLUDED</b>
All risks of physical loss except those specifically excluded – PERSONAL PROPERTY.....	<b>INCLUDED</b>
Additional dwelling coverage .....	<b>INCLUDED</b>
Replacement cost – PERSONAL PROPERTY .....	<b>INCLUDED</b>

\* May vary in some states

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# Condominium Coverage

*While your condominium association most likely carries insurance for buildings and other association-owned property, it won't cover your personal property or your legal responsibility. And not all association insurance coverage is the same: You may need to obtain your own coverage for wallpaper, carpeting fixtures and any other items not covered by the association.*

## Amica condominium coverage includes:

- Dwelling coverage for building items that are not covered by your association's policy and that, according to your association agreement, may be your responsibility. This may include appliances, fixtures, improvements and interior walls.
- Coverage for personal property in a variety of circumstances—fire, windstorm, smoke, theft and vandalism.
- \$1,000 automatic coverage for association assessments that result from a covered loss involving association property.
- Coverage for necessary increases in living expenses if you're unable to live in your condominium after a covered loss.
- Coverage for the cost of removing debris after a loss.
- Coverage when you're away from home for incidents such as theft of personal property from your hotel room.
- Coverage for credit card loss. You'll be reimbursed up to the policy limit for unauthorized use of your credit cards. Plus, you're protected from losses related to innocent acceptance of counterfeit money.

## Liability coverage includes:

- Protection, including the cost of legal representation, from covered claims made against you or a family member living with you for property damage or bodily injury. This liability protection follows you wherever you go, worldwide.

## Added protection customizes your coverage.

Our condominium policies are flexible to meet your individual needs. Optional coverages available at a minimal cost include:

- **Personal Property Replacement** coverage provides full repair or replacement of your personal property, regardless of depreciation, up to your limit of coverage.
- **Scheduled Personal Property** coverage, providing specific coverage for a wide range of valuables such as furs, jewelry and fine art. This offers broader protection for incidental damage beyond fire and theft.

# Renters Protection

*As a renter, your landlord insures the building, so you might not have thought about needing insurance. But your landlord's policy won't cover your possessions in case of a loss. You will be responsible for replacing your furniture, stereo/TV systems, computers, clothing, everything.*

An Amica Renters policy is specifically designed for renters, to insure your belongings and help replace them. It includes coverage for personal property and worldwide liability coverage all in one convenient policy.



## An Amica renters policy includes three essential types of coverage:

- **Personal Property** coverage assists you in replacing your possessions due to loss or damage from a large number of unforeseen occurrences such as fire, theft, vandalism and more. You choose the amount of coverage best suited to your needs.
- **Liability** coverage provides valuable protection for situations where you or a resident family member are responsible for injuries occurring in your home or during other activities such as golf, biking or tennis. A wide range of coverage limits are available.
- **Loss of Use** coverage provides funds for extra expenses you may incur – such as staying in a hotel – when you are unable to occupy your apartment due to a covered loss.

## Amica's added value

Your renters policy also includes:

- Coverage when you're away from home for incidents such as theft of personal property from your hotel room or from your vehicle
- Coverage for credit card loss: You'll be reimbursed up to the policy limit for unauthorized use of your credit cards. Plus, you're protected from losses related to innocent acceptance of counterfeit money.

# Protect Your Boat/Yacht

*Whether your boat is large or small, power or sail, Amica's boat and yacht policies provide comprehensive coverage especially suited to the marine environment. This coverage extends beyond the basic coverages for vessels under a homeowners policy.*

We offer two types of policies to match the specific needs and size of your vessel. Amica's Boat policy is the preferred coverage option for private pleasure boats that do not have sleeping and cooking capabilities and are less than 24 feet in length. Our Yacht policy offers coverage that is especially suited for larger private pleasure boats that typically have sleeping and cooking capabilities. Our professionals can help you determine the coverage that's right for your boat.

## Some of the great benefits include:

- Payment for most physical loss or damage to your insured property, with a few specific exceptions
- Coverage that applies whether your boat or yacht is afloat or in storage
- Coverage for waterway towing to the nearest port is included whenever your boat is disabled.

## Take advantage of additional savings

- You benefit from a variety of credits and features that save you money.
- Special endorsements that lower your premium, based on the specific use of your craft
- Discounts for built-in automatic fire extinguisher systems and diesel engines
- Savings when you successfully complete either a United States Coast Guard Auxiliary or United States Power Squadron safety course or any boating safety course approved by your state's boating regulatory authority



# Personal Umbrella Liability Protection

*A Personal Umbrella Liability policy is an important extra layer of protection that further shields your assets from potential liabilities that you may be exposed to in the rush of everyday life.*

Your current auto, homeowners and marine policies provide liability protection to cover a wide range of situations. So why consider a Personal Umbrella Liability policy? Because sometimes ordinary events can have unexpected and devastating results.

## Consider the Amica extras

What's the value of extra protection? Peace of mind knowing your family, home and assets are protected against unexpected and costly events. In cases such as these, legal expenses alone can be overwhelming, and you need extra protection. Amica addresses your need with additional coverage for legal fees and costs incurred by Amica in your defense. In addition, Amica's Personal Umbrella Liability coverage provides:

- Auto liability protection anywhere in the world
- Protection against lawsuits for libel, slander or defamation of character
- A full range of coverage limits, starting at \$1 million

An Amica Personal Umbrella Liability policy is a natural addition to the other coverage you have with us. Simplify your life by relying on the company you already trust to be the single source for all your personal insurance needs. We will assist you in choosing a coverage amount that suits your individual requirements.



## Umbrella coverage is valuable protection for everyone

Many people feel that a million dollars in Personal Umbrella Liability protection is only for millionaires. Unfortunately, that's not true—any one of us can be subject to a million-dollar lawsuit. Amica's Personal Umbrella Liability coverage provides an extra layer of protection should the unexpected occur. Call an Amica professional today for all the details. We are at your service to answer questions and help you determine the coverage that's right for you.

# Life Insurance From Amica Life

The primary reason for buying life insurance is to ensure that your family will be taken care of financially in the event of your death. With your Amica Life insurance, you may save money on your Amica automobile coverage through our Multi-line Discount program.\*



Individuals and their families have long turned to Amica Life for practical, affordable life insurance solutions. Our licensed representatives are trained to evaluate your individual situation and offer choices that can help you protect your family's financial future.

Each step of the way, you will appreciate Amica Life's no-pressure, personalized approach as we help you determine the amount of insurance protection and/or retirement funding that is best for you and your family. You will enjoy the added peace of mind knowing that the people behind your policies are highly trained and experienced professionals.

*"I have had Amica insurance since the late 70s or 80s when you had to have a current member sponsor you to get Amica insurance. Since the very first time that I had to put in a claim, I had no hassles or problems. I have since bought life and house insurance to make Amica my insurance company for everything. I love the customer service and recommend Amica to everyone I know."*

*-Patricia*

Owning the right type – as well as the right amount – of life insurance is central to preserving your family's financial security. Our life insurance professionals take the guesswork out of buying life insurance because they evaluate your individual situation and help you determine your life insurance need.

The journey towards financial security begins with sound planning. At Amica Life, we can provide you with the expertise and tools you need to prepare for the future with confidence.

\* The qualifying discount to your Amica Mutual Automobile policy applies to Single Limit Liability, Bodily Injury Liability, Property Damage Liability, Other Than Collision, Collision, Uninsured Motorist Coverage and/or

Underinsured Motorist Coverage and Basic and Added Reparations Benefits/Personal Injury Protection/Medical Payments to the extent the coverages and discount are available in your state. Discount varies depending on the number of Amica Life policies owned and is subject to having an Amica Mutual Automobile policy in force.

In Massachusetts the qualifying discount to your Amica Mutual Automobile policy shall apply to Bodily Injury to Others, Personal Injury Protection, Damage to Someone Else's Property, Optional Bodily Injury to Others, Medical Payments, Collision, Limited Collision and Comprehensive coverages for policies with private passenger vehicles. Discount varies depending on the number of Amica Life policies owned and is subject to having an Amica Mutual Automobile policy in force.

## Life guide

Amica Life's extensive product list includes a variety of competitively priced life insurance, annuity and specialty insurance products that can be tailored to fit your needs. Review the chart below for a snapshot of our products and their advantages. Then call us at **800-234-5433** to speak with an Amica Life representative and find out which products are right for you. Whatever the future holds for you and your family, you can rest easier knowing Amica Life is by your side.

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## Life Insurance

Product: **Level Term Life**<sup>1</sup> (10, 15, 20, 25 or 30 years)

Comment: Meets temporary life insurance needs at exceptionally low rates that are designed to stay level. Coverage options range from as low as \$100,000 to \$1 million or more. Includes innovative **Cost of Living**<sup>2</sup> provision which helps your policy keep pace with inflation by automatically increasing your death benefit every two years (*between ages 18 and 59 during the initial period*).

Product: **Annual Renewable Term**<sup>3</sup>

Comment: Renewed on a year-to-year basis and typically owned by persons with short-term life insurance needs

Product: **Whole Life**<sup>4</sup>

Comment: Permanent life insurance protection with a tax-deferred cash value fund. Premiums stay level.

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## Annuities

Product: **Tax-deferred Annuities**<sup>2</sup>

Comment: Great long-term cash accumulation vehicle. Unlike with IRAs, there is no government-imposed limit to your contributions.<sup>5</sup>

Product: **Traditional IRA Annuities**<sup>2</sup>

Comment: Depending on your particular circumstances, contributions may be deducted (*wholly or in part*) from your current income. All earnings grow tax-deferred.

Product: **Roth IRA Annuities**<sup>2</sup>

Comment: Contributions are not tax-deductible, but earnings grow tax-deferred and can be withdrawn tax-free after age 59 ½ (*subject to additional distribution requirements*).

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## Specialty Products

Product: **Long-term Care**<sup>6</sup>

Comment: Designed to help pay for nursing home care, home health care or assisted living care and ease the impact of the care on your assets

Product: **Disability Income**<sup>6</sup>

Comment: Affordable, customized coverage that provides income when you are sick or hurt and can't work

Product: **Second-to-Die Whole Life**<sup>6</sup>

Comment: Often used to cover estate tax liability. One policy insures two people with the proceeds paid after both are deceased.

Product: **Health Insurance**<sup>6</sup>

Comment: Individual and family health insurance products designed to assist in managing medical expenses

<sup>1</sup> Not all plans are available in all durations and at all ages. Some features may not be available in all states. Standard form numbers ICC11 FGCLT02-01 and ICC11 CLT02-01 in most states.

<sup>2</sup> Not available in all states.

<sup>3</sup> Standard form numbers ICC09 ART01-01 and ART01-01 in most states.

<sup>4</sup> Standard form number WL2006-01 in most states.

<sup>5</sup> Known as payments in TX

<sup>6</sup> Offered through Amica General Agency (Amica General Insurance Agency in CA). Products may not be available in all states.

Call **800-242-6422** anytime  
to speak with an Amica representative.



**It's not just how you're covered.  
It's how you're treated.**

Coverage is underwritten by: Amica Mutual Insurance Company, Lincoln, RI; New Jersey Auto – Amica Property & Casualty Insurance Company, Lincoln, RI; Texas Homeowners – Amica Lloyd's of Texas, Sugar Land, TX. Life insurance is underwritten by Amica Life Insurance Company, Lincoln, RI. The information contained in this document is a general description of coverage and not an insurance contract. All coverages are subject to the terms and conditions of the applicable Amica Insurance policy.

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