

# Amica *today*

WINTER 2012

**Amica**  
AUTO HOME LIFE

## *Buying a* **new home**

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homeowners  
insurance

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# Buying a new home?

## Remember these tips about homeowners insurance

Purchasing a new home can be exciting, frustrating and overwhelming. With so many details to look for and questions to ask, we don't want you to forget about your homeowners insurance. So we've compiled a list of things to consider to determine if the home is a good (or more costly) insurance risk.

### Start with the basics

It's a good idea to compile some basic information about your home and keep it handy. You'll need to know the answers to these basic questions to determine the home's insurability:

1. When was the home built?
2. How old are the plumbing and electrical systems?
3. What type of roof?
4. What's the square footage?
5. Have there been any losses?
6. Where is the home located?

### Other factors to consider

When searching for a new home, you probably already have a location and style in mind. But remember that these choices and others can affect the cost of your homeowners insurance.

"We have customers call us all the time when they're thinking about buying a new home, and we encourage them to do this," said Bryan Cook, senior assistant vice president in sales and client services. "We can give them

estimates on insurance for homes in different areas or homes of different types so that they can compare costs."

Here are some important factors to consider:

- Check on the location of the closest fire department and hydrants. Homes located in areas with highly-rated fire protection usually cost less to insure.
- Those who want ocean-front homes are well aware that cost and availability of insurance may be an issue. That's why it's important to look at all the variables – deductibles, discounts and building codes can all affect insurance costs.

- Research the flooding history in your new home's neighborhood and the proximity of flood hazard areas. Standard home policies do not cover water damage from flooding. Flood insurance is available only through the National Flood Insurance Program, so it's a good idea to learn more about the limits and coverages.
- A house inspection should uncover any issues that aren't readily apparent: water damage; any infestation; potential problems with electrical system, septic tank or water heater; and suggested upgrades or replacements. It's always a good idea to have an inspection done.



- Swimming pools, hot tubs and other special features are great, but be aware of the risks and the need for liability insurance.

"Today, there are more accidental deaths due to swimming pools than from handguns. So it's very important to be aware of the risks involved and to make sure safeguards are in place," said Cook, who also serves on the board for the Insurance Institute for Business & Home Safety (IBHS).

### Market value vs. replacement value

Due to upheavals in the mortgage market over the past few years, Cook also urges home buyers to make sure they understand the difference between the market value and the replacement cost of their homes.

Market value is the price you paid for your house and land or the approximate value of your home in a specific area. Replacement value is how much it will cost to rebuild your house in the same spot, same size and same quality of construction at today's costs.

"These can be, and most often are, two completely different numbers," said Cook. "Home insurance premiums are based on the replacement value of your home. People might think that if the market value of their home goes down, so does its replacement value, and that isn't correct."

### Call us with questions

Don't wait until your house closing to think about insurance. Our customer service representatives can answer your questions, give you premium estimates and review your coverage for discounts and deductibles. Call us today at **800-242-6422**.

Happy house hunting!

## 10 questions to ask in the New Year

If you answer "yes" to any of the questions below, it's time for an annual insurance review. That's a great way to start the New Year off on the right foot.

- 1. Have you gotten married or divorced?**  
You may qualify for a discount on your auto insurance, and you may need to update your homeowners insurance.
- 2. Have you had a baby?**  
If you have recently added a child to your family, whether by birth or adoption, it's important to review your life insurance and disability income protection.
- 3. Did your teenager get a driver's license?**  
It is generally cheaper to add your teenagers to your auto policy than for them to purchase their own. If they are going to be driving their own car, look into multi-car discounts.
- 4. Have you switched jobs or experienced a significant change in your income?**  
If you had life and disability insurance through your former employer, and your new employer does not provide equivalent protection, you can replace the "lost" coverage with individual policies.
- 5. Have you done extensive renovations on your home?**  
If you have made major improvements on your home, you risk being underinsured. Report the changes to your insurance company.
- 6. Have you decided to buy a vacation or potential retirement home?**  
Make sure you research the availability and cost of homeowners insurance before you commit to the purchase.
- 7. Have you acquired any new valuables such as jewelry, electronic equipment, fine art or antiques?**  
Consider supplementing your homeowners policy with a "floater," which provides additional insurance for your valuables and covers them for perils not included in your policy.
- 8. Have you signed a lease on a house or apartment?**  
If you are renting a home, your landlord is responsible for insuring the structure of the building, but not for insuring your possessions – renters insurance is a wise investment.
- 9. Have you joined a carpool?**  
If you are a frequent carpool driver, your liability insurance should reflect the increased risk of additional passengers in your vehicle.
- 10. Have you retired?**  
If you commuted regularly to your job, in retirement your mileage has likely plummeted. Make sure to report it to your auto insurer because your premiums may go down.

Source: Insurance Information Institute

# Amica's Roadside Assistance Program

Just one more way we're there for you

At Amica, it's not just about how you're covered, it's how you're treated – which is why we offer Roadside Assistance, a sign-and-drive service provided to Amica policyholders who have purchased Towing and Labor coverage. We provide our customers with the following Roadside Assistance features for covered vehicles\*:

- ▶ **Roadside towing** – covered up to 50 miles to the closest qualified repair facility, as determined by our program. Policyholders may select a destination of their choosing within the 50-mile radius, with additional mileage at the policyholder's expense.
- ▶ **Flat tire service** – changing a flat tire with the covered vehicle's good spare tire.
- ▶ **Battery jump start** – jump-starting is provided for the covered vehicle's battery.
- ▶ **Fuel/fluid service** – assistance will be provided if you run out of fuel or require fluid replacement for the covered vehicle.
- ▶ **Lockout service** – service will be arranged to unlock the covered vehicle.

Policyholders with this coverage will receive a Roadside Assistance number they can call for help 24 hours a day, seven days a week, every day of the year. They can call directly, get connected through an Amica representative or use Amica's mobile app. Assistance will then be dispatched to their location, and on-the-scene repairs will be performed whenever possible. Amica will take care of the payment "behind the scenes," eliminating one more thing from your busy schedule.

Allan Olney, automobile physical damage manager, said that every Roadside Assistance call starts with "Are you and your vehicle in a safe location?" Safety is Amica's main concern.

"Many of us have experienced that unpleasant situation where our vehicle has become disabled, and we feel alone and helpless. When you have the proper coverage there is no need to worry," Olney said. "With winter driving conditions quickly approaching, your vehicle's exposure to disablement is increased."

Olney explained that extreme cold weather, coupled with the strain that is placed on your vehicle's electrical system from excessive use of your windshield wipers, the heating system and your headlights, has a direct effect on your battery. "With Roadside Assistance coverage, you'll know that you and your family will be prepared for the unexpected. It just makes sense!" Olney said.

Our policyholders are happy with Roadside Assistance, too. One customer commented on our Facebook page: "Okay, so, I love Amica because I needed Roadside Assistance a few nights ago, called the Roadside Assistance #, told the agent what I needed, the automated system called me back 2 mins after I placed the call, saying help would be there in 15 mins ... 5 mins later, help arrived!!! Thanks Amica!!"

Roadside Assistance is available in all 50 states, the District of Columbia and Canada. Contact an Amica representative today to discuss coverage at **800-242-6422**.

*\*A covered vehicle is a vehicle covered for Towing and Labor Costs and for Roadside Assistance under a policy held by a covered policyholder. The vehicle must be registered in the United States and driven by a policyholder or by a person authorized to drive the vehicle by a covered policyholder.*

Auto *today*

▶ **Introducing our mobile website**

▶ **EFT on Amica.com**

## Amica.com goes mobile

With Amica's mobile website, you can use several Amica.com features right from your smartphone. Our customers asked us for a way to pay their bills on the go, so our mobile website offers that feature and more:

- Make same-day bill payments for your auto and home policies
- Quickly access Amica's contact numbers
- Call for an auto, home or life quote
- Check out important claims information, phone numbers and checklists
- View our product pages for auto, home and life insurance

Amica's mobile website is optimized for most smartphones. Just type Amica.com into your smartphone browser to check it out. And don't worry; you'll always have access to the full website to use all of Amica.com's features.



Own a smartphone with a QR Reader app?

Take a snapshot of this QR Code to check out our mobile website.

## EFT for claim payments

Our new Electronic Funds Transfer (EFT) payment system offers you the option to receive certain claim payments through direct deposit. Amica can electronically deposit these payments to your checking or savings accounts. If you have a claim, you can sign up by logging in, clicking on "Your Claim Center" and selecting one of your claims.



# Amica Life offers new, lower rates

There's no better time to buy life insurance

At Amica Life, our top priority is making sure that our customers have the life insurance they need to protect their families and loved ones. We're here for you, and we want to let you know there's no better time than now to consider purchasing a life insurance policy because we are offering new, lower rates on Level Term Life<sup>1</sup> policies.

We know the past few years have been difficult economically, and life insurance may be an extra expense that might not fit comfortably in your budget. Especially when you consider that the cost of almost everything has increased, finding an affordable life insurance solution probably hasn't been a priority.

We understand that tough decisions need to be made – but purchasing a life insurance policy doesn't have to be one of them. Here's some information about our new Level Term Life rates:

- Customers may save **up to 30 percent** on our previous rates with these policies. Rates vary depending on age, gender, coverage amount and term period selected.
- Policies are offered for 10-, 15-, 20-, 25- and 30-year term periods, with values from \$100,000 to \$1,000,000 or more.

- Our valuable COLA (cost of living adjustment) policy feature is still available, and Amica Life is one of very few insurers to offer it.<sup>2</sup>
- Customers with an Amica auto insurance policy may receive an additional discount on their auto policy when buying a term life policy.<sup>2</sup>

"I have a family myself, and I know it can be tough to pay the bills and cover all of the extra expenses," said Margie Grinsell, director of sales in Amica Life. "The reduced rates on Level Term Life are a way that our customers can fit this valuable coverage into their budgets. Amica Life has made it easier than ever to afford a life insurance policy."

If life insurance was financially out of reach before, it might just be a perfect fit now. You'll have peace of mind should the unexpected happen – your investments and expenses will be covered, and your family can live the life it is accustomed to.

"It's important to review your family's needs and your finances to determine how much life insurance is needed to protect your loved ones," said Grinsell. "Your needs can change dramatically – marriage, a baby, a new home or new job. These are the events that often trigger a need for life insurance."



Our life representatives are excited about the new rates Amica has to offer, and they'll be glad to discuss your coverage options with you. Call us today at 800-619-6077 or visit [Amica.com/lifequote](http://Amica.com/lifequote)

With significant savings and service you can believe in, it's a win-win opportunity.

<sup>1</sup> Not all plans are available in all durations, at all ages or in all states. 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.

## Life today

Amica Life customers can now turn to Amica.com for even more of their policy needs. In the past year, several online features have been added for life customers:

**Electronic Funds Transfer (EFT) forms** – Life customers can print, fill out and mail in a request for automatic payments to be withdrawn monthly from their checking or savings account. This form is located at <http://www.amica.com/customer-service/appAuto.htm>

**Tax forms** – Life account tax forms are available for eligible customers when they log in to their Amica.com account. The forms are located on the left-hand side of the page in the navigational bar under Life Tax Forms.

**Life interest rates** – Customers can now view interest rates for their annuity and existing universal life products on Amica.com. This interest rate information includes:

- New contributions on annuities
- Current renewal on existing funds for annuities

- Guaranteed rates for annuities
- Current and renewal rates on existing funds for universal life policies
- Guaranteed rates for universal life policies

Log in to your Amica.com account today to check it out!

Don't forget, you can always get a life quote online by visiting [Amica.com/lifequote](http://Amica.com/lifequote)

# Amica's Claims Advisor



Do you have a question about an auto or home claim? Want to know more about the claims process and the type of people who will assist you along the way?

Amica's Claims Advisor will help you answer these questions and so many more. This virtual guide will lead you through a variety of topics, offering step-by-step tips and educational videos.

You can listen to our guide or visit the Chapter Index and easily navigate to the topics you're interested in.

## Get an inside look at:

- Our claims team and how they're here to help you
- What to do before and after an accident
- The step-by-step auto and home claims processes
- A glossary full of terms you may need to know, available in the Claim Center
- Answers to many frequent questions

Our Claims Advisor will be available on Amica.com in the Claim Center.

## Frequent claims questions

### What is the difference between collision coverage and comprehensive coverage?

Collision coverage covers physical damage to your auto caused by a collision with another vehicle or object. Comprehensive, or "other than collision," covers physical damage to your auto (including windshield and glass) caused by such things as fire, theft and vandalism.

### What is a deductible, and how much is it?

A deductible is the amount of the loss which an insured is responsible to pay before benefits from the insurance company are payable. Information regarding deductible amounts can be found under the coverages section of your policy.

### If my home is damaged, when would a representative be out to view my home?

Your claims handler will contact you and will let you know if and when we will send a representative, typically an adjuster, to your home.

### I do not know a contractor to repair my home. Can you supply one?

Yes. Amica has a Repair Assistance Program available in most areas of the country. At your request, we can recommend a contractor to repair your home. It is your option to select the contractor you wish to complete the repairs.

A full suite of questions for auto, home and life is available on Amica.com in the Claim Center.