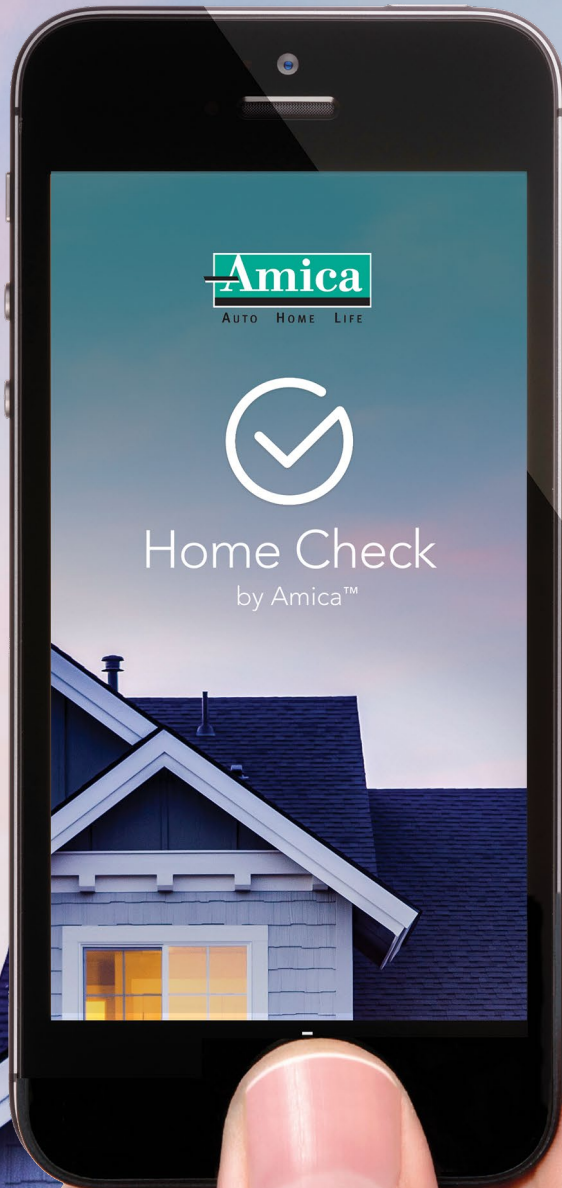


Amica *today*

WINTER 2019

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HOME SWEET HOME

Introducing **Home Check** by Amica™!



We understand how much our customers care for their homes and everything inside them. That's why we created a new app and website to help maintain and protect one of life's greatest assets.

Introducing Home Check by Amica™

Home may be where your heart is, where you hang your hat or where the whole family has dinner together.

Whatever home means to you, your house is one of the biggest investments you can make. And now there's an app, exclusively from Amica, to help protect and maintain your investment by keeping it in its best shape.

Home Check by Amica™ is a complimentary app, available to everyone, that helps you organize and prioritize your home maintenance tasks. With tools for scheduling, useful reminders, seasonal suggestions and preventive tips, Home Check by Amica™ lets you simplify your home to-do list.

Home Check by Amica™ is a trademark of Amica Mutual Insurance Company. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC.

Here's how the app can simplify your life:

- Notify you about upcoming or overdue tasks
- Prioritize tasks based on the season and your climate
- Customize and schedule tasks for an experience specific to your home
- Help you prevent common home-maintenance problems

Download the **Home Check** by Amica™ app for iOS and Android today!

Or visit Amica.com/HomeCheck and discover the peace of mind that comes with a well-maintained home.



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.

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

Join our communities and join the conversation!



WelcometoAmicaHome.com

Discover what matters most about home insurance

This new website offers homeowners, condo owners, renters and future homeowners helpful information to maintain their home and its contents. With easy access from any device, they can share useful content with friends and family through social media, email or text messages.

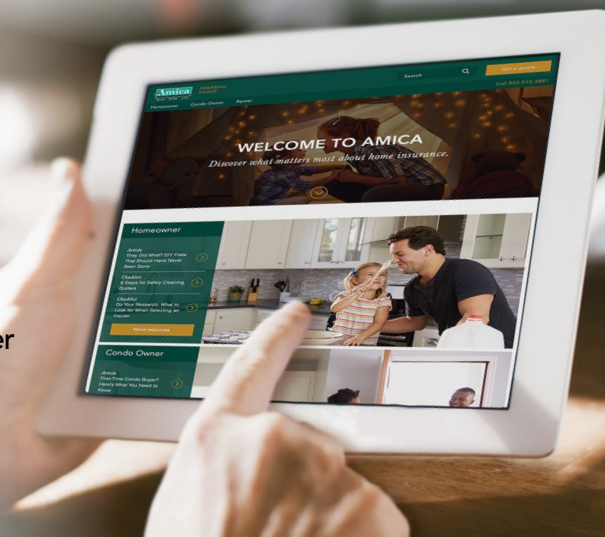
"WelcometoAmicaHome.com is a valuable resource, no matter if you rent, own or are looking for your first property," said Ben Mellino, Senior Assistant Vice President in Sales and Client Services at Amica. "Our goal is to provide information and tips to help you protect one of life's biggest assets – the place you call home."

On WelcometoAmicaHome.com, consumers will discover information on home insurance and maintenance, tips on how to protect their homes and belongings, seasonal checklists, easy-to-read infographics and more.

Here are just a few of the helpful resources:

- 🔗 Tips for Identifying DIY Mishaps Before Buying a Home
- 🔗 Do-It-Yourself or Don't? When to Hire a Professional
- 🔗 Homeowners Insurance Coverage Checkup
- 🔗 6 Steps for Safely Cleaning Gutters
- 🔗 Ice Dams: Causes and How to Prevent Them
- 🔗 Do Your Research: What to Look for When Selecting an Insurer

Visit WelcometoAmicaHome.com today.



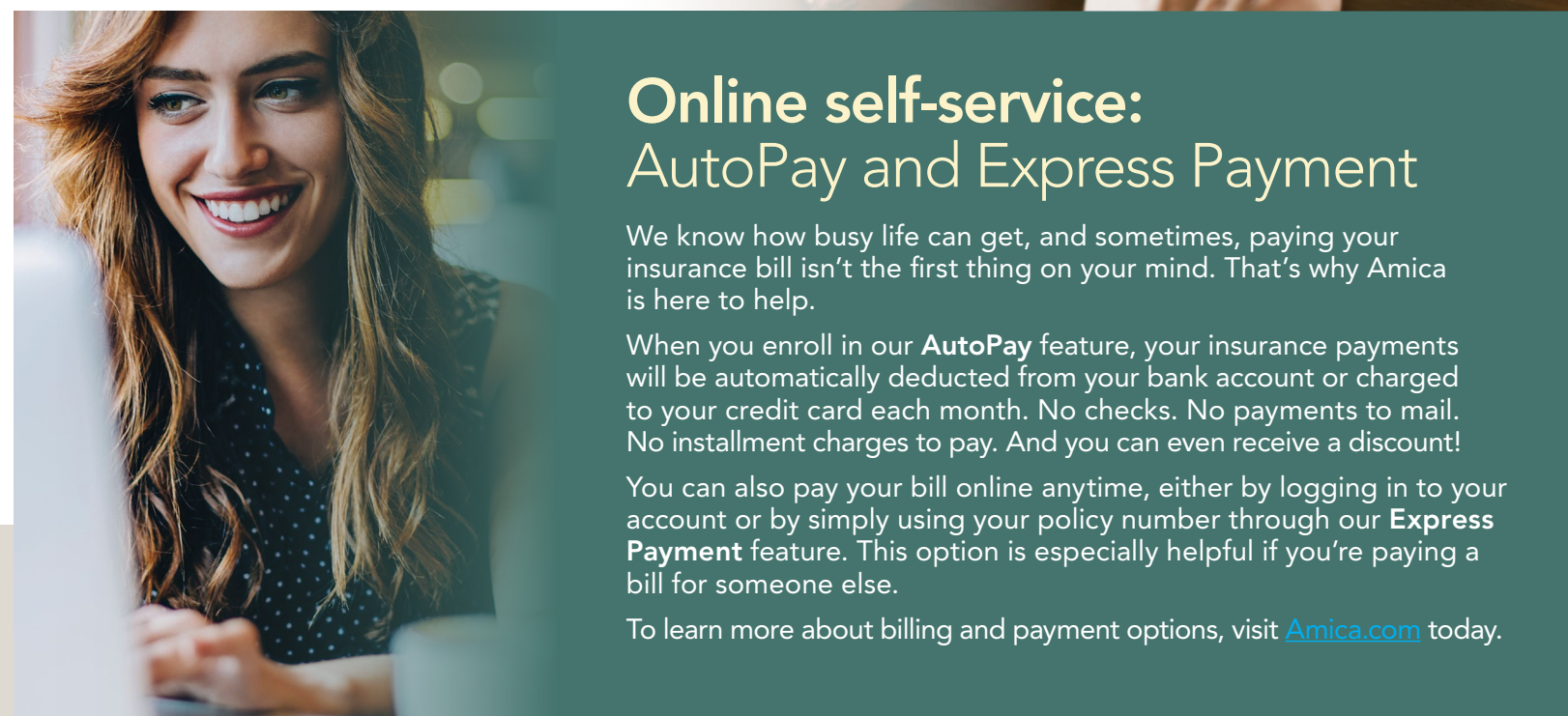
Online self-service: AutoPay and Express Payment

We know how busy life can get, and sometimes, paying your insurance bill isn't the first thing on your mind. That's why Amica is here to help.

When you enroll in our **AutoPay** feature, your insurance payments will be automatically deducted from your bank account or charged to your credit card each month. No checks. No payments to mail. No installment charges to pay. And you can even receive a discount!

You can also pay your bill online anytime, either by logging in to your account or by simply using your policy number through our **Express Payment** feature. This option is especially helpful if you're paying a bill for someone else.

To learn more about billing and payment options, visit Amica.com today.



INSURANCE RESOLUTIONS

for the new year



The new year is here, so it's a good time to review your insurance policies. Here are three resolutions to consider for 2019.

If you're a renter, purchase renters insurance to protect yourself and your belongings.

A landlord's policy generally won't cover a tenant's belongings in the event of theft, fire or some other loss. Renters insurance provides liability coverage, which can help pay medical and legal expenses if someone is injured.

A policy can also include loss of use coverage, which pays for increased living expenses if the home is uninhabitable as a result of a covered loss.

Amica's Renters Essentials® product* allows renters to customize their coverage, with added protection for identity theft and electronics, including smartphones.

*This product may not be available in all states.
**Discounts may vary and may not be available in all states.

Financially prepare for emergencies and weather-related disasters.

Conduct an annual review of insurance policies and limits to ensure there is adequate coverage in place to handle a catastrophic loss. You can also create a home inventory record to help when reporting a loss. The inventory should include things like model/serial numbers for appliances and electronics, and receipts for expensive items.

Most home policies protect your valuables, but some possessions require more coverage. Expensive items, such as jewelry, fine art, cameras, bicycles and musical instruments, should be specially reviewed to ensure you're properly covered.

Review the many discounts available to you as an Amica customer.**

For your auto policy, there are discounts for things like driver training and good students, as well as for

having your vehicle equipped with an anti-theft device. And on the home side, you can receive discounts for alarm systems and automatic detection devices, and for insuring a new or remodeled home.

There are also discounts for bundling multiple policies, setting up an automatic payment plan and going paperless. To learn more about your potential savings, call 866-527-8432.



Resolve to secure your family's financial future

The beginning of the year is a time for looking ahead, making resolutions and taking steps toward positive change. As 2019 begins, and you plan for changes to come, it may be beneficial to assess whether your life insurance coverage still meets your family's needs or whether it may be time to add coverage.

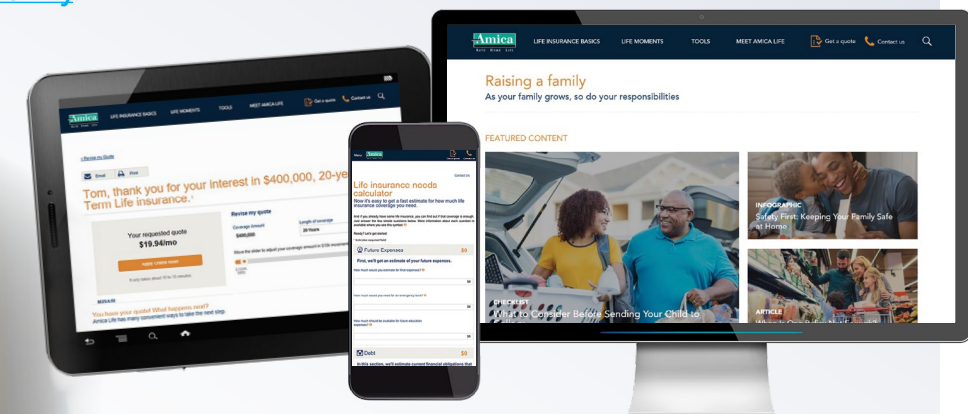
Consider this: First-time buyers typically purchase a single policy to cover their income and debts, as well as to help to protect their loved ones. But depending on which milestones you plan to reach in the coming year, or even decades, you may want a policy that covers one term length – 20 years, for example – to help financially protect your children until they are independent. In addition you may want a second policy that remains in place further into the future – a 30-year term – to help cover the mortgage should the unexpected happen.

Admittedly, early in your life, you may not find it easy to map out your insurance requirements over the next 20 or 30 years. Life situations change over time, often in unexpected ways, and you may find that the case for a second policy doesn't present itself until much later.

Also, as time goes by, you may find that simply layering onto your first policy is an effective option since life insurance can become more expensive as you age.

Fortunately, Amica Life insurance specialists can help to answer many of those questions and tailor a plan that meets your family's evolving needs. Call us at 844-596-1385 to review your options or visit AmicaLifeLessons.com to learn more.

Life insurance provides important coverage that can help offer a financial safety net for the loved ones who depend on you. To help you better understand why purchasing multiple policies may be the right choice for keeping pace with your changing needs, read the article "When Is One Policy Not Enough?" found on AmicaLifeLessons.com/raising-a-family.



AmicaLifeLessons.com can help you get started.

- Explore helpful content
- Calculate your coverage needs
- Get a quote and apply online¹

¹Online application not available in all states



Equipping your car for precious cargo

You've painted the nursery, assembled the crib and bought the high chair. Now you're ready for the big day – or are you? Don't forget the car!

Here's how to make sure it's a safe and happy place for transporting your newest family member.

1. Start with the right type of car seat.

Buying a quality car seat and installing it correctly is the most important part of keeping your baby safe in your vehicle. In one year alone, car seats save more than 240 children under 5 years old in the U.S.¹

♦ **Do your research.** It's strongly recommended that you buy a brand-new car seat so that you know it has the latest safety features. If you do buy or inherit a used one, check the expiration date, make sure it hasn't been recalled, confirm there are no missing parts or visible damage, and verify from the previous owner that it was never in an accident.

♦ **Anchor it.** Most modern vehicles have anchor supports that can secure a car seat. Read your owner's manual and follow the installation instructions. If you have an older car with no built-in anchors, you can use a seat belt to secure the seat – just be sure to install it correctly.

♦ **Get it inspected.** Three out of four car seats are not used or installed correctly.² So get it inspected by a certified technician at your local police or fire station.

The inspection is often free of charge.¹ You can use your ZIP code to search the National Highway Traffic Safety Administration's listing of child passenger safety seat inspection locations to find the one nearest you.

♦ **Register it.** If your car seat is ever recalled, the manufacturer will be able to contact you.

2. Install a mirror.

Your baby should be facing the rear of the car for at least the first two years. To avoid the urge to take your eyes off the road, place a mirror above the car seat so you can see his or her face in your rearview mirror.

3. Install sunshades.

Your baby's skin is extra sensitive to the sun. Most auto supply stores carry inexpensive sunshades you can attach to windows.

4. Have lots of towels and wipes on hand.

Babies are messy, and your backseat is about to take the hit. So, use seat covers, have washable towels handy and keep some wipes within easy reach for unexpected spills.

¹ Car Seats and Booster Seats, National Highway Traffic Safety Administration, 2017.

² Car Seat Safety Tips, Safe Kids Worldwide, 2016.

5. Keep a stash of clean clothes for you and your child.

The inevitable spit-up or dirty diaper will clean up a lot easier if you have fresh clothes on hand. Keep them in a sealed plastic bag, along with other clean bags for trash disposal, in your trunk.

6. Stock up on soft toys.

Keep plenty of age-appropriate plush toys in the back seat. Remove all cleaning supplies, sharp items, dangerous liquids, stray paper, garbage or anything that could harm your child.

7. Turn on the childproof locks.

Sure, your baby can't push buttons yet, but that day will come before you know it. Turn on childproof locks now so you won't forget later.

8. Baby-proof friends' and relatives' cars, too.

If family or friends will be transporting your child, make sure their cars and car seats are as ready as yours.

Revisiting your auto insurance is another way to prepare your car for your little one. Call Amica at **833-513-3881** to find out what adjustments you may need to consider. And for auto insurance, maintenance, technology tips and more, visit WelcometoAmicaAuto.com today!

Giving thanks, giving back across the country

Amica has a longstanding tradition of giving back during the holiday season. Over the years, our offices across the country have consistently hosted collection drives and volunteered in their communities.

This past holiday season, we wanted to make an even bigger impact, so our offices companywide joined forces for our annual Giving Thanks Giving Back food drive!

For several weeks leading up to Thanksgiving, our home office and Amica locations around the country engaged in a friendly competition to see who could donate the most food items. Together, more than 36,000 items were donated to local food banks.

"I'm so grateful for our employees' involvement and enthusiasm throughout this charitable giving initiative," said Meredith Gregory, Lead



Employees at our Home Office used some of their donations to build the "Leaning Tower of Peas-a."



Corporate Social Responsibility Coordinator at Amica. "We helped so many families across the country this past holiday season, creating an even bigger impact when we teamed up to tackle hunger together."

Additionally, Amica employees volunteered their time at local nonprofits in November. One group volunteered at the Rhode Island Community Food Bank. In just one day, employees sorted and packaged 3,000 pounds of food to be distributed to local veterans in need.

Our offices were very creative in the ways they motivated their teams to donate! Here's what they said about their experiences:

"Our charity was 3 Square, which provides food for children who have nothing to eat on the weekends. Our goal was 777 food items, and we collected 1,042, plus \$312 in donations!"

– PeggyLee D.,
National Sales
Center – West

"We had a great time during our food drive for St. Mary's Food Bank. Every little bit helps for those who are hungry, and what we gave will help those in need to have a great holiday."

– Bonnie K.,
Phoenix Regional Office

"We're a small office, but that didn't keep us from gathering and giving back, and the spirit it brought to our office was incredible. We generously filled our box and donated 138 items to the Waukesha Food Pantry in our community."

– Lyndsay L.,
Milwaukee Regional Office

Check out our social media channels!



Connect with us on social media for helpful tips on auto, home and life insurance. We'll also keep you updated on the latest Amica news, including the ways our employees are helping to improve the communities where they work and live.

And we want to hear from you! So join the conversation on our social channels and let us know how we're doing.

Amica Mutual Insurance Co.
November 29 at 1:45 PM · 🌐

Have you seen deer while driving recently?
Deer and drivers sometimes have to share the road so suggestions on how to prevent a wildlife and car collision



AMICA.COM

Oh, deer! Amica shares safety tips to help prevent collisions



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