

Amica *today*

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Purchasing life insurance for the first time?
We'll help you through the process

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Amica
AUTO HOME LIFE



Purchasing life insurance for the first time?

We're here to answer your questions.

Whether you're just starting your career, buying your first home or have a family to provide for, purchasing life insurance and choosing the right policy may seem overwhelming. You may even be thinking, "Why do I need it?"

You need life insurance to help your family maintain its way of life in the event of your passing. Your financial priorities likely include paying your mortgage, preserving your income, funding a child's education, minimizing debt and staying ahead of everyday living expenses.

But if your family was suddenly without income, it would have a dramatic impact on the financial well-being of the people you care about the most.

The money you earn helps put food on the table, meet day-to-day expenses and plan for the future of your loved ones.

You've taken the time to research life insurance and get a quote. You know that you need coverage, but you may not know what to expect when you call to apply for a policy. So, we've

put together a few common questions people have when they're purchasing life insurance for the first time.

I've decided to call and apply for life insurance. What questions will you ask me on the application?

Questions on the life insurance application cover the following topics:

- **Personal information** – Your health, lifestyle and recreational activities, annual income, financial obligations and information about any existing life insurance

Amica
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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.

- **Medical history** – Yours and your immediate family's
- **Beneficiaries** – The individual(s) or entity that will receive the proceeds of the policy upon the death of the insured

"We try to keep the application process as simple as possible to make things easier for our customers," said Margie Grinsell, life officer in Amica Life. "It helps to be prepared with information about your medical history to make the best use of your time on the phone with our life representatives."

What do I need to know about the medical assessment?

This process is quick, easy and convenient. We'll pay for a paramedical firm to conduct a medical assessment at your home or office. It takes about 15 minutes, and the medical professional will record your height, weight and blood pressure and collect blood and urine samples.

Will I always need a medical assessment to purchase life insurance?

No, but the policies and amounts of coverage you will be eligible for may vary based on the information you provide. Medical history plays a major role in underwriting your policy and determining your annual premium rate.

I applied for life insurance today. How long will it take to get approved?

The underwriting process typically takes about two to four weeks. A representative from Amica Life will follow up with you to discuss the results as soon as they are available.

"The underwriting process verifies the information you provide on your application," said Lori Waterman, assistant vice president in Amica Life. "In some instances, depending on your age, the amount of life insurance applied for and your medical history, we can complete the underwriting process without requiring lab work."

Even if you're not ready to buy a policy, you can always give us a call at **800-234-5433** and speak to one of our representatives for more information.

Choosing the right coverage for you

Helpful hints to make sure your life insurance coverage aligns with your needs

Do you have a mortgage, a spouse, children or other family members who depend on you and your income? No matter what stage of life you're in, it's important to consider several factors, such as those below, to help determine if your life insurance covers all of your unique needs.

- **Carry coverage that's at least seven to 10 times your annual income.**
This rule of thumb is a good way to estimate the amount of coverage you'll need to help ensure your family can maintain its standard of living without your income.
- **Match your term coverage to the term of the mortgage.**
If you have a 30-year mortgage, purchasing a 30-year term policy that's equal to or more than your mortgage amount can be used by your loved ones to help pay for this expense.
- **Consider costs for childcare, education and household needs.**
Having the right amount of coverage can help your family pay for childcare and household needs or even help save for college expenses.
- **Include coverage for final expenses.**
Funerals and final expenses can be costly – having coverage in place can help alleviate the financial impact on your family.

The list above is not meant to be complete, as everyone has different needs to consider when determining the right amount of life insurance. For help simplifying the process and identifying the right coverage for your needs, call one of our life insurance professionals today.



You have a claim. Now what?

At Amica, we'll deliver on the promise we made when you first purchased your policy – to be there for you when you need us most.

Whether it's a small incident or a significant one, we're here for you every step of the way. We'll make the claims process as easy as possible.

New claims can be reported to Amica by phone or online. Once we have some initial details about your claim, we'll assign a representative and involve the appropriate people to work on it right away.

Your representative will contact you to walk you through the claim process and let you know what you can expect.

Our claims team

At Amica, we take a team approach to help get you back to where you were before the loss as soon as possible. Here's an overview of some of the people you may interact with throughout your claim:

- A **national service representative** works in one of our three Service Center Operations locations. These representatives are there to take your call day or night and can help set up your claim.
- A **claims service representative** (CSR) is often



your primary claim handler and link to any others involved in your claim. Your CSR can answer specific questions about handling your claim.

- An **adjuster** works in the field and often meets with involved parties in person to gather the information we need to resolve auto or home claims. Adjuster responsibilities may include investigating to determine liability, estimating the cost to repair damage to your home and working with anyone injured to resolve injury claims.
- An **auto appraiser** specializes in estimating the cost to repair the damage to your vehicle.

How we handle your claim

As every loss is unique, the claim process will vary based on your needs and circumstances. We'll work with you to keep you informed of the services and resources available to you.

Here is some general information about the typical claims process for auto and home claims.



Auto claims

If you're involved in an auto accident and your vehicle is damaged, we'll start by reviewing your coverages with you. Your claim handler may assign an appraiser to inspect the vehicle damage or an adjuster to meet with you to gather additional details about the accident. And if there's another insurance carrier involved, we can help communicate with them, too.

When it comes to addressing the damage, you can always choose your own repair shop. If you need help finding one in your area, we can provide recommendations through our Repair Assistance Program in most states.

"Throughout the repair process, we're available to assist you and ensure the repair process goes smoothly," said Adrienne Alexander, supervising claims service representative in Amica's Atlanta Regional Office.

If you have rental coverage, we can set up a rental vehicle for you while your vehicle is being repaired. If your vehicle is a total loss, we can also help you find a replacement.



Home claims

When you experience a loss to your home, our first priority is making sure that you have a safe place to go. If you can't stay in your home because of a covered loss, we'll give you a pre-loaded debit card (called a Claim Card) to use for expenses, such as alternative housing, meals and personal necessities.

Your claim handler will work with you to identify the cause of loss, explain policy coverages and estimate the cost to repair or replace your damaged property. We'll work with you directly or with your chosen contractor to reach agreed pricing as quickly as possible. We can also help with a contractor referral.

"The goal is to make a difficult situation as easy as possible for the insured," said Rob Tobey, adjuster in Amica's Central Massachusetts Office.

Online and mobile resources

We make it easy for you to track your claim online and on our mobile app. Simply log in to your account to check your claim status, review claim documents and payment details, sign up to receive claim payments via direct deposit and more!

You can also give us a call at any time with questions. We're here to provide peace of mind and help you feel at ease throughout the claims process.

Check out our videos about Amica policyholders who have been through the claims experience.



Home Today

Ready to Weather a Hurricane?

You may already know some hurricane safety measures, such as trimming branches and cleaning gutters. But what if you have to evacuate your home, you lose cellphone service or there's a power outage?

Here are some tips to help keep you and your family safe throughout hurricane season.

Before

- Prepare a 72-hour emergency kit with nonperishable food, water, first-aid supplies, clothes, blankets, a flashlight, batteries, medications and pet supplies.
- Replace gravel or rock landscaping materials with shredded bark.
- Fill your gas tank, refill prescriptions and get cash from the ATM in case of a power outage.
- Park your car in a garage or next to a building to protect it from wind and flying debris.



During

- Close all interior doors and go to a small room, closet or hallway on the lowest level.
- Set your refrigerator to maximum cold and keep the door shut.
- Candles can be a fire risk if there's a gas leak, so use flashlights during a power outage.
- If authorities tell you to evacuate, unplug appliances and turn off the electricity and main water valve before you leave.

After

- Stay indoors until emergency personnel announce that the area is safe.
- Text or use social media to let others know you're safe. Cellphone towers may be down, so you can't rely on phone calls.
- Take photos of damage to your home, cars or other items.
- Restock your emergency supplies for a future storm.

The best time to review your coverage needs is before the threat of a storm. And remember – we're here for you if you need us.

Check out our mobile app for more storm safety tips!

Renting a car on vacation?

Here's the answer to one frequently asked question from our customers.

Do I need rental car insurance?

Your vacation countdown is over, and you and your family are ready for some rest and relaxation. You step off the plane and head over to the rental car counter, expecting an easy transaction to get your rental car and start your vacation.

However, one of the many questions the rental agent asks you is whether you'd like to purchase rental car insurance through the rental car company. You want your family to be protected, but do you need to pay for more insurance?

Check your coverage

All of the uncertainty can be left behind when you rent a car if you make two simple phone calls beforehand: one to Amica and one to your credit card company. Without making these advance phone calls, many people end up making hasty and costly mistakes, according to the Insurance Information Institute (I.I.I.). The good news is that, in most cases, the coverage, deductibles and liability insurance for your automobile will apply to your rental car.

“At Amica, if you have collision and other than collision coverage on any of your cars, you will have that coverage on your rental car. In most cases, liability coverage will apply if you or a driver on your policy is



in an accident while driving a rental car,” said Dinari DuPont, assistant vice president of sales and client services. “Coverage varies from state to state, so make sure to contact your local Amica office.”

I.I.I. advises taking the extra step to make sure you have collision coverage on your automobile. If you don't carry this coverage, they strongly recommend purchasing the collision damage waiver from the rental company.

The phone call to your credit card company is important since many offer insurance benefits through the issuing bank or company. Make sure to get the coverage information in

writing if you choose your credit card as the primary form of insurance. This will ensure that you know the exact coverage and limitations of your credit card. Usually, this coverage is secondary to your personal automobile insurance or the rental car company's insurance.

At the counter

After you've done your research, you'll know which coverage you have and be in a good position to assess the options presented by the rental agency. The options available at the rental car counter will include a collision damage waiver, liability insurance, personal accident insurance and personal effects coverage. The fees



and coverage for each option will vary from state to state.

Keep in mind that each state has a minimum age requirement to rent a car. If you are under 25, check with the rental car company to make sure you can rent a vehicle.

We hope you have a great summer vacation!

To reach the Amica office nearest you, call **800-242-6422**.

Looking for a new or used car?

Instead of driving all over to car dealers to compare prices, begin your search with **Amica's Car Connection**. It's a free, no-obligation service for our customers – and a great way to save time and money.

Here's how it works:

- ✓ Visit Amica's Car Connection at **Amica.com/CarConnection** or call **855-853-2349**.
- ✓ Select the model and make of the new or used car you're searching for.
- ✓ Check out the prices in your area to find out how much others paid for the same car.
- ✓ Get a Guaranteed Savings* certificate to give to the dealer.
- ✓ Work with prescreened dealers to ensure a better experience.

And once you find that new car, make sure your Amica auto insurance is updated, too!

*Guaranteed Savings not available in all states. 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.

Auto Today

E-policy, e-bill and e-discount: **e** stands for **easy**



Yes, we know it stands for electronic. But when you sign up for these services, you'll see why so many Amica customers have found out that it's easy to go green!

Follow these easy steps to enroll:

1. Log in to your account on **Amica.com**.
2. Click on **Your Profile**.
3. Select **Paperless Preference**.
4. Choose **Edit** to enroll.

With e-policy, you'll receive an email notification when your policy documents are available to view online at Amica.com.

When you sign up for e-bill, you'll receive an email when payments are due, instead of receiving bills by mail.

And when you sign up for both services, you'll be eligible for our e-discount.*

▶ Just log in on **Amica.com** to sign up, or call us at **800-242-6422** – and go green with Amica.

*Discount may not be available in all states and does not apply to life policies.



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