

Amica *today*

FALL 2016

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**Do you have the
right amount of
liability insurance?**

We'll help you find out.

Providing peace of mind with liability insurance



Accidents happen.

Whether they take place on the road or at home, you need to protect yourself if the unexpected occurs. That's why it's important to have the right amount of liability insurance.

Liability insurance covers you for bodily injury and property damage for which you are responsible. Let's say you're in a car accident, and you injure another driver and damage their vehicle. Liability coverage will help cover any medical bills and lost income the injured driver incurs, as well as the cost to repair their car. It can even cover legal expenses in the event you are sued.

"Life doesn't always go according to plan," said Tom Goodale, assistant vice president in Amica's sales and client services department. "Having the right amount of liability insurance will help protect you."

So how much coverage do you need? For auto policies, Amica recommends a split limit of at least \$250,000 per person and \$500,000 per accident. For homeowners policies, Amica recommends a personal liability limit of at least \$300,000.

Liability protection is also available through an umbrella insurance policy.

Car accidents or incidents at home can quickly exhaust your auto and home insurance coverage limits. Umbrella insurance sits on top of your other policies to provide additional peace of mind.

“Life doesn't always go according to plan. Having the right amount of liability insurance will help protect you.”

– Tom Goodale

Umbrella policies are offered from \$1 million to \$5 million, and in addition to liability protection, they provide:

- Auto liability protection anywhere in the world
- Protection against lawsuits for libel, slander and defamation of character

"Everyone has different needs, so it's a good idea to speak with one of our representatives about your specific situation," Goodale said. "They'll use a consultative approach to determine the right coverage to fit your needs."

To learn more about liability and umbrella insurance, visit **Amica.com**, or give us a call at **800-242-6422** to discuss your options with one of our representatives.

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 Julie Simpson at jsimpson@amica.com or Amica Today, Corporate Communications, PO Box 6008, Providence, RI 02940-6008.

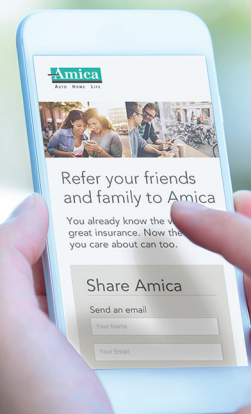
Share Amica



Continuing our tradition of referrals

Customers have been referring potential customers to Amica since we opened our doors in 1907. For many years, the only way to become an Amica customer was to be referred by existing Amica policyholders – often it was a family member or friend. This may be how you first became a part of our Amica family, too.

Although we promote Amica in many ways, referrals are still one of our favorite ways to meet new customers. That's why we've made it easier for you to recommend us – through **ShareAmica.com**. Simply visit the site and follow a few easy steps to invite your friends and family to learn more about Amica.



ShareAmica.com



Keeping you and your family safe on the road

A look at the newest auto features

New cars include many improved safety innovations that can protect the lives of drivers as well as safeguard passengers and pedestrians. While some features are now required, others are becoming more common and can be found in many new models.

If you're shopping for a new vehicle, consider these three features recommended by the National Highway Traffic Safety Administration (NHTSA):

► Automatic Emergency Braking Systems (AEB)

This system detects an impending forward crash with another vehicle in time to avoid or mitigate the

crash. Drivers are first alerted to take corrective action to avoid the crash, and if the response is not sufficient to avoid the crash, the AEB system may automatically apply the brakes to assist in preventing or reducing the severity of a crash.

► Lane Departure Warning Systems

By using a camera system, this technology warns drivers when they unintentionally drift out of the lane without a turn signal so they can steer the vehicle back into the lane.

► Rearview Video Systems

This feature helps drivers see behind their vehicle to avoid hitting objects in reverse by using a backup camera.

Keeping your car running smoothly

Regardless of whether you're shopping for a new car, the best way to keep your current car running smoothly is to keep it maintained.

Here are a few basic tips:

► Under the Hood

- Change the car's oil and oil filter, and check the oil level frequently. Please refer to your vehicle user manual for manufacturer recommendations on how often to check the oil and oil filter.
- Inspect the battery. Make sure cables are attached and free of corrosion, which can shorten the battery life.

- Maintain antifreeze, transmission, brake and power steering fluids, and check your driveway or parking spot for possible leaks.
- Check hoses and belts. Replace them if they're leaking or cracked.

► Exterior

- Inspect the tire treads by placing a penny in the tread. If you see the top of Lincoln's head, your treads are shallow and worn and should be replaced.
- Make sure headlights, brake lights and turn signals are all working properly.
- Keep the recommended amount of pressure in the tires, including the spare tire.



To learn more about how to keep your vehicle safe and dependable, visit our YouTube channel at **YouTube.com/amica** and check out our video on basic car maintenance.

Remember.

If you're considering a new car, our representatives can assist you in getting a quote for auto insurance.

Give us a call anytime at

800-242-6422.

Looking for a contractor?



Amica's
Contractor Connection
can help – even if
you don't have
a claim!

One of the many benefits of being an Amica customer is using our consumer services program, **Contractor Connection***, to find a trusted, top-quality contractor.

And here's something you may not know: this valuable service is available to you **at any time!** If you're looking to make home improvements, you can count on our network of expert contractors to deliver on your vision.

With Contractor Connection, you'll receive:

- **High-quality remodeling** – Contractor Connection delivers superior remodeling projects for kitchens, bathrooms and more.
- **Professionals you can trust** – All contractors go through a rigorous credentialing process to ensure they are financially stable, licensed and insured.
- **Quality assurance** – Contractors are strictly managed and monitored for work quality, timeliness and fair estimates.
- **First-rate warranty** – Contractor Connection is the best at what they do, and they stand behind their work with a three-year workmanship warranty.

Best of all, Contractor Connection is easy to use. Simply visit **<https://www.contractorconnection.com/Home/Consumer/Amica/Why-Us>** today to get started!

If you have additional questions, please email **consumer.service@contractorconnection.com** or call our Customer Service Department at **(866) 838-6840**, Monday – Friday, 8 a.m. – 5 p.m. Eastern time.

*Please know that you always have a choice of who repairs your home. Your use of these particular consumer services programs is completely voluntary.



Do you have enough life insurance protection?



It's important to have the right coverage

Many Americans say they have enough life insurance coverage from their employer or union¹ – and this is why they haven't purchased additional coverage. In some instances, this may be enough, but most of the time it is not. It is also important to keep in mind that this coverage may end or become too expensive to keep if there is a job change.

Having an individual policy can help ensure that enough coverage is in place regardless of employment. There are several options, so you can choose what works best for you and your loved ones.

Making sure you have the proper amount of life insurance helps to ensure your family is adequately protected should you pass away.

Here are a few findings from the 2016 Amica Life Financial Peace of Mind Survey:

- **84 percent** of survey respondents indicated that **having adequate life insurance is important to their financial peace of mind.**¹
- However, **only 13 percent** of respondents **claimed to be very knowledgeable** about life insurance.¹

income that you will need. This is a good starting point, but may not fully reflect your lifestyle, family dynamic, goals or future needs.

We recommend considering your financial goals and what or who you want to help protect. With this in mind, Amica Life's new, easy-to-use calculator on **AmicaLifeLessons.com** provides a customized estimate of your life insurance needs.

In just a few simple steps, you can estimate the right amount of life insurance for your personal situation, and get one step closer to financial peace of mind. Check out page 7 for more details.

If you're unsure about the right amount of life insurance for you, you're not alone.

One rule of thumb is to have coverage that is equal to seven to ten times your income. This guideline helps you estimate the amount of replacement

As always, one of our representatives would be glad to assist with answering your questions about life insurance at any time – whether you already have a policy in place or are looking for coverage. We can be reached at **800-234-5433**, or you can visit **AmicaLifeLessons.com** for additional information.

¹2016 Amica Life Financial Peace of Mind Survey



Our easy-to-use life needs calculator

Amica Life's needs calculator on **AmicaLifeLessons.com** provides a personalized estimate of your life insurance needs. The calculator focuses on four areas:

- ▶ **Future expenses** – These include final expenses, emergency funds, the cost of child care and educational expenses that you'll want to help cover for your family in the event of your passing.
- ▶ **Debt** – This includes mortgages, student loans, credit card and other debts you may owe. It's

important to think about this part of your financial picture so you can help avoid having your loved ones take on the financial burden of your debt.

- ▶ **Replacement income** – In this category, you'll consider how long you will need to help support your loved ones financially if most or all their debts are paid, since you've accounted for these debts in your other calculations. Think of it as still being there for them so they can learn to readjust financially.

- ▶ **Current assets and other life insurance** – Your current assets and existing life insurance coverage play a significant role in determining the total amount of coverage that's right for you.

With this information you can begin to identify how much coverage you should have to help protect the people who are most important to you.

Try out our needs calculator today:
AmicaLifeLessons.com/needs-calculator





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Tell us *Amica* **your** story!

We're looking for stories about your experience with Amica.

Maybe your family has been with Amica for generations, or you made a memorable connection with an Amica employee. Or maybe you're a new customer, and you want to share your experience.

Tell us all about it – we'd love to hear from you!

Please send your stories to **amicastories@amica.com**.



We'll contact you if your story is selected for future publication.

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

