

Amica *today*

WINTER 2016

Published for Policyholders
and Friends of Amica

10 ways to save with discounts

*Start 2016 by reviewing
your policy*

Inside

- ▶ Breaking down life insurance terms
- ▶ Understanding how ice dams form
- ▶ Tips for international travel

Amica
AUTO HOME LIFE

10 ways to save

On your Amica auto and home policies

Helping our customers save money is an important part of Amica's commitment. We offer a variety of discounts¹ on your auto and home policies, and you may already be saving with some of these discounts today.

Here are some ways you may be able to save even more.

1. Turn off the paper, turn on the savings.

Enroll in both electronic policy delivery and electronic billing today to reduce clutter and lower your premiums! Simply log in to Amica.com to update your selections.

2. Set up automatic billing. It's fast and easy to sign up for automatic premium withdrawals from your bank account or credit card. Simply call us or log in to Amica.com to enroll anytime.

3. Simplify and save by bundling ALL of your policies with Amica! Join the thousands of satisfied Amica customers who have both auto and home policies with Amica at a discounted rate. And your discount can be even greater if you have umbrella and life policies with Amica.



4. Install security systems and alarms in your home.² Savings are available for burglar alarms, sprinkler systems, fire alarms and even smoke detectors.

5. Tell us about home remodeling projects. If you've remodeled your home during the past eight years, please let us know! Older homes with updated roofing, electrical wiring, plumbing and heating may qualify for reduced premiums.

6. Complete a driver improvement course.

³

If any of the drivers in your household have completed a driver improvement course over the past three years, you may be eligible for more discounts on your auto policy.

7. Tell us about your good students. Lower rates apply for drivers under 25 with good grades. Drivers at least 16 years old who are full-time students in high school or college are eligible. Call us today to learn how to qualify!

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 Lauren Orrico at lorrico@amica.com or *Amica Today*, Corporate Communications, PO Box 6008, Providence, RI 02940-6008.

Join our communities and join the conversation!



Recommend us at ShareAmica.com.

8. Pay your bill in full.

When you pay your new auto policy premiums upfront and in full, you may qualify for even lower premiums.

9. Insure two or more autos with Amica.

Policyholders with more than one auto with Amica benefit from even lower rates.

10. Get rewarded for being a loyal customer!

The longer you stay with us, the more we reward you with reduced rates. Amica's loyalty discounts begin as early as two years.

If you have any questions about your policy and the savings available to you, please give us a call anytime at **800-242-6422**. One of our representatives will be happy to review your policy with you.

¹Discounts may not be available in all states.

²This discount does not apply to renters policies.

³Some states may have age requirements to qualify for this discount.

Making sure your vehicle is safe

Vehicle recalls have been in the news lately, highlighting safety issues with airbags, brakes and tires. If you want to know whether your vehicle has any recalls, you can visit Safercar.gov.

Safercar.gov is powered by the National Highway Traffic Safety Administration. You can look up your vehicle and see if it has been affected by large recalls. You can also view crash test ratings, find the latest car seat laws and file a safety complaint.

Helpful winter weather tips

From driving in the snow to snow removal

Winter driving

Snow, sleet and ice can make driving treacherous, so it's best to stay off the roads during winter weather. If you must drive, the National Highway Traffic Safety Administration has some tips to help you be prepared:

- Allow plenty of time to get to your destination safely, and familiarize yourself with the route before you go.
- Keep your gas tank close to full, and be sure to keep your vehicle's exhaust pipe clear of snow and ice.
- If you find yourself in a skid, stay calm and ease your foot off the gas while steering in the direction you want the front of your vehicle to go. Stay off the pedals (gas and brake) until you have control of your vehicle.



If you're not from a snowy area and find yourself driving in the snow, remember:

- Drive slowly. It's harder to control or stop your vehicle on a slick or snow-covered surface.
- On the road, increase your following distance enough so that you'll have plenty of time to stop for vehicles ahead of you.
- Consider renting a car if you have a car without all-wheel drive. Learn where the hazard lights and other features are located.

Snow removal

Winter weather also means dealing with snow removal. The National Safety Council offers the following tips for staying safe when shoveling:

- Take it slow and stretch before you begin.
- Shovel fresh, powdery snow since it's lighter.
- Push the snow rather than lifting it. If you do lift it, lift with your legs, not your back.
- Do not work to the point of exhaustion.
- If using a snowblower, keep your hands away from the moving parts, and turn it off if it jams.



How ice dams form

And what you can do to prevent them

Last winter, we had an unprecedented number of ice dam claims due to the record snowfall across parts of the country. Since the weather is unpredictable, we'd like to share some information with you on what causes ice dams to form – and what you can do that may prevent them from damaging your home.

What is an ice dam?

Our partner, the Insurance Institute for Business and Home Safety (IBHS), explains that ice dams are ridges of ice that form at the edge of a roof that prevent melting snow (water) from draining off of your roof. This happens when:

- Heat from the inside of the home warms the underside of the roof.
- The accumulated snow warms and water runs down the slope of the roof. When the water reaches the cold edge of the roof, it refreezes and causes the ice dam.

Once the ice dam is created, any additional water is forced up and under the roof covering.

Water that backs up behind the ice dam can leak into the home and cause damage to walls, ceilings, insulation and other areas. If the roof doesn't drain properly, snow, ice and water can be trapped on the roof, putting it at a greater risk.

How you can avoid ice dams

IBHS and Amica do not recommend chipping or breaking ice dams because it can damage the roof. But there are ways to prevent them from forming.

For steep-sloped roofs:

- Increase ventilation in attic spaces.
- Insulate recessed light fixtures in the ceiling to reduce heat entering the attic. Look for visible light inside the attic. If present, insulate or seal.

- Insulate or seal all attic penetrations: partition walls, vents, plumbing stacks, electric and mechanical chases and access doors.
- If the building is too tall to reach with a roof rake from the ground, hire a roofing professional.

For flat, mono-slope or low-sloped roof systems:

- Flat roofs are particularly vulnerable to water leaks if ice dams keep water from flowing into roof drains. Removing the snow will remove the source of a potential ice dam.
- If ice dams form around drains, place heating cables on the roof and connect the cables to the drains to create a path for the melting ice to follow.
- When the roof is dry, inspect the roof cover. Look for mold, mildew and vegetation, all of which are

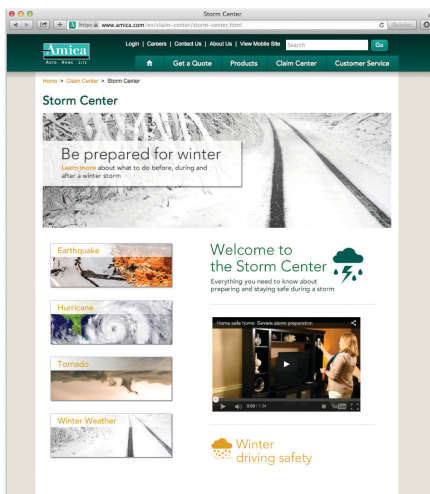
signs of a problem with the slope of the roof cover system and drainage. A roofing professional can advise you about re-pitching the roof cover.

Prevent roof damage

In addition to ice dams, the weight of snow on your roof can cause damage. IBHS offers the following information so you know how much snow your roof can support:

- In general, most residential roofs can support 20 pounds of snow per square foot of roof space before they become stressed.
- For fresh snow, 10 to 12 inches of new snow is equal to one inch of water, or about five pounds per square foot of roof space. You could have up to four feet of new snow before the roof will become stressed.
- For packed snow, three to five inches of old snow is equal to one inch of water, or about five pounds per square foot of roof space, so anything more than two feet of old snow could be too much for your roof to handle.
- If there is ice on your roof, one inch of ice equals one foot of fresh snow.

You can visit our [Storm Center](https://www.amica.com/storm-center) on [Amica.com](https://www.amica.com) for more helpful tips to keep you and your family safe throughout the winter season.



Taking a trip overseas?

Find out what's covered by your Amica policies



Traveling internationally can be very exciting, but it's important to know ahead of time what your auto and home policies cover so you can relax and enjoy your trip.

One common question we hear is whether U.S. licenses are acceptable for driving internationally. You may need an international driver's license in some locations. We recommend finding out beforehand, since the rules can vary by country.

Another thing to consider is renting a car when driving overseas. Rental cars are not covered under your auto policy unless you're in a U.S. territory. However, if you have an umbrella policy, you may be covered in certain situations if you experience a loss. An Amica representative can assist you with any questions you may have about your coverage.

Your home policy provides worldwide coverage for personal property and liability. Please note that policy limitations may apply, such as the theft of jewelry and furs that aren't specifically listed in your policy. If you're planning a trip, contact us for a coverage checkup.

A few other tips:

- If you're going to be away for an extended period of time, it's a good idea to let trusted neighbors know. Also, stop any mail or deliveries to your home.
- Look into whether you'll need travelers checks. Travelers checks can be replaced if lost or stolen, and they minimize the chance of identity theft since they are not tied to a bank or credit card. It's better not to rely on cash in case certain areas you're visiting require other currencies.
- You may want to consider getting additional coverage for expensive items so that you have peace of mind on your trip.



If you have any questions about international coverage or want to discuss your policy, please call us at anytime at **800-242-6422**.

Enjoy your travels!



Simplifying life insurance

Breaking it down in simple terms

While many people understand the importance of life insurance and the peace of mind it provides, it's also important to familiarize yourself with the terms used to describe different policies and coverages. We can help you understand these terms so that making the best choice for you and your family is easy.

Only one in 10 Americans claim to be very knowledgeable about life insurance.¹ When it comes to coverage needs, everyone's situation is different, and it can be tough to identify the right amount on your own.

Two basic types of life insurance

It helps to first understand the two basic types of life insurance – term life insurance and whole life insurance.

- **Term life insurance** is temporary coverage which helps provide protection for a set period of time, typically 10, 15, 20, 25 or 30 years. It can be used to help protect temporary needs, like a mortgage, education or income replacement. The rate and coverage amount stay the same throughout the selected period of time.
- **Whole life insurance** is permanent life insurance, and lasts for one's entire lifetime as long as premiums are paid. This permanent protection can help ensure you have coverage for

final expenses, plus it builds cash value, giving you more options and flexibility.

Two common terms you may hear are **face amount** or **coverage amount**. This is the value of the policy that will be paid out to your beneficiaries. When you go through a needs analysis, you'll determine the amount of coverage that is right for you. You'll then want to consider purchasing term life insurance, whole life insurance or a combination of the two.

Riders

Another term you often may hear is **rider**. A rider is a benefit added to your policy that sometimes involves a nominal fee. Think of it like adding rental car coverage for your auto policy or adding additional personal property coverage on your home policy.

We offer valuable riders through Amica Life, including:

- The **terminal illness** rider allows you to receive a portion of the benefits of your policy in advance if you become terminally ill.² This valuable rider, which Amica Life offers at no additional cost, can help your family manage expenses before your passing.
- The optional **cost of living adjustment rider**, also known as a **COLA rider**, allows you to offset inflation by increasing the face amount each year at the same premium rate you are paying today.³ This rider can help assure the face amount you purchased continues to help cover the needs of your loved ones as you had anticipated.

Which coverage makes sense for you?

Your need for coverage depends on things like your income, number of dependents and amount of financial obligations. Ask yourself what you want your policy to cover – are you protecting a spouse and/or children, or a mortgage, helping fund a college education, or trying to eliminate final expenses? Identifying what is important to you is the first step in determining your needs.

Life insurance may seem confusing, so give us a call at **800-234-5433** and let us help simplify the process. Talking with an Amica Life representative can help you ensure you have the proper coverage for your family's unique needs.

¹2015 Amica Life Financial Peace of Mind Survey.

²This rider allows you to receive a portion of your death benefit should you become terminally ill with a life expectancy of 12 months or less. Some restrictions apply and is not available in all states. Please consult with an Amica Life representative for additional information.

³ Some restrictions apply. Please consult with an Amica Life sales representative for additional information.

More terms to help you better understand life insurance

There are a few other terms you may hear when purchasing life insurance or reviewing your coverage. Understanding the details can help you make an informed decision about which coverage is best for you.

Insured – This is the person covered by a life insurance policy. If this person passes away, the policy payment will be made to the beneficiary.

Owner – This person has purchased the policy and can make changes to it, who names the beneficiary and who is responsible for the premium payments. In most cases, the insured and the owner are the same person. In some cases an individual can buy a policy for a relative, such as a parent or grandparent buying a policy for a child or grandchild. In this case, the parent/grandparent is the owner of the policy, and the child/grandchild is the insured.

Beneficiary – After the insured passes away, this person (sometimes more than one), trust, charity or other is designated to receive the payment of a life insurance policy. When the policy is first purchased, the owner typically chooses the beneficiary and can change it as desired.

Rate class – This is the classification assigned to the insured during the underwriting process and used to determine his or her policy premium rate. Rate class is affected by an individual's health, lifestyle and recreational activities, and it includes other factors like height, weight, cholesterol and whether or not the insured is a smoker.

Cash value – The amount of money that accumulates in a whole life insurance policy is the cash value. It typically takes at least two years to accrue and can be borrowed against.

Waiver of premium rider – This rider, or policy addition, assists the insured by paying the policy premiums if the individual becomes terminally ill or permanently disabled.





Corporate Office
One Hundred Amica Way, Lincoln, Rhode Island
Mail: PO Box 6008, Providence, RI 02940-6008
Website: Amica.com

PRESORTED
STANDARD
U.S. POSTAGE
PAID
DURHAM, NC
PERMIT # 111



13 11077-41 8506

Helpfulness Insured™

At Amica, we believe in
the power of being helpful.

This virtue is at the heart of every relationship
we have with our customers.
We're here for you whenever you need us.



Helpfulness
Insured™