

Amica *today*

SUMMER 2018

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Get there
safely!





Get there safely!

Last summer we shared an article on the dangers of distracted driving. As this significant issue continues to contribute to injuries and deaths across the country, we believe it bears repeating.

Summer and driving go together like fireworks and the Fourth of July. More cars are on the road thanks to the warmer weather and more cars mean more accidents. To keep yourself and your passengers safe, it's important to avoid distractions and stay focused on the road.

Prepare to drive undistracted by following this checklist:

- ✓ Hands-free? Bluetooth on?
- ✓ Route mapped?
- ✓ Finished eating?
- ✓ Pets restrained?
- ✓ Seat belt on?



DID YOU KNOW?

If you send or read a text, your eyes are off the road for a full five seconds. At 55 m.p.h., that's like driving the length of a football field with your eyes closed.

Source: Distracted Driving, National Highway Traffic Safety Administration, 2017

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Distracted drivers and walkers – a dangerous combination

Watch a crosswalk in any city and you'll notice that many drivers and pedestrians have something in common – they're distracted. While the dangers of distracted driving are well publicized, walking while distracted can be equally hazardous.

More people than ever are texting, browsing social media, taking photos and wearing headphones while they're out and about. And this risky multitasking can have tragic consequences.

More than 3,000 people die on U.S. roads every year due to distracted

driving, according to the National Highway Traffic Safety Administration (NHTSA). And, according to a report from the Governor's Highway Safety Association (GHSA), pedestrian deaths have increased over the last 25 years, with nearly 6,000 fatalities occurring in 2017. Studies show distracted walkers take longer to cross a street and are less inclined to look both ways or obey traffic lights.

Whether driving or walking, being aware of your surroundings is key to getting there safely.

Source: <https://www.ghsa.org/issues/bicyclists-pedestrians>

Beware of flying insects!



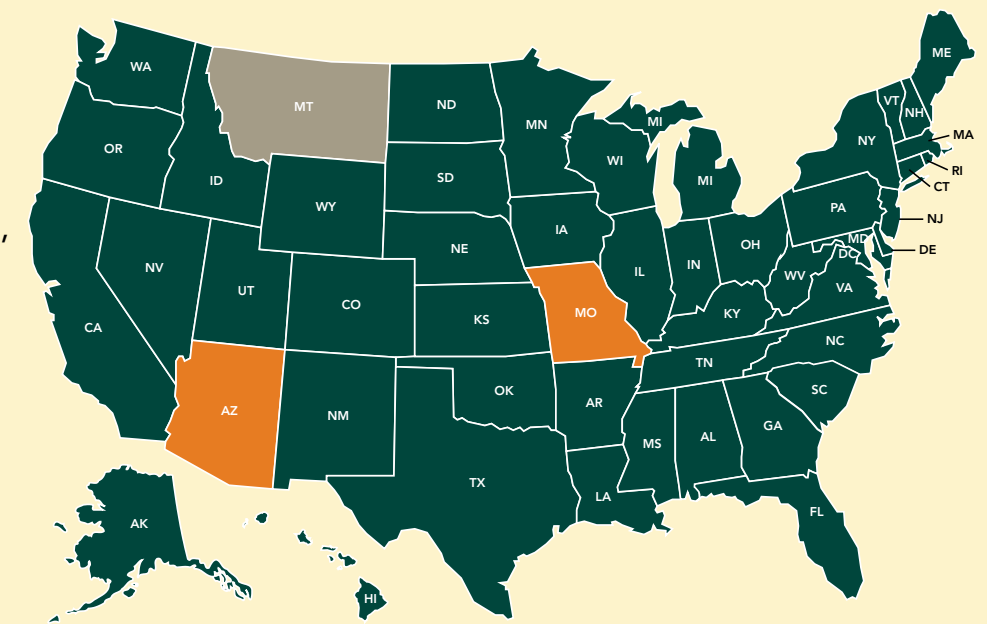
If an insect flies into your car, follow these simple steps:

- Do not panic.
- Stay focused on the road.
- Open the windows to let the bug out.
- If that doesn't work, carefully pull off the road and shoo the insect out.

DID YOU KNOW?

Identifying cell phone use as a major distraction, many states have passed laws banning texting and cell phone use while driving.

- Bans text messaging for all drivers
- Prohibits text messaging for novice drivers
- Does not ban text messaging for any drivers



Source: Distracted Driving Laws by State, Governor's Highway Safety Association, 2017.

Keep life insurance in mind when planning for a future together

Wedding season is in full swing. If you or someone you know is planning a wedding, it's easy to get caught up in the whirlwind of celebration without thinking about the price. But when you get down to planning the details of your wedding, it's a good idea to itemize these expenses. After all, the average wedding today costs more than \$35,000.¹

Taking into consideration each expense associated with a wedding is an important part of your planning. This is also a good time to think about your financial security after you have exchanged vows.

- 1. Set a budget** – Before you spend a dime, sit down with your loved one to calculate your wedding budget. Talk with other people involved in the planning, such as your parents and future in-laws, to find out if they might help with specific expenses. Spreadsheets and mobile apps are helpful tools to keep your spending on track.
- 2. Track your spending** – No matter the amount of preparation, even the savviest wedding budgeters may find themselves spending more than they had planned. Unanticipated costs may add 30 percent or more to your original budget.²
- 3. Prepare for the future** – Over time, your financial obligations will change. Just as you're being realistic with

your wedding expenses, it's wise to take a thoughtful approach to secure peace of mind for the one you love. Take into account your total combined debt and get enough life insurance to help financially protect each other.

4. Revisit your life insurance needs – Whether you already have life insurance or not, it's a good time to review your coverage with an Amica Life insurance specialist to ensure you have enough to help financially protect each other as your life evolves. You'll be honoring your promise to help protect the one you love.

Not sure where to start?

Our needs calculator at AmicaLifeLessons.com can help you and your spouse find out how much coverage is right for you. Once you've calculated how much life insurance you each need, you can easily **get a quote and apply online**.³ Or, call us at **855-808-9193**.

¹ The Knot 2016 Real Weddings Study, The Knot, 2016.
² The Hidden Cost of Weddings, U.S. News & World Report, 2014.
³ Online application not available in all states.
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Backyard celebrations and cookouts are a summer tradition



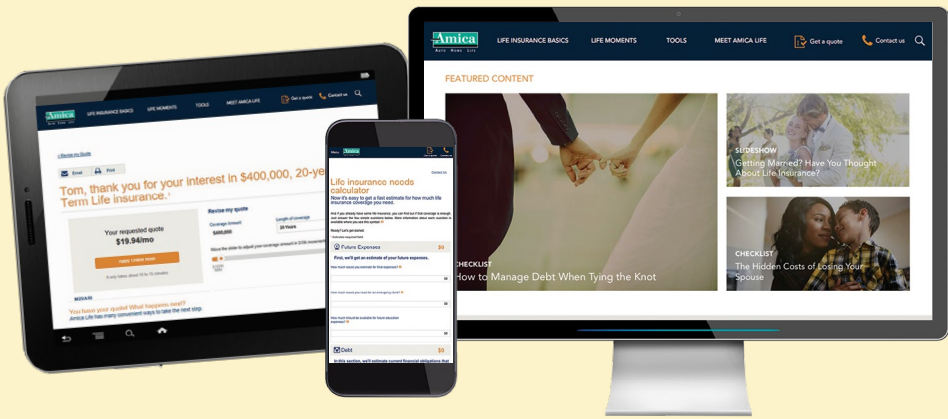
Summer is a popular time for outdoor cooking and a backyard barbecue is one of life's simple pleasures to share with family and friends. Yet, grilling can come with risks, and it's important to be aware of potential safety issues. Here are some tips from the National Fire Protection Association (NFPA) for safe grilling so you can enjoy the fun.

Don't get burned: 5 grilling tips

1. Only grill outside, and make sure to keep the grill a safe distance away from your home.
2. Keep children and pets at least three feet away from the grill at all times for their safety.
3. Clean the grill regularly. Remove grease and fat buildup to prevent fires.
4. Use long-handled barbecue utensils to prevent burns and splatters.
5. Never leave the grill unattended.

Get started at AmicaLifeLessons.com/getting-married

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



Get help from an Amica Life insurance specialist whenever you need it through live chat or by phone at **855-808-9193**.

5 ways to swim safer this summer

Whether you keep cool at the beach or the pool, making water safety a priority can be a lifesaver for you and your family. Here are some tips for safer swimming, based on guidance from the American Red Cross.

1. **Never swim alone.** Always swim with a buddy in designated areas supervised by lifeguards.
2. **Agree on a water watcher.** Assign a responsible adult to watch children whenever they are in or around water, even when a lifeguard is present.
3. **Watch out for the "dangerous toos"**— too tired, too cold, too far from safety, too much sun and too much strenuous activity.
4. **Know your water.** Learn the deep and shallow areas, currents, obstructions and the location of entry and exit points.
5. **When in doubt, wear the jacket.** Young or inexperienced swimmers need to take extra precautions, such as wearing a U.S. Coast Guard-approved life jacket.



Manage your claim online

Did you know you can easily report an auto, home, glass or tow claim online at Amica.com? It's one of the many ways we're here for you. We also offer several convenient online tools to make the process simple for you every step of the way.

Claims Messenger

Have a question? Need a quick update? With Claims Messenger, you can save yourself a call and directly contact a claims handler online. You can also choose to sign up for email notifications when they respond, so you'll never miss a message.

Claims Messenger is accessible from Amica.com on any smart device, making it easier to manage your claim while on the go. Plus, you can view your entire conversation in one place.

Electronic Funds Transfer (EFT)

You can choose how you'd like to receive claim payments –



either by check or through Electronic Funds Transfer (EFT).

EFT is a fast, secure method to directly deposit your claim payments into your bank account. It's easy to enroll – all you need is to fill out a simple form with your account and routing numbers.

And don't forget about these other helpful features to make your claim process even easier:

- **Upload and view documents** – Add claim-related photos, videos

and documents directly to the online claim file, rather than emailing them separately.

- **Track the status of claim payments** – Check to see when payments are issued.
- **Sign up for text notifications** – Receive quick mobile updates about your claim status.
- **Find an auto repair shop** – Search for a local repair shop from our network of more than 1,200 certified shops across the country.

Sump pump coverage



If you have a sump pump, you know it helps keep your basement dry by pumping standing or flowing water away from your home. But what happens if your pump malfunctions and you're left with a wet basement and soggy possessions?

Adding Amica's Water Backup and Sump Overflow endorsement to your standard homeowners policy provides coverage for water damage caused by the overflow of a sump pump – even if a mechanical breakdown of the sump pump is responsible.

The endorsement is available in amounts from \$5,000 to \$50,000* to meet your specific needs. Keep in mind that water damage and property replacement costs can add up quickly. If you have a finished basement or store valuables in the area of the sump pump, consider opting for a higher limit.

*Please note this limit is not available in all states and amounts may vary.

What is a sump pump, anyway?

Sump pumps are devices usually installed in a pit at the lowest part of

a basement. When water collects in the pit, the pump directs the water outside your house. This keeps the inside of your home dry and helps prevent mold.

There are several types of sump pumps and each one works differently:

- Manual pumps must be turned on and off by hand.
- Automatic pumps turn on when sensors detect water at a certain height, and turn off when the water has been drained.
- Submersible pumps sit in the pit in waterproof housing.
- Pedestal pumps perch above the water – and are louder than submersibles.

Sump pump tips

- For optimal protection, have a generator or battery backup in place to keep your pump operating during power outages.
- Think carefully when deciding between a manual or automatic pump. Will you want to venture into the basement during a storm to turn on your pump?
- Plug the sump pump into a *ground fault circuit interrupter (GFCI)* outlet to prevent accidental electrocution.
- Consider a pump alarm system. Sensors detect both low and rising water levels and alert you to potential problems, preventing pump failures before they happen.
- Be sure to maintain your sump pump by having it properly tested and inspected annually to ensure peak performance.

Home generators

Powering through the storm

Running a backup generator during power outages can help keep you comfortable as you wait for power to be restored. But did you know installing a **hard-wired generator** can increase the value of your home and may qualify for a **discount** on your home insurance?*

Types of generators

Generators are divided into two distinct categories: portable or hard-wired. Within those categories, they vary in size, wattage, cost and added features. Whichever type you choose, the generator's output capacity determines how many appliances or home systems it supports. Consult a professional electrician for advice on how much capacity your home requires.

Generators can handle small loads (marine and RVs) to full households. Fuel options for portables include gasoline (the popular choice), liquid propane and diesel, or both gas and propane. Hard-wired generators are usually powered by natural gas.

While portables can do an adequate job, hard-wired generators offer more convenience and added safety features.



Advantages of a hard-wired generator

- Restores power within seconds, whether you're home or away.
- Handles major systems (furnace, pump, water heater) plus plug-ins.
- No manual steps required to activate and eliminates the need for extension cords.
- Runs continuously on natural gas, returns to standby mode when power returns.
- Minimizes possible damage from burst/frozen water pipes, even if you're away from home.

Whether your home already has a hard-wired generator or you're about to purchase one, please contact us to see if you qualify for a discount. As always, we will be happy to discuss your insurance needs at **800-242-6422**.

* Discount not available in all states.

Portable generators increase risk of carbon monoxide (CO) poisoning. Here are some tips to stay safe.

The Center for Disease Control warns:

- Never use a generator inside your home, basement or garage.
- Never place a generator less than 20 feet from any window, door or vent.

The National Safety Council advises:

- Install battery-operated carbon monoxide detectors near bedrooms.
- Check or replace batteries when clocks change each spring and fall.

- Headaches, nausea, dizziness can be symptoms of CO poisoning.

If a carbon monoxide alarm sounds, follow these **tips from the Consumer Product Safety Commission**:

- Immediately move outside to fresh air
- Call emergency services, fire department or 911.
- Check that everyone is accounted for.
- Do not go back inside without permission from emergency responders.

For more information: [nsc.org/home-safety/safety-topics/other-poisons/carbon-monoxide](https://www.nsc.org/home-safety/safety-topics/other-poisons/carbon-monoxide)



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Amica's donations to Boston Children's Hospital reach nearly **\$400K** over the past decade



"We're incredibly proud to have supported Boston Children's Hospital for more than 10 years," said Bob DiMuccio. "The exceptional care they provide to children and their families coping with serious illness is both inspiring and heartwarming."

NBC Sports Boston host, Kyle Draper (right) looks on as Bob DiMuccio, (center) chairman, president and CEO of Amica, presents a check to Dick Argys (left), senior vice president and chief administrative officer of Boston Children's Hospital.

Boston Children's Hospital patient, 10-year-old Danny Stephenson, at a February Boston Celtics game courtesy of the Amica Game Ball program, Boston Children's Hospital and NBC Sports Boston. Danny and his family met Celtics broadcaster Mike Gorman and analyst Brian Scalabrine during team warm-ups.

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