

Amica *today*

SEPTEMBER 2020

FEATURED ARTICLES

**1 RESILIENCY, RESOLVE,
RESOURCES: AMICA'S
COVID-19 RESPONSE**

[Read More >](#)

**2 PROTECT YOUR FURRY
FAMILY MEMBERS
WITH PET INSURANCE**

[Read More >](#)

**3 AMICA LAUNCHES
VIRTUAL ASSISTANT**

[Read More >](#)

**4 A LIFE-CHANGING
EXPERIENCE**

[Read More >](#)



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Resiliency, resolve, resources: Amica's COVID-19 response

As an insurance company, we're focused on protecting our customers and being prepared to provide assistance when the unexpected happens. Our ability to do this depends on our dedicated employees across the country.

When the COVID-19 pandemic struck, we took quick action to ensure there was no interruption in the service we provide you. We had to pivot and work differently, of course, but we remained committed to being there for you when you needed us.

Here are some of the ways we supported you, our employees and our communities during these unprecedented times:

Our customers

As stay-at-home orders went into place across the country and many businesses closed, we knew our customers, along with many others, could be facing financial distress. As a result, we implemented billing leniency, put a hold on policy cancellations/lapses, and offered additional time and repayment options for customers who fell behind. We also provided two refund programs that, together, offered up to six months of financial relief to our auto customers. Throughout the pandemic, we've encouraged our policyholders to reach out to us so that we could work with them on a one-on-one basis.

From a service perspective, we encouraged the use of self-service tools and other digital technology whenever possible, to limit in-person contact and keep customers and employees safe. In many cases, we're able to handle the entire claims process digitally, through online reporting and claim management, virtual appraisals and inspections, and electronic payment options. (To learn more, [click here](#).) We're thrilled with the customer reaction to these tools, and are proud to say our service levels have remained strong during COVID-19.



Our employees

We couldn't have continued to support and serve you without the dedication and flexibility of our employees, and we made protecting them a priority from the start. Beginning in mid-March, we transitioned thousands of our employees to working from home. Most of them continue to work from home today. For the employees who have returned to our offices, we're taking vigorous measures to keep them safe and healthy.

Our communities

The COVID-19 pandemic struck communities hard and threatened the stability and well-being of many. With numerous longstanding relationships in the community, Amica offered increased support to organizations providing critical COVID-19 relief. We focused on groups addressing housing and food insecurity of vulnerable populations. We also gave to health care organizations providing frontline support, and to those providing resources essential for distance learning. At Amica, we also rely upon our employees to see the needs within their communities. For that reason, we match every dollar they donate at a rate of 175%.

We also donated thousands of face shields and hundreds of ponchos (which served as medical gowns) to local hospitals and nursing homes in need of this critical protective equipment. And we provided Honeywell, a corporate neighbor in Rhode Island that transitioned its typical production to manufacture N-95 face masks, with a healthy meal for workers on all three shifts as a gesture of our appreciation.



Amica continues to make plans and take action, responding to the ever-shifting nature of the pandemic. But our resolve is steadfast. As CEO Bob DiMuccio recently said, "As always, we're here to serve you. These are unprecedented times, and our top priority remains keeping our customers, employees and communities healthy and safe."



Share Amica with friends and family

Have you loved your experience with Amica? Spread the word to friends and family through ShareAmica.com. The website offers videos and timely hints on topics like maximizing policy discounts, deciding whether you need flood insurance, basic car maintenance and more.

In addition to current policyholders, customers who switch to Amica for auto insurance can receive extra savings up to 10% for up to four months with our COVID-19 Auto Refund Program.*

Visit ShareAmica.com today!

* Refund amounts vary by state and are subject to state regulatory approval. Refund applies to auto policies purchased on or before Dec. 31, 2020, subject to state exceptions.



Protect your furry family members with pet insurance

At Amica, we build enduring relationships with our insureds and are trusted to protect the most important aspects of their lives. Now, we can offer even more peace of mind through our partnership with Embrace Pet Insurance. We know how important and loved family pets are, and we're happy to help protect them.

"Partnering with Embrace has shown us that being there for every family member, including the furry ones, allows our insureds to rest easy,"

said Desiré Marshall, senior account manager in Amica's sales and client services group.

"This product is especially important during the COVID-19 pandemic, as more people are adding pets to their families."

Here are some benefits of pet insurance with Embrace:

- Coverage levels vary and can be personalized, allowing you to choose a plan that fits your needs and budget.
- Whether your vet is booked and you cannot get an appointment, or your pet needs emergency care, your coverage applies at any licensed vet in the U.S.
- We've partnered with PawSupport to give policyholders round-the-clock access to Pet Pros for pet health-related questions, including diet, wellness care and even emergency situations.
- Unexpected vet bills can be a financial burden, so claims are processed quickly.
- There are many options available for submitting claims, including the Embrace Pet Insurance app, or by email, fax or mail.
- Email: claims@embracepetinsurance.com
- Fax: 800-238-1042
- Mail: Embrace Pet Insurance
PO Box 22188
Beachwood, OH 44122-0188

For more information or to get a quote, [click here](#).



Changing routines: How to help your pet adjust

Many pet owners found themselves transitioning to a work-from-home routine during the COVID-19 pandemic. And others are now returning to the workplace after several months at home. The American Kennel Club and Best Friends Animal Society have some suggestions to help you and your pet acclimate to your changing routine.

Working from home

When working from home, try to find some time in the morning to give attention to your pet before the workday begins. Take dogs for a long walk in the morning and work in some play time with your cat. This will help them to burn off extra energy and rest easier during the day. An added benefit is that it might deter them from interrupting your calls or meetings.

Giving pets a toy or treat to distract them while you're on a call can also cut down on barking or pleas for attention. In the evenings, try to maintain the same routine you've always had.



Returning to the office

Some adjustments might also be necessary when you start going back to the office after being home for an extended period. Separation anxiety is very real for pets. If you return to work and your dog is frequently barking or engaging in destructive chewing, they may be experiencing stress. Cats can exhibit symptoms, too, like hiding in the house when you leave for work and fighting with each other if you own more than one.

To alleviate separation anxiety, begin by distancing yourself from them in increments before your return to the office. Give them plenty of exercise and/or attention in the morning before you leave, and provide distractions like food puzzle toys to keep them occupied while you're away.

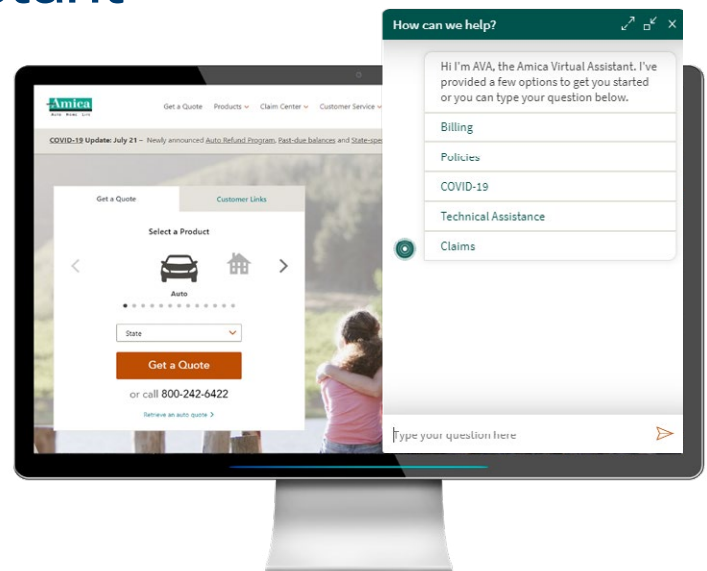
Pets can also sense your anxiety. Keeping yourself calm will help set them at ease, and make the transition back to the office easier on both of you.



Amica launches virtual assistant

Have you met AVA, also known as the Amica Virtual Assistant? This new digital tool was created to help visitors to Amica.com with product information, self-service functionality and common questions.

Launched in May, AVA can be accessed through the orange chat icon anchored to the bottom-right corner of select screens on Amica.com. By clicking the icon and entering your question, AVA will quickly answer or guide you to key information to assist you. When using AVA, you always have the option to speak with a representative. And if you inquire about something that AVA knows it can't assist with, it will automatically direct you to a live agent who can help.



AVA has assisted tens of thousands of customers in its first few months. The most common questions have been about Amica's COVID-19 refunds, billing, claims and policy details. The results have truly exceeded expectations.

"Our goal in creating a virtual assistant was to seamlessly assist customers with common questions, so that our representatives could be more readily available for the more complex inquiries our customers rely on us for," said Brandon Casey, product owner in Amica's digital solutions and innovation department. ***"AVA comes with powerful intelligence analytics where it tracks and learns from every interaction. This means it will become increasingly helpful to customers over time so we can optimize their digital experience."***

In its first month, AVA successfully handled about 63% of inquiries to the customer's satisfaction without involving a live representative. In June, that figure increased to over 70%.

If you have a question you'd like answered, visit Amica.com and chat with AVA today!



A life-changing experience

The COVID-19 pandemic has shined a new light on the importance of life insurance and financial planning. Life insurance may have been an item on your to-do list prior to the outbreak. Now, it should be considered essential when it comes to financially protecting your loved ones.

The unstable economic environment created by the pandemic has affected people across the country, causing the loss of jobs and the closing of businesses. One way to alleviate this financial uncertainty, and provide for your loved ones should the unexpected happen, may be to include term life insurance in your personal finance and/or retirement planning. Preparing for the unexpected, especially in 2020, is a way for people to feel more control over their circumstances.





Amica Life is here to help

Amica Life is pleased to announce it has redesigned its [online quoting and application¹ tools](#). With the updates, securing life insurance from the safety and comfort of your own home has never been easier.

The improvements to the tools focus on ease of use, featuring a streamlined process with a simplified interface, easy-to-understand guided questions, and access to help every step of the way. Plus, upon qualification, an applicant could get the valuable protection of life insurance without a medical exam.²

Making the application process more seamless is just another way Amica is providing our customers with the peace of mind for which we're known.

¹ Online application not available in all states.

² No medical exam will be required if you meet specific underwriting criteria based on the amount applied for, the responses provided in the application process and the results of our underwriting review. However, we reserve the right to require a medical exam, possibly with blood and/or urine testing at our expense, if we deem it necessary to have such additional information as part of our full underwriting process.



Peace of mind during a disaster

You've been evacuated from your home in the wake of a disaster. That's bad enough. To make matters worse, you're left – sometimes for days or weeks – wondering what may have happened to your home. Now, we may be able to offer some additional peace of mind after major catastrophes.

Our new **Storm Imagery Viewer** allows you to see post-event aerial photos of affected areas. We'll share links to the tool following some hurricanes, wildfires and other large events that displace people from their homes. The aerial images can help you understand the conditions you'll find when you return home, and they allow us to get a jump on assisting you when damages are observed.

The aerial imagery used in our Storm Imagery Viewer is provided by the Geospatial Intelligence Consortium (GIC). As soon as it's safe to fly after a major catastrophe, the GIC is prepared to reach any disaster site in the U.S. within two hours. Once the images are collected and processed, we can share them with you.

If you haven't yet joined Amica's communities on social media, the Storm Imagery Viewer is a great reason. We'll post links to the viewer for our followers on Facebook and Twitter, which can then be shared with family and friends. We'll also post a link on Amica.com and email customers in affected areas to let them know the tool is ready.

The Storm Imagery Viewer is easy to use. All you need to do is enter an address or ZIP code, and then you can control the map and zoom in or out as desired. We also provide a direct link to Amica.com if you need to file a claim.

In the unfortunate situation that a widespread disaster drives you from your home, the Storm Imagery Viewer may help you decide the best time to return, and the support you might need when you get there. While we hope you never experience a disaster, we'll be here for you when you need us.

The screenshot shows the Amica website interface for reporting a claim related to Hurricane Florence. At the top, there's a navigation bar with links like 'Products', 'Claim Center', 'Get a Quote', 'Customer Service', and a 'Login' button. The main heading is 'Hurricane Florence' with a prominent 'Report a Claim' button. Below this, a message states: 'We hope you and your family are OK. If you did suffer damage as a result of the storm, you can report it immediately online or through our mobile app. Remember, in the days ahead, we're here for you.' A section titled 'Has Hurricane Florence damaged your property?' includes a text box for reporting damage and a 'View Images' link. Further down, under 'If you suffered a loss', there's a section for '1. Report your claim' with three options: 'Report a Claim online', 'Report a claim on Amica's mobile app', and a phone number '800-242-6422'. Section '2. Gather detailed information' lists steps like 'If it's safe to do so, take photos of the damage', 'Collect receipts for any emergency repairs', and 'Visit Amica's Claim Center to upload receipts and photos'. Section '3. Check your claim online' lists steps like 'Track the status of your claim', 'Upload and store documents', 'Sign up for direct deposit', 'View policy information', 'View payments made on your claim', 'Review auto appraisal or home estimate status', 'Stay informed about claims by signing up for text notifications', and 'Communicate directly with your file handler electronically through the Claims Messenger feature'. At the bottom, it says 'If you have any questions, call us at 800-242-6422. We're here to help.' and a 'Report a Claim' button.



Simplify your home to-do list with Home Check by Amica™

Many of us have one thing in common right now – we’re spending more time at home. And that can mean more time for home maintenance. With a personal dashboard customized to your home’s needs, Home Check by Amica™ makes it easy to keep your most valuable asset in its best shape.

Home Check is a complimentary app, available to anyone with a smartphone or tablet, that helps you organize and prioritize your home maintenance tasks. Whether you live in an apartment, a condo or a house, start by entering your location. Based on the information you provide, the app will curate tasks to help keep your property in its best condition.

Home Check covers everything from routine maintenance reminders, seasonal suggestions, preventive tips and everything in between. You can even create custom tasks, as well as inventory the items in each room of your house to make filing a claim that much simpler. The app regularly delivers tips and guidance on a wide array of home maintenance issues right to your device.

Download the app, and get started today.





If you're ready to get to work, here are a few tasks perfect to tackle now:

Power-wash patios and walkways

Over time, walkways and patios can become stained by dirt, grime, moss growth and other debris. Return your walking paths to their former glory this summer by rinsing down your walkways and patios with water from a low-pressure outdoor hose. Next, apply an environmentally safe detergent to the dirty surfaces and let stand for five to 10 minutes. Finally, use a pressure washer to rinse off the detergent and any dirt residue.

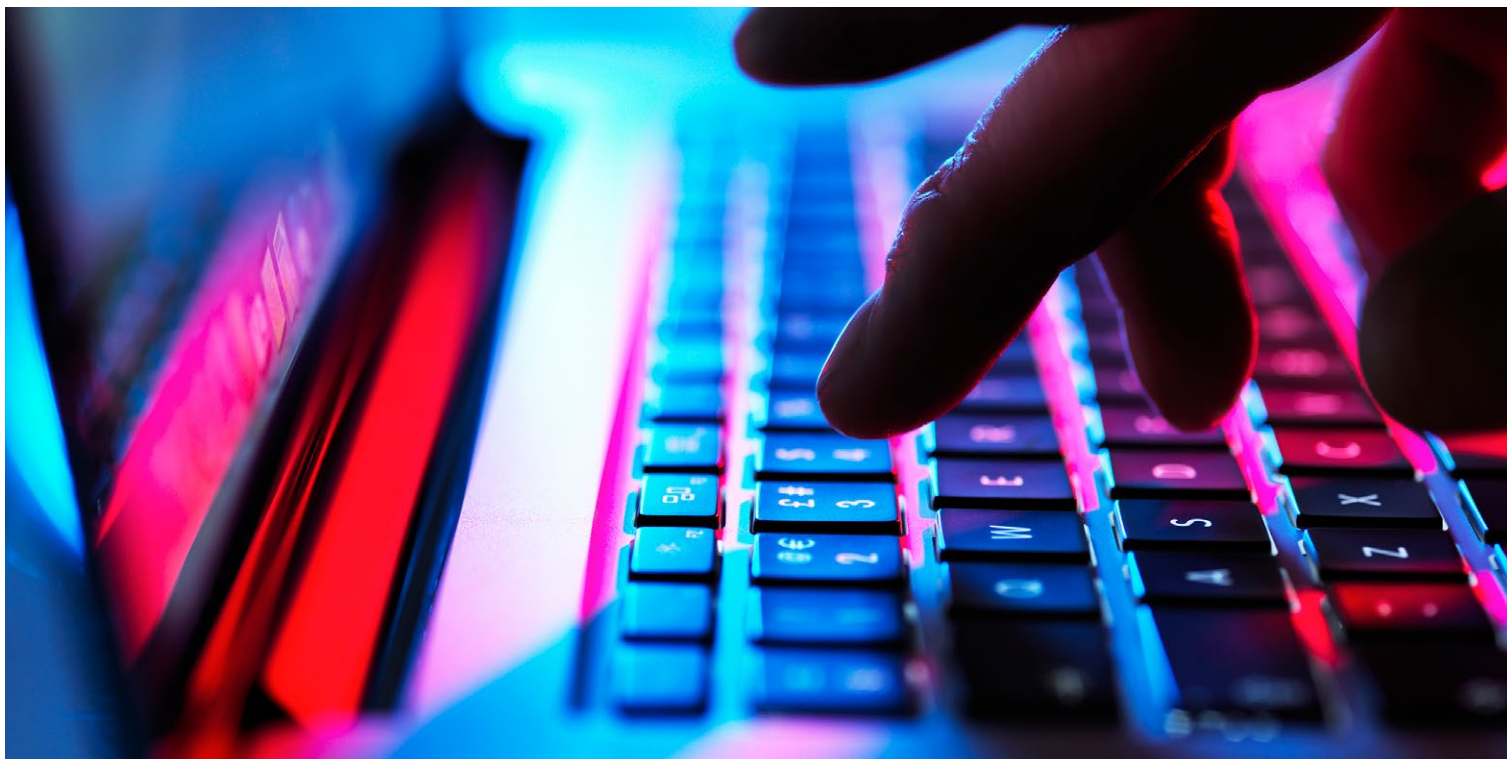
Prevent water damage by inspecting your garden hoses

Garden hoses get lots of use in the summer months – from watering flowers and gardens to creating impromptu water parks in the backyard. Over time, however, hoses will start to fall apart without proper maintenance. Now is the perfect time to check your outdoor hoses for holes, splits and defective fasteners. When you're done, remember to drain, coil and store your hoses in a sturdy container.

Keep your lawn healthy and looking nice

Regular mowing is the key to a healthy lawn, as it encourages grass to grow thicker and more resilient, and helps block out weeds. Regularly maintain your lawn mower to ensure it's working efficiently. And remember, never remove more than a third of grass height per mowing. Cutting your grass too short can cause it to burn.





Keeping your information safe

Households have become even more reliant on technology as we've isolated at home during the COVID-19 pandemic. Whether working, schooling, gaming, shopping, seeking news and entertainment, or just staying in touch with friends and family, time spent online has spiked. Additionally, more money and private information has been exchanged digitally. These circumstances combine to create an environment ripe for identity theft and other cybercrime.

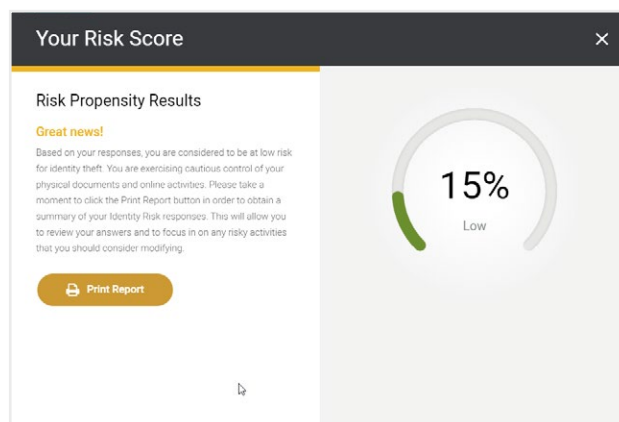
Identity thieves and hackers prey on the vulnerability that many are facing at this time. The FBI has issued [numerous warnings](#) about the increase in a wide variety of fraud and online schemes during the pandemic, and offered advice to help consumers protect themselves. We join them in urging you to remain vigilant and take steps to protect yourself and your information.

Increase your awareness

At [Amica's Identity Theft Information Center](#), you'll find additional resources to arm yourself against identity thieves.

Explore rich content in the **Knowledge Center** to become more informed about identity theft and privacy concerns. There, you'll find news articles, best practices, tip sheets, videos and more.

Learn whether you're at risk for identity theft with the **ID Risk Compass**. This interactive assessment tool gauges the potential based on your responses to a series of questions. Each response is accompanied by recommendations for securing your personal information.





Prepare to manage the damage

Unfortunately, no one is completely safe from the risk of identity theft. But when you're covered by Amica's identity theft insurance, you'll receive our expert assistance and funding to help get your life back to normal if you need it:

- Up to \$15,000 toward resolving identity theft problems
- Unlimited access to a resolution expert
- Assistance with identity fraud documentation and phone calls
- Help connecting with credit bureaus, creditors, government agencies and more
- Help filing a police report and affidavits for investigators

Our representatives are here to discuss this coverage and add it to your current homeowners, condo or renters policy.

Your first line of defense

Just as your house key protects the valuables inside, strong passwords protect the valuable information inside the sites you visit – from bank account details and Social Security numbers to the medications you take and the stores you frequent.

- **Create unique passwords for critical sites.** At the very least, use separate passwords for sites with financial information.
- **Create a password phrase.** With 12+ characters possible, a unique phrase can be easy to remember, and a mix of letters, numbers and special characters makes it more secure.
- **Customize passwords to site offerings.** Craft passwords for favorite sites that will make sense when you return to them.
- **Accept extra authentication when offered.** The more layers of security you add, the safer your information will be.



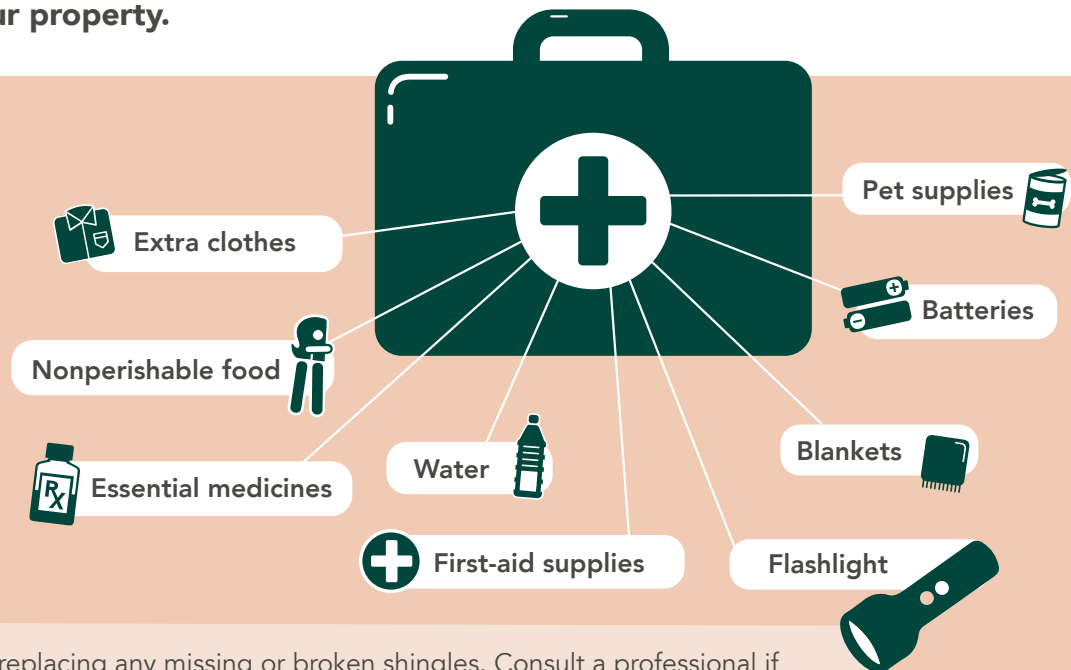


Are you prepared for a hurricane?

Hurricane season runs from June 1 to Nov. 30, which presents potential hazards to you, your family and your property. **Check out these tips to help prepare for a hurricane, and to reduce and minimize any damage to your property.**

Before a hurricane

✓ Prepare a 72-hour emergency kit.



- ✓ Assess your roof, repairing and replacing any missing or broken shingles. Consult a professional if necessary, and follow it up with examinations of your siding, foundation and basement.
- ✓ Protect your windows by covering them with cut-to-fit 5/8-inch plywood, and reinforce garage doors.
- ✓ Make sure your property's trees are trimmed to prevent damage from flying limbs. Clean out gutters, bring in any items you can – such as lawn furniture and toys – and ensure larger items are well secured.
- ✓ Fill your gas tank, and get all necessary prescriptions refilled. Make sure your smartphones, power banks and other devices are fully charged in case of power outages.
- ✓ Make sure to have at least a three-day supply of nonperishable food, and fill clean coolers and containers with ice and water.
- ✓ This is a great time to make sure you have your insurance information on hand in case you need to report damage. Consider downloading the Amica app on your phone, make sure your login and password are all set, and save our phone number to your contacts in case you don't have an internet connection after the storm.



During a hurricane



Stay inside unless told to evacuate.



Listen to the radio and TV for information, and turn off utilities if told to do so.



Stay away from windows and exterior doors.

After a hurricane



Let family and friends know you're safe through texting and social media.



Take photos of any damage to your vehicles or property.



Beware of phishing and hacking scams in the aftermath of a hurricane or natural disaster.



Stay indoors until emergency personnel announce that the area is safe.



Be on alert for downed power lines and tree limbs.

Vet the qualifications of any contractor you decide to work with, especially those who approach you unsolicited.

We're always here if you need us. And if you have a claim, you can:

- [Report it online](#) – While on Amica.com, you can also send photos and claim documents, set payment preferences and monitor your claim status
- Submit it through our mobile app
- Call our claims professionals at 800-242-6422

Resources:

The National Weather Service, The Weather Channel, CDC.gov, Ready.gov, NYC.gov and WCVB