

UTICA NATIONAL Email Regarding COVID-19 Personal Lines Auto Rate Relief

The COVID-19 pandemic has caused a major change in our business, as well as our personal lives. We trust that you are doing your part to stay at home and follow social distancing protocol when it is necessary for you to go out.

As more of us are staying at home, we are driving less. With safety as a major concern to us, this translates to fewer accidents. We are passing that savings onto policyholders, in the form of a one-time payback. This payback will equal **15% of the monthly automobile premium for April and May 2020, pending regulatory approval.**

The policyholder will receive the money back through a credit on an upcoming billing statement or through a one-time check payback, if they are paid in full (zero balance) across all policies.

Important - Delivery Coverage Expansion for Auto Policies

- All Personal Auto Policies have been expanded to cover customers who use their personal vehicles to deliver food and medicine. Standard Utica National personal auto policies typically exclude such coverage.
- This additional protection is effective for losses March 16, 2020 through at least June 1, 2020 and reported by July 1, 2020.

Payment Solutions to Help Alleviate Financial Hardships

- **ALL** payments are eligible for a 30-day grace period. The insured can:
 - Call **800-598-8422** to speak to a Customer Care Team Member and request the grace period.
 - Spread the remaining amount owed across remaining payments.
- We are **WAIVING ALL LATE FEES** for **ALL** policies!