

More Than Just Insurance.



Plymouth Rock COVID-19 Customer Relief
Independent Agent – Frequently Asked Questions
Updated Tuesday, May 19, 2020

Auto Insurance Relief Timing

What is the effective date of the premium credit?

The relief will be effective as of April 1, 2020 and will remain in effect as long as the current statewide stay-at-home order is in place in your state. In New York, the relief program will be effective for May 2020.

When will credits be applied?

We began applying credits the week of May 4. The credit amount will apply to policy balances or future term balances. If the policy balance is paid in full or the customer is on payroll deduction, a refund check will generate later in May. New York policies acquired from MAPFRE that remain on the MAPFRE service platform will receive their credits during the first week of June 2020.

What if my customer elected to donate their credit to charity?

Customers who requested to donate their relief credit prior to this month's credit processing will not see a credit applied and will receive a letter in the mail with donation details. Policies will be noted with donation details.

What if my customer is receiving a check?

Relief credit checks will be mailed around May 20 and take several days. Due to the large volume of checks, we will not be able to accommodate expedited processing or mailing.

Auto Insurance Payment Flexibility

My customer can't pay his/her policy in full and can't afford to lose the "pay-in-full" discount. Can you help?

Yes. For renewal customers who were on a pay-in-full plan in their immediate prior term we can move them to a 12 month EFT plan that has no installment fees and automatically processes payment from their checking account. As a one-time action, we will apply the customer's "pay-in-full" discount to their premium. Your customer will automatically renew into the 12 month pay EFT plan, but it will include a paid in full option.

My customer was previously on a pay-in-full plan but cannot pay his/her policy in full and cannot afford to lose the "pay-in-full" discount. The EFT pay plan is not an option at this time. Is there another option?

Yes, for those customers we can place your customer on a 10 month pay plan that provides the flexibility to pay online, by check or over the phone. In addition to the "pay-in-full" discount, we can also waive \$60 as a onetime action. This represents the value of 10 months of \$6 installment fees.

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Has Plymouth Rock been holding cancellation notices?

Yes, in response to the many financial hardships caused by COVID-19, Plymouth Rock opted to temporarily suspend Notices of Intent to Cancel (NOICs) and cancellations on April 10, 2020. We resumed issuing NOICs on May 18, 2020, in Connecticut, Massachusetts, New Hampshire and Pennsylvania. We plan to resume issuing NOICs in New York on May 26, 2020, and June 1, 2020, in New Jersey.

Will you be retroactively issuing NOICs?

No, we will not be retroactively issuing NOICs. While the issuing of NOICs is resuming, customers will continue to have an option for payment flexibility by contacting us.

If my customer has already requested financial assistance, what happens to their billing and cancellation process? Will they receive another NOIC?

Your customer will not be impacted unless they have not fulfilled their promise to restart payment on the agreed upon date. If a customer does not restart payments, they will receive a NOIC.

Will my customer's relief credit help defer their NOIC?

While there is a chance the credit could delay a NOIC and cancellation, most relief credits are not an amount that would prevent a policy from going to NOIC status.

Auto Insurance Relief Information

How can customers see their COVID-19 relief credit?

Credit amounts can be viewed in eServices and Agent Web. Sample credit messages are shown below:

eServices message:

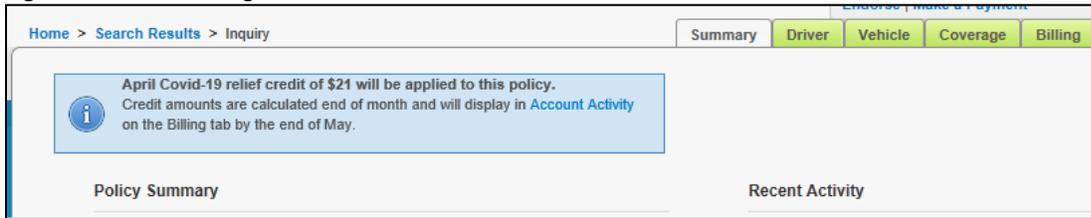
A screenshot of an eServices message. At the top, a yellow banner with an information icon (i) contains the text: "Your April Covid-19 relief credit of \$20 will be applied to your policy in May". Below this is a white box with an orange header bar. The header bar contains a car icon, the text "Policy #: PRA00002163630", and a link "View Coverage Details". Below the header bar, the text "Policy Period: 05/24/2019 - 05/24/2020" and "Policy Status: Active" is displayed.

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Agent Web message:



What will I see when I quote new business?

A message will appear on the Summary Page at the end of the new business quote that reads:

Plymouth Rock is offering relief to our customers in light of COVID-19. The Plymouth Rock rate displayed will receive a premium relief credit of 25% off Liability and Personal Injury Protection coverage. This premium credit will be effective as of April 1, 2020 and will be applied to the customer's billing statement once per month for as long as the current statewide stay-at-home order is in place in your state. You can find more information about our COVID-19 customer relief at plymouthrock.com/COVID19Resources

Will you pro-rate auto premium credits if stay-at-home orders are lifted mid-month?

The premium credits will only apply while stay-at-home orders are in place. As they are revised or lifted, the premium credit will stop. Depending on the mid-month timing of any lifting of a stay-at-home order, we may adjust our approach to applying credit for that month. Our intent is that any credit will be the pro-rated portion of the month for which the order was in effect. The New York relief plan is only approved for May 2020.

How are you defining Liability and Personal Injury Protection Coverages?

For the purposes of this premium credit, Liability Coverages include Bodily Injury, Property Damage, Uninsured and Underinsured Motorists Coverage, Medical Payments, and Personal Injury Protection. It excludes Collision, Comprehensive and other miscellaneous coverages.

How are you defining a "health care worker?"

Health care workers include essential personnel providing care to ill or infirm people as well as employees of any business or organization providing such care.

What about a home health care provider? Or nursing home staff?

We will offer relief to essential personnel who are employees of any business or organization providing care to ill or infirm people.

What is the effective date of loss for waiving of deductible?

The deductible waiver is effective as of April 1, 2020 and will remain in effect as long as the current statewide stay-at-home order is in place in your state.

What does the deductible waiver include?

The waiver includes physical damage (comprehensive and collision). It does not include personal injury protection.

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How will you treat a customer's chargeable accident when their deductible was waived?

Any deductible payments issued under this program will be processed as a customer service exception. As such, we have created system rules to stop these deductible payments from being reported to any contributory claims databases. Additionally, deductible payments issued under this program will not be considered by Plymouth Rock for future rating or underwriting purposes. The intent of these actions is to prevent any unintended negative impact to our customers. Aside from the aforementioned exceptions, all other reporting, rating or underwriting activities arising from these losses will be handled as normal.

If a customer changes carriers midway through the stay-at-home order and does not renew, what happens to the credit?

The credit will be applied to active and inforce policies only, during the period beginning April 1 and continuing until the current stay-at-home order in your state is lifted. See above for New York specific requirements.

Can my customer still donate their credit?

We will only be able to apply a future credit as a charitable donation. We will not be able to retroactively apply a previous month's credit.

How can my customer donate their credit to a non-profit?

Customers can elect to "pay it forward" and donate their premium credit to a non-profit that is providing relief for those hit hardest by COVID-19. Premium credits can be donated by calling 800-396-0919. For a list of non-profits including AARP Foundation, United Way Worldwide's COVID-19 Community Response and Recovery Fund and more, [click here](#).

Why not just apply relief to overall premium?

By focusing relief on Liability and Personal Injury Protection Coverages, we are able to offer something that benefits all personal auto insurance customers, but could have a more meaningful impact on those who may have had to forego or remove optional coverages in order to save money.

Does the relief apply to commercial auto policies? Rider Insurance policies?

Relief does not apply to commercial auto or Rider Insurance policies.

Will there be impact to commission?

Agent Commission payments will not be affected by the premium relief.

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Home Insurance Relief

What is Additional Living Expense Coverage and how does this impact health care workers?

Standard homeowners policies typically provide coverage for temporary living expenses when a customer is not able to reside in their home due to a covered loss. With our COVID-19 relief program, we will waive the requirement that Additional Living Expense Coverage is provided due to a covered loss, offering this coverage to any health care worker who is required by illness or job requirements caused by COVID-19 to temporarily reside somewhere other than their primary residence such as a hotel. This coverage is available when payment for these expenses is not provided by the health care worker's employer or another source.

Will there be a deductible applied?

No, a deductible of \$0 will be applied to qualified claims.

If a health care worker files a claim for Additional Living Expense Coverage, will it count against the customer in the future? Will the health care worker be surcharged if they file a claim?

Any claims submitted under this program will not be reported to any contributory claims databases and will not be considered by Plymouth Rock for rating or underwriting purposes.

How much will Plymouth Rock cover for hotel expenses if a health care worker is unable to stay in my own home due to COVID-19?

The maximum coverage provided per day is \$150. This coverage will apply for a maximum of 30 days per policy term.

How do I file a claim for this coverage?

Claims may be filed by emailing homerelief@plymouthrock.com or calling 800-396-0919. Receipts for the incurred additional living expenses must be submitted at time of claim. The policyholder is responsible for submitting proof of their involvement in fighting this pandemic at time of claim.