

Auto Insurance

With a Group Auto Insurance Program (the “Program”), you can offer your employees access to a program that offers quality insurance that they need to protect their valuable possessions, to protect them against personal liability, and to help them feel financially secure – along with 24/7 expert support they need to bounce back, if the unexpected happened. The Group Auto Program helps qualified employees find the right protection that fits their budgets with special savings based on where they work. Additionally, since the employees pay for these types of policies, there is no benefit cost to you as an employer.

- Insurance for auto ranks among the **Top 5** “must have” benefits for employees. ¹

Offer Special Ways to Save

Employees saved an average of \$562² on auto insurance when they switched to the Program. By offering access to the Program, you can offer your employees access to ways to save with:

- Employee discounts
- Payroll deduction discount³
- Employment tenure discounts⁴
- Good driver rewards
- Multi-policy and multi-product discounts⁵

Protecting What’s Important

The Program offers a broad line of insurance policies, including:

- Auto
- Renters
- Condo
- Boat Insurance
- Flood⁶
- Motorcycle
- Personal Excess Liability
- Recreational Vehicle

Industry Leading Coverage Options:

- **Replacement Cost for Total Loss Coverage**⁷ on new vehicles with no deduction for depreciation. In a covered total loss, a new vehicle is repaired or replaced with a new vehicle.
- **Replacement Costs for Special Parts**⁸ provides the repair or replacement of certain parts, regardless of their wear and tear at the time of the accident.

Value Added Benefits:

- **Identity Protection Services**¹⁰: An automatic service provided to automobile insurance customers, at no extra charge.
- **Farmers GroupSelect Concierge Auto Repair Experience**[®] (**CARE**)¹¹ — Guarantees repairs done

by our CARE shops for as long as your employees own their vehicles.

- Roadside assistance, towing coverage, windshield repairs (if possible) without a deductible, and much, much more...

High Quality, Streamlined Service

- **Quick and Easy** - Employees can get quotes and information any way they choose – phone, or on-line. Plus, on-line purchasing is available in select states.
- **Simple Claim Experience**- One toll-free number, file auto claims using our app, home field adjusters

Implement with Ease¹²:

- **Dedicated Communication Specialist** to build direct mail and e-mail campaigns to educate your employees on the Program up to four times a year.
- **Dedicated Implementation Manager** to get new voluntary benefit programs up and running smoothly.
- **Simplified Service:** Consolidating multiple product offerings within a single program that streamlines the end-to-end service experience and creates valuable administrative efficiencies for you, from the initial implementation through ongoing service.

General Requirements

Employer-provided employee list for communications