

# GROUP AUTO AND HOME INSURANCE PROGRAM

## An insurance program that goes the extra mile

Insurance for the unexpected with policies you can customize to fit the way you live.



### A range of products to suit your needs

Everyone has different needs at different stages of life, and your insurance needs are unique, too. That's why we offer a wide range of products and services — so you can choose the right fit. Our policies include:

- Auto
- Home
- RV
- Renter's
- Flood<sup>1</sup>
- Boat
- Motorcycle
- Trailer
- Condo
- Personal excess liability
- Landlord's rental dwelling
- Bundled packages
- and more\*

### Savings advantages of workplace voluntary benefits

- ✓ Group discounts
- ✓ Payroll deduction discounts<sup>2</sup>
- ✓ Multi-policy discounts
- ✓ Long-term employment discount<sup>2</sup>

### Value-added extras

We offer value-added programs that can help you keep moving forward — at no additional cost.

#### Contractor Services

We work with **Crawford Contractor Connection**, the largest independent national network of general and specialty contractors, with 20+ years of experience, prescreened contractors, and industry-leading 2-year workmanship guarantee.

#### Repair Program<sup>3</sup>

**Farmers Concierge Auto Repair Experience<sup>SM</sup> (Farmers CARE<sup>SM</sup>)** provides customers access to quality auto repair shops that provide service guarantees for as long as the customer owns his/her vehicle. Choice of repair shop is always up to the insured.

#### Identity Protection Services<sup>4</sup>

Identity theft is a real threat. We provide assistance with notifying credit bureaus, government agencies, and law enforcement of identity theft, as well as a full year of proactive follow-up calls and status checks.

## Industry-leading coverage that gives you confidence

Sometimes, things go wrong. Our product advantages can help make things right for you:

- **Bundled Packages** - Discounts when both auto and home insurance are with Farmers GroupSelect
- **Replacement Cost Coverage<sup>5</sup>** - Repair or replacement of new vehicles – no deduction or depreciation
- **Replacement Cost for Special Parts<sup>6</sup>** - Repair or replacement of certain parts, regardless of their wear and tear at the time of the accident
- **Replacement Cost Coverage on Home<sup>7</sup>** - Rebuild home at today's rebuilding cost, even if that takes it over the policy's limit
- **Deductible Savings Benefit<sup>SM</sup> / Diminishing Deductible<sup>8</sup>** - Rewards policyholders with \$50 – \$100 for every year of claim-free driving for up to five years. And policyholders can use the reward to pay for their deductibles



## Easy to apply for, and convenient options for easy policy service

You can apply for coverage when the time is right for you, not just during open enrollment. We offer several ways to buy and manage coverage, and information is available 24/7:



**Phone:** One toll-free number lets you select coverage, file claims, and even check on their status by phone. Call us at **(800) 438-6381**.



**Web:** You can get auto quotes online and submit claims online.



**In-person:** We have hundreds of licensed agents who can quote, sell, and assist with service. They can also come to on-site events, such as benefit fairs, group meetings, and employee appreciation days, for personal attention.



**Mobile:** Our mobile app provides a simple way for policyholders to access their coverage on the go.

<sup>1</sup>Flood insurance is underwritten by Farmers GroupSelect as a "Write Your Own" carrier participating in the National Flood Insurance Program (NFIP), a program administered and 100% reinsured by the federal government. There is no group deviation for flood insurance.

<sup>2</sup>Not available in MA and select other states.

<sup>3</sup>Under our guaranteed repair program, repairs necessitated by a covered loss, if performed at one of the thousands of shops in our nationwide program, are guaranteed coast to coast for as long as the insured owns his or her vehicle. Participation in our repair program is voluntary; insureds may elect any repair shop, but only repairs done in network are guaranteed.

<sup>4</sup>Identity protection services are not available to auto customers in NC or NH nor with all policy forms. Identity protection services are available in NC homeowners' policies with the optional "Identity Theft Expense and Resolution Plus" endorsement for an additional premium.

<sup>5</sup>Replacement cost for total loss: Applies within the first 12 months, or, depending on policy form, within the first 15,000 miles of ownership, whichever comes first.

<sup>6</sup>Not available in NC. See policy for restrictions. Deductible applies.

<sup>7</sup>Capped in FL to 120% of coverage amount. Deductible applies. See policy for restrictions.

<sup>8</sup>Not available in all states. NY drivers must pay a state-required minimum deductible before using this benefit. Benefit can be earned for up to 5 years.

Depending on your policy form, the benefit could be up to \$250 or \$500.

Farmers GroupSelect's program is presented by Farmers Property and Casualty Insurance Company and certain of its affiliates, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features are available in most states to those who qualify. 5236805.1 © 2022 Farmers Insurance®

