

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

### Offer Special Ways to Save

Employees saved an average of \$579<sup>1</sup> 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 discount<sup>1</sup>
- Employment tenure discounts<sup>2</sup>
- Good driver rewards
- Multi-policy and multi-product discounts<sup>3</sup>

### Protecting What’s Important

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

- Auto
- Boat Insurance
- Motorcycle
- Personal Excess Liability
- Recreational Vehicle
- Renter’s

Industry Leading Coverage Options:

- **Replacement Cost for Total Loss Coverage<sup>4</sup>** for new vehicles with no deduction for depreciation. In a covered total loss, coverage is available to repair or replace a new vehicle without depreciation.
- **Replacement Costs for Special Parts<sup>5</sup>** 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<sup>6</sup>**: An automatic service provided to automobile insurance customers, at no extra charge.
- **Farmers Concierge Auto Repair Experience<sup>SM</sup> (Farmers CARE<sup>SM</sup>)<sup>7</sup>**— Guarantees repairs chosen to be done by your employees at one of the Farmers CARE shops after a covered loss 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 Ease<sup>8</sup>:

- **Dedicated Communication Specialist** to build direct mail and e-mail campaigns to educate your employees about the Program several times a year in accordance with the communications plan we agree on.
- **Dedicated Implementation Manager** to get this new voluntary benefit program 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

This Group Insurance Program offers insurance policies that are individually underwritten. Availability and rates are based on the profile of the individual applicant and the insurance policies and coverages that he or she elects.

Lines of coverage, including condo, home and landlord's rental dwelling are not available in FL. Renters is available in FL. Home and landlord's rental dwelling availability is limited in MA. Renters and condos are available in MA.

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<sup>1</sup> Savings based on the average nationwide annual savings in 2021 reported by new customers who called the Farmers GroupSelect employee and affinity member call center, switched their insurance to a Farmers<sup>®</sup> branded insurance policy issued through the Farmers GroupSelect employee or affinity member program, and realized savings. Potential savings vary by customer and may vary by state and product. Statistics do not reflect sales of products sold on Agent360<sup>SM</sup>.

<sup>1</sup> Payroll deduction discount is not available in CA, HI, MD, SC, nor WY

<sup>2</sup> Employment Tenure Discount is not available in CA, FL, HI, LA, ME, MA, MS, NY, TN, WA, nor WY

<sup>3</sup> Not available in all states. Qualifying policies vary by state.

<sup>4</sup> Does not apply to a substitute, leased, or a vehicle the insured does not own. Subject to deductible. Applies within the first 12 months, and, depending on policy form, within the first 15,000 miles of ownership, whichever comes first. See policy for restrictions. Subject to deductible.

<sup>5</sup> Not available in all states such as NC. Subject to deductible. See policy for restrictions.

<sup>6</sup> Identity protection services are not available to auto customers in NC or NH nor with all policy forms.

<sup>7</sup> Not available in all states. Repairs guaranteed when a repair shop in our nationwide guaranteed repair program network is chosen. Insureds are not required to use network repair shops.

<sup>8</sup> The lead time required to implement the Program will be between 6 and 12 weeks for the Program, depending on the method by which the insureds purchasing coverage through Program will be billed, from the date of the initial rollout meeting to the implementation date.