

## **MAPFRE Insurance Staying Home Refund Frequently Asked Questions**

### **Who is eligible for the Staying Home Refund credit?**

The credit applies to all MAPFRE Insurance personal lines auto policyholders, who are active policyholders at the end April and May.

### **Do I need to be staying home to qualify for the credit?**

You do not have to be sheltering in place to receive the refund. All active policyholders are eligible.

### **How much will my credit be?**

The credit is 15% of auto premium for two months.

### **I'm barely driving at all. Why is the refund only 15 percent?**

We are crediting 15% of the premiums for two months. This credit is provided in recognition of the fact that the COVID-19-related orders issued by the states in which we do business are having an impact on miles driven and the number of automobile accidents. The full impact of the pandemic remains uncertain and this payment represents our current best estimate of our experience.

### **Do I need to take any action to receive a premium credit on my personal auto policy?**

No action is required on the part of policyholders to receive the premium credit, which automatically will be applied by June 30. The credit will be issued on your June invoice. If you have paid in full, a check will be sent to the address associated with your policy by June 30.

### **Is this a refund or a credit?**

Although the program is the MAPFRE Insurance Staying Home Refund, most customers won't receive a check; they will be issued a credit on their current policy balance. Checks will be sent to policyholders who have paid in full by June 30. No action is needed in order to receive the credit, which will be applied by June 30.

### **When can I expect to see my credit?**

Credits will be issued for active personal auto policyholders by June 30. No action is needed in order to receive the credit.

### **How will I get my refund?**

If you have a balance on your premium, you will see a credit on your June invoice as a line item. If you have paid in full for your policy term, you will be sent a check for your credit to the address we have on file for your policy.

### **Will I receive two separate credits?**

No. One credit will be issued for both months by June 30.

### **Will I receive the credit if I'm behind on payments?**

Yes. All active policyholders are eligible for the credit, regardless of payment status. We are committed to offering flexibility to policyholders affected by the pandemic who need special payment options.

Please [\*\*contact our team\*\*](#) to discuss how we can help. We are open Monday through Friday, 8 a.m. to 5 p.m.

**Will I receive a credit if I'm a new policyholder?**

Yes, all active policyholders as of the end of each month, April and May, will receive a credit.

**What if I was a policyholder during only April or May?**

If you were a policyholder during only one of the months for which credits are offered, you will receive a credit for the month you were an active policyholder.

**Will the credit be taxed?**

We have no reason to believe that the credit is taxable. Please note, however, that we do not provide tax advice. Please consult your personal tax advisor to determine whether the credit is taxable.

**Does the credit affect my coverage?**

No, the credit has no impact on your insurance coverage. As an additional benefit, however, we will extend coverage during this crisis for customers whose job responsibilities now include using their personal vehicles to make food, grocery, pharmacy and medical supply deliveries. It is not necessary for our personal lines automobile customers to take any action to receive this benefit, and there is **no additional charge**. A claim should be submitted as any other claim – by filing [online](#) or calling 877-627-3731. Please note that this extension of coverage does not apply to the use of your personal automobile in connection with Transportation Network Companies, such as Uber® or Lyft®, or for businesses providing delivery services for compensation.

**What if I now am using my personal auto for making deliveries as part of my job. Am I covered?**

During this crisis, we will extend coverage for customers whose job responsibilities now include using their personal vehicles to make food, grocery, pharmacy and medical supply deliveries. It is not necessary for our personal lines automobile customers to take any action to receive this benefit, and there is **no additional charge**. A claim should be submitted as any other claim – by filing [online](#) or calling 877-627-3731. Please note that this extension of coverage does not apply to the use of your personal automobile in connection with Transportation Network Companies, such as Uber® or Lyft®, or for businesses providing delivery services for compensation.

**Does the credit impact my future rates?**

No, the credit does not have an impact on future rates.

**What does “subject to regulatory approval” mean?**

Actions taken by insurance companies are regulated by each state’s Division of Insurance, including the MAPFRE Insurance Staying Home credit.

**Does the Staying Home Refund apply to motorcycle customers?**

Yes. The credit will apply to motorcycles written on a personal automobile policy.

**Does the Staying Home Refund apply to Homeowners insurance customers?**

No. The credit provided by the Staying Home Refund recognizes that the COVID-19-related orders issued by the states in which we do business are having an impact on miles driven and the number of automobile accidents. That circumstance does not impact the cost of providing Homeowners insurance coverage.

**What if the crisis continues beyond May? Will I get an additional credit?**

We continue to monitor developments as they occur and will consider future adjustments based on the situation. With current information available, we have decided to implement a two-month credit to recognize the impact of the pandemic on miles driven and the number of automobile accidents.

**What if I'm having trouble making premium payments?**

We are committed to offering flexibility to policyholders affected by the pandemic who need special payment options. Please [contact our team](#) to discuss how we can help. We are open Monday through Friday, 8 a.m. to 5 p.m.

**What are you doing to maintain customer service levels during this time of social distancing and stay-at-home orders?**

We have activated our Business Continuity Plan and more than 90% of our staff, including our service representatives, have been working at home since the beginning of March. All team members have full access to technology and systems to assist our customers and agents as usual during our normal business hours. We are fully operational with no service interruptions to report. However, our physical offices are closed.

Additionally, we have increased virtual appraisal options for claims through our ePICS<sup>®</sup> program for [home](#) and [auto](#) damage. We encourage you to utilize digital appraisal options for your claim. Your claim representative can help guide you.

**What else are you doing to help the community?**

Fundación MAPFRE, a nonprofit foundation created by MAPFRE, announced a \$38 million donation to support a range of urgent medical and community needs, including the shortage of critical supplies for medical professionals and first responders in communities around the world. Please [click here](#) to learn more about the efforts of the Fundación MAPFRE.

Additionally, we recently implemented a matching employee gift program, Together We Give. Donations are pledged to food banks in states where MAPFRE operates.

We also launched an [online resource page](#) for ideas on managing stress and wellness, working at home, e-learning, virtual field trips for children, and more.