

HELP YOUR EMPLOYEES FINANCIALLY PREPARE FOR THE UNEXPECTED



In today's workforce, the significance of voluntary benefits cannot be overstated. While auto and home insurance might not immediately come to mind when structuring your voluntary benefit program, these policies offer invaluable avenues for enhancing employees' financial well-being. **Is it time to reconsider?**



Similar to medical benefits, premiums and out-of-pocket expenses associated with auto and home insurance are rising. With a surge in both severity and frequency of incidents, ranging from auto accidents to natural disasters, the potential financial impact on employees could be profound. Without adequate coverage, an unexpected event could have a devastating effect on their financial stability. With Farmers GroupSelect®, you can provide your employees access to the coverage they may need to proactively prepare for the unexpected and the support they need to get back on track.

Farmers GroupSelect® is among the few insurance providers offering special group discounts¹ to qualified employees.

Insurance that can be customized to fit one's needs

Over time, everyone's needs change. That's why we offer a wide range of products and services – providing the flexibility for your employees to choose what's right for them.



Auto



Bundled Packages



Landlord's Rental Dwelling



RV



Flood³



And more!⁴



Home²



Renter's



Condo



Boat



Personal Excess Liability

Discounts to help employees save money

The ability to save on insurance that employees might already need gives them freedom in choosing the insurance that is right for them. Additionally, our simple, convenient solutions, like payroll deduction, help them balance their monthly budgets.

With the auto and home program, employees could take advantage of unique, program-specific discounts, such as:



- Group
- Payroll deduction
- Employment tenure⁵

Plus, many other ways to save through discount offering:

- Automatic payment
- Multi-policy
- Multi-vehicle savings
- Plus, more!

Others have saved an average of \$661* on auto insurance.

Industry-leading features that give employees confidence

Every now and then, life throws unexpected challenges our way. When your employees face property or vehicle damage, they need help getting back on track. Our product advantages are designed to help make things right for your employees.

- **Replacement cost for total loss coverage⁶:** repair or replacement of new vehicles – no deduction for depreciation.
- **Replacement cost coverage on home⁷:** rebuild home at today's rebuilding cost, even if that takes it over the policy's limit.
- **Claim-free driving rewards⁸:** rewards customers with \$50 for every year of claim-free driving for up to five years, up to \$250-\$500 in total, depending on policy form.
- **Multi-policy advantages:** convenience of one common effective date and automated payment deduction for combined auto and home policies.

Value-added services

We understand that recovering from a loss takes time. To help your employees move forward with confidence, we offer value-added programs, such as:

- Repair shops
- Contractor service networks
- Identity protection services⁹
- Roadside assistance
- and so much more!

These value-added, money-saving services are provided to our customers at no additional cost.

Service your employees can count on

From start to finish, your employees can count on us for easy, professional service.

- **Streamlined Options:** Our comprehensive policies are accessible through various channels - call-center, local agents, on-line, or *via* our mobile app. Our auto and home program is offered year-round, giving your employees the flexibility to apply to buy coverage at their convenience.
- **Responsive Assistance:** Our dedicated claim professionals are available round-the-clock, 24 hours a day, seven days a week, ensuring our customers receive prompt support in times of need.

Simplified for your convenience

Our efficient process ensures hassle-free integration of the auto and home program among the offerings in your employee benefit package. We provide:

- **Effortless Application:** Our user-friendly application processes, coupled with effective communication strategies, make participation a breeze. Moreover, we handle all aspects, including communication costs, minimizing your workload.
- **Smooth Implementation:** Our service model is designed to provide a seamless and simplified experience across all Farmers GroupSelect products. We prioritize efficiency, flexibility, and simplicity, allowing you to focus on the people who make your business successful.

**Get professional service and valuable information for confident decisions –
for your company and your employees.**

¹Coverage, rates, discounts, and policy features vary by state and policy form and are available in most states to those who qualify.

²Home insurance has limited availability in MA and is not part of the Farmers GroupSelect® offering in FL or CA.

³Insurance provided through the National Flood Insurance Program (NFIP) is managed by the federal government, so no group discount is available.

⁴Availability of products and features are based on Farmers GroupSelect's underwriting guidelines and state rate and rules filings.

⁵Not in all states, such as MA.

⁶Applies to a total loss with a brand-new auto within the first year or 15,000 miles (whichever occurred first). Subject to deductible.

⁷Coverage A PlusSM may not be available in all states. Coverage is subject to requirements listed in the policy. Customers should consult their policies or agents for coverage availability and restrictions.

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

⁹Identity protection services are not available to auto customers in NC or NH nor with all policy forms. Identity protection services are available in NC homeowner's policies with the optional "Identity Theft Expense and Resolution Plus" endorsement for an additional premium.

*Savings based on the average nationwide annual savings in 2022 reported by new customers who called the Farmers GroupSelect call center, switched their auto insurance to a Farmers® branded auto insurance policy issued through the Farmers GroupSelect 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 Agent360SM.

Auto and home coverage outside of this program, but without certain discounts, such as group, payroll deduction, and employment tenure, which may otherwise be available to group program participants, may still be available for qualified CA applicants from companies affiliated with Farmers, including, Farmers Insurance Exchange, Fire Insurance Exchange, and Truck Insurance Exchange whose home offices are in Woodland Hills, CA.

The Farmers GroupSelect program is presented by Farmers Property and Casualty Insurance Company and certain of its affiliates, all with home offices in Warwick, RI.
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