

Highlights of the Personal Auto Customer Relief Refund statement from The Hartford Insurance Company

The Hartford's COVID-19 Personal Auto Payback Plan

Valued Partners,

We hope you're holding up as best you can during these difficult times. The coronavirus pandemic affects us all. We deeply appreciate your hard work in helping customers get through this crisis. We're grateful so many of our auto insurance customers are doing their part to prevent the spread of COVID-19 by staying home. Since people are driving less, we're seeing fewer auto claims. So we're giving auto customers some relief on their bills through The Hartford's COVID-19 Personal Auto Payback Plan. Here's what we're doing:

15% Payback: *We will be issuing a 15 percent refund on two months' worth of premium for all customers with an in force personal auto policy as of 4/1/2020. Customers who pay the premium in installments will receive a credit toward their next payment. We are working with state insurance departments to approve these credits so we can pay them as quickly as possible. We plan to issue payments to customers either by check or direct deposit into the billing account on record. **Customers do not need to take any action to receive this credit.** This credit applies whether a customer pays in full or in installments.*

Billing grace period: *For customers having financial difficulty, we will waive late-payment fees and cancellations for non-payment. This applies to personal auto and home policies until May 31. We hope this grace period gives customers financial flexibility during this crisis.*

You may view the full press release at The Hartford's newsroom. For more information about The Hartford's ongoing efforts during the COVID-19 pandemic, please visit <https://www.thehartford.com/coronavirus>.

Taking care of our customers, employees, agents and communities remains a top priority for The Hartford. On behalf of myself and our employees, I want to thank you for your continued commitment, resilience and will to push forward. We will get through this together.

Stephanie Bush

Executive Vice President, Small Commercial & Personal Lines, The Hartford

FAQ's

Who is eligible for this Payback Plan?

All of The Hartford's personal auto insurance customers who had an active policy on 4/1/2020.

If my policy is through the AARP Auto Insurance Program with The Hartford, do I qualify for a refund?

Yes. If you had an active personal auto policy on 4/1/2020 you will qualify for a refund.

If I bought my policy through an agent, do I qualify for a refund?

Yes. If you had an active personal auto policy on 4/1/2020 you will qualify for a refund.

Will I get the refund if I've already paid in full?

Yes. If you had an active personal auto policy on 4/1/2020 you will qualify for a refund.

When can I expect to receive my refund?

We are working with state insurance departments to approve these credits and pay customers as quickly as possible. We plan to issue payments to customers within two months.

How will I receive my refund?

If your policy is currently paid in full, you will receive a credit based on your last payment method.

If you paid by credit card, we'll apply a credit back to the same card

- *If you paid by EFT, we'll credit the same account*
- *If you paid by check, we'll mail you a check for the amount of the credit*

If you currently have a balance due, we'll credit your account so that it reduces your next premium payment.

Will my rates go up because of this refund?

No. The refund will not be used in assessing future rates.

What is the billing grace period?

We will waive late-payment fees and cancellations for non-payment until May 31 for all auto and home customers who are experiencing financial hardship. State guidelines may apply to any billing grace period.

If you have any questions regarding the refund and/or having any hardship in paying your installment premiums, please call us at 203-488-6386 so that we can contact the company to get an extension for you.

Thank you for your continued support and I hope you and your family stay safe and healthy. We will get through this together.

Very truly yours,



Michael A. Krause, CIC
Anderson-Krause Insurance
mkrause@andersonkrause.com