

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

Fewer drivers are on the road, which means fewer accidents. With this in mind, we are announcing our Personal Auto Customer Relief Refund, which will return approximately \$250 million to our customers. Here's how it works:

- *Personal auto insurance customers will receive a 15% refund on two months of their auto premium, based on your premium amount as of April 7, 2020.¹*
- *We are planning to issue the refund in the manner you made your most recent payment or by check.*
- *We will begin issuing refunds in the coming weeks, after we have approval from state insurance regulators.*
- *Your refund will happen automatically, and you do not need to call us to get your refund.*

Relief Refund FAQs

- ***Does this refund affect my coverage at all?***
 - *No, the refund has no impact to your coverage.*
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- ***Will this impact my future rates?***
 - *No, the refund will not impact your future rate.*
- ***I'm a new customer. Will I get the refund?***
 - *Any customer whose auto policy was in effect on or before April 7, 2020, will receive the refund.*
- ***What does "approval from state insurance regulators" mean? Is there a chance that the regulators will not approve this refund?***
 - *We are required by law to receive approval by states to issue this refund. We are working very closely with each state regulatory agency for approval as soon as possible. We expect most departments will be very receptive to this refund. However, until this is reviewed by state regulatory departments, we cannot guarantee this will be approved in every state. If a state does not approve this refund, we will be unable to provide the refund to customers in those states.*

- **Is the refund taxable?**
- *No, this is a refund on your premium, and it is not taxable income.*

- **Are there any exclusions to the Personal Auto Customer Relief Refund?**
- *Includes private passenger auto policies with liability coverage. Motorcycles, antique and classic cars, recreational vehicles (travel trailers and motor homes), off-road vehicles and personal transporters (such as golf carts) are excluded from this refund. Customers who believe their usage of these excluded vehicles has changed due to the pandemic should reach out to us to make changes to their policy.*

Payment Flexibility Options

We have automatically stopped charging late fees and have temporarily paused personal auto & home coverage cancellations due to non-payment from March 23 through May 22, 2020, or later as directed by your state.

We are also extending payment dates if needed.

Please visit [Safeco.com/covid-19](https://www.safeco.com/covid-19) for the latest information. In the meantime, stay well and thank you for being a Safeco customer.

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,



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