HELP YOUR EMPLOYEES FINANCIALLY PREPARE FOR THE UNEXPECTED

Voluntary benefits are crucial in today's workforce. Auto and home insurance, though often overlooked, could significantly enhance employees' financial well-being. **Is it time to reconsider?**

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**.

Insurance that can be customized to fit one's needs

Farmers GroupSelect offers a wide range of products and services – providing the flexibility for your employees to choose what's right for them as their needs change.

Auto	Home[1]
Bundled Packages	Renter's
Landlord's Rental Dwelling	Condo
RV	Boat
Flood[2]	Personal Excess Liability
And more!	

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

- Employee
- Employment tenure[3]

Plus, many other ways to save through discount offerings:

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

Industry-leading features that give employees confidence

When your employees face property or vehicle damage, they need help getting back on track. We offer valuable product advantages for our customers.

- **Replacement cost for total loss coverage[4]:** Repair or replacement of the insured's totaled car to its full value after a covered total loss, rather than based on its depreciated value.
- **Replacement cost coverage on home[5]:** Repair or replacement cost for rebuilding the home after a covered loss without depreciation, even if that takes it over the policy's limit.
- **Replacement cost for special parts[6]:** Repairs for certain parts are made regardless of their wear and tear condition at the time of the accident.
- **Claim-free driving reward[7]:** Rewards customers with $50 for each year of claim-free driving, up to $250 in total.

Value-added services

To help our customers move forward with confidence, we offer value-added programs, such as:

- Optional guaranteed repair shops
- Repair contractor service networks
- Identity protection services[8]
- Roadside assistance
- and so much more!

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

$776

Average savings of $776* when others switched to Farmers GroupSelect®

Service your employees can count on

- The **convenience of placing** all personal property and casualty coverage with one family of companies.
- Get **quick and easy quotes and information any way they choose** – call-center, local agents, on-line, or *via* our mobile app. Farmers GroupSelect offers coverage year-round, giving your employees the flexibility to apply to buy coverage whenever it is convenient for them.
- **Claim professionals are available at any time**, 24/7 to support your employees in times of need.

Implement with ease

- A **dedicated implementation manager** will work to get new voluntary benefit products up and running smoothly.
- A **dedicated communication specialist** will build direct mail and e-mail campaigns to educate your employees about the availability of auto and home insurance several times a year pursuant to our agreed-upon communication plan.
- Consolidating multiple product offerings into a single program from one family of companies **streamlines your company's experience** and creates valuable administrative efficiencies -- from initial implementation to ongoing service for employee policyholders.

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

[1]Home insurance has limited availability in MA and is not part of the Farmers GroupSelect® offering in FL or CA.
[2]Insurance provided through the National Flood Insurance Program (NFIP) is managed by the federal government, so no group discount is available.
[3]Not available in all states, such as MA.
[4]Applies to a total loss with a brand-new auto within the first year or 15,000 miles (whichever occurred first). Subject to deductible.
[5]Coverage A Plus℠ 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.
[6]Not available in all states. This coverage does not apply to theft of tires or batteries, unless the entire vehicle were stolen. Subject to deductible.
[7]Not 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.
[8]Identity 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 average nationwide annual savings of new Farmers GroupSelect customers surveyed from 2/1/23 to 9/19/2024, who switched their home and auto insurance policies to Farmers GroupSelect branded policies, responded to the survey, 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®.
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 Ins. Exchange, Fire Ins. Exchange, and Truck Ins. Exchange whose home offices are in Woodland Hills, CA.

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