

April 27, 2020

Dear Policyholder,

During these times of uncertainty, Merchants Insurance Group hopes you and your family are healthy. To provide assistance as a result of the “stay at home guidelines” that most states have adopted, Merchants will provide:

15% COVID-19 Relief Credit on our Commercial Automobile and MAP® Business Owners for policies with premium in the months of April and May. (This does not include MAP® Auto Repair or MAP® Contractor policies)

To receive this credit there is nothing for you to do, as the credit will be automatically applied to your next insurance bill. Please note, the minimum credit applied will be \$10. If you have already paid your policy(s) in full, or your policy(s) are no longer active, we will issue you a check within the following 30 days.

Our top priority is serving you and we recognize that each customer’s situation is unique. Here are some of the other ways Merchants is assisting during this challenging time:

Billing

We will continue to distribute insurance bills to you based on your delivery preference. If you are having difficulty making payments, please contact your independent agent or our billing team at 1-800-462-8182 or directbill@merchantsgroup.com for assistance. Payments can be made on our My Merchants policyholder portal at www.merchantsgroup.com or by mailing a check to Merchants Insurance Group P.O. Box 4031 Buffalo, NY 14240-4031.

To serve you better, we have extended our billing hours to 8am to 7pm Monday – Thursday and 8am to 4pm on Fridays.

Claims

You may continue to report claims by contacting your local independent agent or by calling one of the following Merchants numbers:

- Massachusetts: 800-258-3574
- Michigan: 800-952-5246
- New Hampshire: 800-258-3574
- New Jersey: 800-322-8608
- New York: 800-952-5246
- Ohio: 800-952-5246
- Pennsylvania (Eastern): 800-322-8608
- Pennsylvania (Western): 800-952-5246
- Vermont: 800-258-3574
- Cyber Liability: 800-952-5246
- Auto Glass: 877-446-0431
- All Others: 800-952-5246

Our claims teams are equipped to meet your needs while taking steps to limit exposure to COVID-19 in keeping with the Centers for Disease Control and Prevention (CDC) guidelines.

For your reference, you can find COVID-19 state updates on our website www.merchantsgroup.com.

Electronic Delivery

We also provide options for you to have 24-7 access to your policy, billing and claims information on our MY Merchants policyholder portal. Here all of your information is in one safe and secure place. You can also enroll in our electronic delivery ePolicy and eBill programs. It's easy, simply go to www.merchantsgroup.com and click on the "login" area in the upper corner of the page and complete a few simple steps to enroll.

Merchants Insurance Group is dedicated to our customers. Our 15% COVID-19 Relief Credit is subject to state regulatory approval. We will continue to monitor and evaluate the COVID-19 situation and take actions as needed to assist you and to earn your business every day, as we have for more than 100 years.

Sincerely,

