



75 Sam Fonzo Drive | Beverly, Massachusetts 01915 | 800.227.2757 | ElectricInsurance.com

August 20, 2020

Dear Policyholder,

The COVID-19 pandemic and flooding in several areas of Michigan have created difficult circumstances for many people. To assist those impacted, the Michigan Department of Insurance and Financial Services recently issued an Order which temporarily provides additional circumstances for which a request may be made to omit your credit information from the process used to determine your auto and home insurance premiums. The Order applies to events occurring as of March 10, 2020 and remains in effect for 180 days after the expiration of the most recent emergency declaration.

COVID-19 OR FLOOD RELATED ASSISTANCE – Temporary Exemption from Use of Credit Information

If you have been affected by the COVID-19 pandemic or flood emergencies and have experienced any of the following events, please call us at 800.227.2757 and we will calculate your premium without the use of your credit information.

- Loss of employment;
- Late payments made to mortgage companies, landlords, lenders or credit card companies;
- Late utility payments; and/or
- Collection activity related to late payments, including medical bills specifically related to the pandemic.

You may request to omit the use of your credit information in writing at any time if it has been directly impacted by any of the following events: Catastrophic event, as declared by the federal or state government; Serious illness or injury to you or an immediate family member; Death of a spouse, child, or parent; Divorce or involuntary interruption of legally owed alimony or support payments; Identity theft; Temporary loss of employment for a period of three months or more, if it results from involuntary termination; Military deployment overseas; and/or Predatory lending resulting in the foreclosure of, or commencement of proceedings or an action to foreclose, a mortgage of real property owned by the insured or insurance applicant.

To make a written request due to one or more of these events, please email us at Service@ElectricInsurance.com or mail it to Electric Insurance Company, 75 Sam Fonzo Drive, Beverly MA 01921.

We appreciate your business and continued loyalty.

Sincerely,

A handwritten signature in black ink that reads "Anita Pacheco". The signature is written in a cursive, flowing style.

Anita Pacheco
Director of Customer Operations
Electric Insurance Company