



# **To Our Valued Members**

**Town & Country Mutual** is doing everything we can to better understand and respond to the uncertainty and financial hardship you may be facing during these troubling and unprecedented times. Please know, we're listening and striving to find the best possible way to support all our members that have been impacted by COVID-19.

If you have been impacted by COVID-19, please see some options below that may be available to you. We encourage everyone to contact our office, or their Agent/Broker if they have any questions.

### **Our Office**

Our office will continue to be closed to the public, but we remain fully operational. Our staff is fully equipped to work from home and are ready to answer any questions you have.

## Payment Options and Non-Sufficient Funds (NSF)

For any member facing financial hardship or having difficulty with policy payments as a result of COVID-19, we will continue to work with you in an effort to find alternate arrangements. This includes temporarily waiving our \$30 NSF fees until further notice.

### **Reduction in Auto Premium**

If your vehicle use has changed as a result of COVID-19, some members can receive a premium reduction on their policies. If you have parked your vehicle and don't intend on driving it for the foreseeable future, or if you are no longer commuting to work, please contact your Agent or Broker to discuss the options available to you. We are also able to provide coverage flexibility if you are temporarily using your personal vehicle for volunteer deliveries.

#### **Businesses and Farms**

We understand that many commercial businesses and farms have been affected significantly by the Economic impact of COVID-19. To help, we have some options for financial relief that may be available to you and your business/farm operations. Please contact your Agent or Broker for more details.

Town & Country Mutual is continually reassessing and adapting our procedures to the latest expert recommendations. Thank you for your kind understanding as we navigate through this. As always, we're proud to be working together towards a safer and stronger future.

Sincerely, Rob Pearson President/CEO