Everything you need to know about your personal auto premium refund.

Throughout the COVID-19 pandemic, driving habits for many of our customers have changed with many of us parked at home. We're all doing our part to halt the spread of COVID-19, and that means being on the roads less and staying home more.

We understand times are difficult, emotionally and financially. So, to offer fast and simple relief, we are providing a **15% refund for April and May premiums** to our personal auto policyholders.

Learn more about the refund and what this may mean for you:

Who is eligible? All customers carrying a personal auto policy as of April 30, 2020, are eligible for the 15% refund for April and May premiums.

How is my refund being calculated? Your total premium will be calculated for eligible vehicles for the months of April and May, then multiplied by 15%, and will be subject to a minimum of $20. Keep in mind that if you made changes during the month of April, such as adding a car or putting one in storage, this will affect your total premium and your refund. In Michigan, the premium calculation will not include the vehicle assessment fee for the Michigan Catastrophic Claims Association (MCCA). Check out our sample calculation sheet.

Which vehicles are eligible? Automobiles, vans and pickup trucks are included in the refund. The refund does not apply to automobiles in storage, antique vehicles, motor homes, motorcycles, trailers and campers.

What do I need to do to get my refund? Nothing. We will calculate your refund and mail it to you with

no action necessary on your part.

How will I receive my refund? Your refund check will be mailed to the address listed on your policy. Just look for the check in your mailbox.

What else is Frankenmuth Insurance doing during this time? We're committed to our customers and community with payment relief, extended coverage and accommodations, community support, and more. See how we're providing peace of mind to our policyholders and neighbors.

A summary:

- Eligible policyholders do not need to take action to receive the refund.
- Upon individual state regulatory approval, a refund check will be mailed to those carrying a personal auto policy as of April 30, 2020.
- Vehicles included are automobiles, vans and pickup trucks.
- The refund does not apply to automobiles in storage, antique vehicles, motor homes, motorcycles, trailers and campers.
- For Michigan policyholders, the MCCA vehicle assessment fee will not be included in your refund calculation.

Thank you for choosing Frankenmuth Insurance. For additional questions about our personal auto premium refund program, please contact our dedicated support team at (800) 234-1133.