



## Encompass FAQ

### Shelter-in-Place Payback

#### New York specific information pending regulatory approval – subject to change.

##### OVERVIEW

###### What is the Shelter-in-Place Payback?

Allstate, Esurance and Encompass personal auto insurance customers will receive a Shelter-in-Place Payback. Most customers will receive 15% of their monthly premium in April and May.

Customers will receive the money back through a credit to their bank account, credit card or Encompass account. We are working with state insurance regulators to move forward expeditiously. We will not reduce your compensation on these policies, as we are not treating this as a reduction in premium.

###### Why are Allstate and Encompass offering this payback plan?

This crisis is pervasive. Given an unprecedented decline in driving, Allstate, Esurance and Encompass customers will receive a Shelter-in-Place Payback of more than \$600 million over the next two months. This is fair because less driving means fewer accidents. We are also providing free identity protection for the rest of the year to all U.S residents who sign up, since our lives have become more digital.

###### Do we need to do any type of endorsement to the policies for the shelter in place payback?

No endorsement or action is needed. Customers with an active policy in force as of March 31, 2020 who have made a payment during the life of the policy and with at least liability-only coverage will receive a payment in April.

Customers with an active policy in force as of April 30, 2020 who have made a payment during the life of the policy and with at least liability-only coverage will receive a payment in May.

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###### How does this impact a customer's premium?

This does not impact the customer's premium. This payback is helping customers during a difficult time without changing their insurance policy.

###### Will this affect my compensation/commissions?

We will not reduce your compensation/commissions on these policies, as we are not treating this as a reduction in premium.

**Will the distribution vary by state based on regulatory approvals?** Yes, this will vary.

###### How will customers be notified?

We have a robust communication plan, including customer email, social media and posting on EncompassInsurance.com, MyEncompass and Online Bill Pay. We will not be sending a communication by mail.

**Where can I see more information about updates from Encompass related to COVID-19?**

Visit [Encompass Express](#).

**NEW The State of California issued a mandate for insurers to return premium to drivers due to traffic drops due to COVID-19. Does this impact the Shelter-in-Place Payback?**

The Shelter-in-Place Payback has been approved by the California Department of Insurance, so there are no changes to the program for California.

**NEW Will customers be getting a phone call from asking for account information in order to receive their Shelter-in-Place Payback?**

No. We have been informed that some customers have received calls from someone falsely representing Allstate, asking for their account information to ensure they receive the Shelter-in-Place Payback. Be aware that this is a scam. Customers should not provide bank or credit card information or money to individuals who call regarding the Payback.

Eligible customers will automatically receive their Payback through a credit to their bank account, credit card, check or Encompass account. They do not need to take action to receive their Shelter-in-Place Payback.

**ELIGIBILITY**

**UPDATED Who is eligible for the payment?**

Allstate, Esurance and Encompass auto customers who had liability policies in effect as of March 31, 2020 are eligible for the April payment (processed by mid-May). Customers who had liability policies in effect as of April 30, 2020 are eligible for the May payment (processed by mid-June). Customers must have made at least one payment during the lifetime of the policy to be eligible, and the payback does not apply to premium for vehicles with suspended coverage.

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**How can I confirm if a policy qualified for the Shelter-in-Place Payback?**

1. Check the policy effective date. If it is New Business issued after March 31<sup>st</sup>, it is not eligible for the April payback. However, if it is active on April 30<sup>th</sup>, it will be eligible for the May payback.
2. Check to see if other reasons make the policy ineligible:
  - Policy has only suspended vehicles as of March 31<sup>st</sup> or April 30<sup>th</sup>
  - The policy is new business (NTR 0) with no payment made as of March 31<sup>st</sup> or April 30<sup>th</sup>

**UPDATED What if the customer feels the payback amount is incorrect? What should I check?**

- Policy may have a suspended vehicle and that premium is not included in the calculation.
- Policy is issued in Michigan. For Michigan customers, the Michigan Catastrophic Claims Association (MCCA) fee will not be included in the calculation. This is found on the item screen with PIP coverage.
- Activity history/prior views may need to be checked for how the policy looked on March 31.

**What types of auto policies are included?**

All Encompass personal auto policies are included, but this does not include Motorcycle, Motorhome or ATVs.

**Which Allstate companies are included?**

All open and closed companies within Allstate/Esurance/Encompass brands issuing the above referenced policies are included.

**Will auto customers using other payment options receive the Shelter-in-Place Payback?**

Yes. Customers with an active policy in force as of March 31, 2020 with at least liability-only coverage will receive a payment.

**Are any customers excluded?**

Customers with suspended vehicles and new business where a payment has not been made on the policy as of March 31, 2020 will be excluded.

**UPDATED Will new auto customers following the announcement automatically receive the Payback?**

New Encompass customers after April 1, 2020 are eligible for a May payback based on their auto policy on April 30, provided a payment has been made on their policy.

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**Are customers of Encompass Independent Agents included?**

Yes.

**What if a state doesn't have an official shelter-in-place order active, but you have an auto customer working at home for weeks at request of their employer, do they qualify?**

Yes. Various terminology is being used by states and the low mileage is being experienced across all 50 states and Washington, D.C. We are working with state insurance regulators to move forward expeditiously. We expect this payback to be implemented in all 50 states and Washington, D.C.

**If a customer has taken advantage of the Special Payment options, are they still eligible?**

Yes, customers who have deferred payment during the COVID-19 state of emergency are still eligible to receive the Shelter-in-Place Payback.

**What if a customer cancels their policy after receiving the Shelter-in-Place Payback?**

The customer will receive a payment as long as they had a policy in effect as of March 31, 2020 and the vehicle(s) are not in suspense or new business that has not made a payment.

**If a customer has a suspended vehicle on their policy (along with other active vehicles), will the suspended vehicle disqualify them from receiving the Shelter-in-Place Payback? Will they receive the payback scheduled to be paid in April and May?**

Only vehicles with liability coverage on March 31 (for April's payback) and April 30 (for May) are eligible for the payback. A policy with both active and suspended vehicles is eligible for a payback. However, the suspended vehicle is not included in the calculation of the payback. If a policy has all vehicles in suspense, the policy is ineligible.

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**PAYMENT DETAILS**

**How will customers receive the Shelter-in-Place Payback?**

Customers will generally receive the money back based on how they have paid their auto premium. The majority of customers will receive a credit to their bank account or credit card. If paid by other methods and there is no policy balance, a check will be mailed. If paid by other methods and there is a policy balance, then the credit will be applied to the customer's Encompass account.

**UPDATED When will the Shelter-in-Place Payback be deposited?**

Customers can expect payment by between late April and mid-May (April payback) and by mid-June (May payback).

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**NEW When will customers receive their April payment?**

April payments will start processing the week of April 20. It may take up to two weeks to process all payments and additional time to deposit or mail a check.

**How long will the payments be available?**

The payment will be issued based on a customer's April and May monthly auto insurance premium. This program will go into effect immediately.

**UPDATED How much money will customers receive?**

Most customers will receive 15% of their monthly premium, calculated as of March 31 and April 30 for the two paybacks, totaling more than \$600 million. This excludes suspended vehicles. For Michigan customers, the Michigan Catastrophic Claims Association fee will not be included in the calculation.

**What factors were used to determine the amount of the payment?**

A major factor is the impact shelter-in-place orders are having on miles driven and the number of auto accidents. Additionally, many factors are being taken into consideration for this program, including the impact on repair costs, premiums being received, customer retention, coverage levels and investment returns. As we are still in the early days, the full impact of the pandemic on all of these factors remains uncertain, so this payment reflects a share of what we are seeing at this time.

**Does the Shelter-in-Place Payback reflect the new premium or old premium if a customer's renewal occurs in April?** The payment will be issued based on a customer's monthly amount of auto insurance premium, which is based on a snapshot on March 31 and April 30, respectively.

**For customers who have already paid in full, will any adjustment be made?**

Yes. This is a payback, not a change in premium. Customers who have paid in full and do not pay via ACH or credit card will receive a check.

**When will full-pay customers get their payment?**

Customers can expect payment during the months of April and May.

**Will customers who paid in full be allowed to apply the credit to their next renewal?**

No; payments will be made based on the most recent valid payment method for the customer's auto premium. In order to expedite payments, we are using this method. We hope most customers will appreciate the additional control over their funds.

**Where can Encompass Independent Agents see their policyholder's payback?**

You can log into Encompass Dashboard/Express and go to Billing Activity Narrative (will show bank account, credit card or paper check) or Billing History (will show when a credit is applied to the customer's premium balance) to see the payback. Please see screen shots in appendix below.

**How will policyholders receive their credits?**

- Monthly via EZ pay
  - o Credit applied to bank account or credit card on file for making payments via EZ pay.
- Pay in Full via EZ pay
  - o Credit applied to bank account or credit card on file for making payments via EZ pay.
- Cash/Credit or ACH monthly
  - o If payments are made by ACH/CC, a credit goes back to that account.
  - o If paid by Cash and there is balance owed, the policy is credited.
  - o If paid by Cash and the policy is paid in full, a check will be mailed.

- When would a customer receive a credit back to an Encompass account?
  - o If they have not paid by ACH/CC and there is still a balance owed on their auto policy.

**How will the payback show up on a customer's credit card or bank account statement?**

- Credit cards: on the transition line of the statement, it will show the payment amount and "Encompass".
- Bank accounts: on the transaction line of the statement, it will show the payment amount, "SIPP-Pymnt" and "Allstate Ins Co".

**NEW When will the May payback information be available?**

We are determining the timing and will share an update soon.

**NEW Can a customer change their payment information for the May payback?**

No; payments will be made based on the most recent valid payment method for the customer's auto premium.

**NEW What if a customer is not happy with their payment amount?**

This payback is helping customers during a difficult time. This is a good opportunity to review customers' coverage needs and present them with additional options for adjusting their insurance coverage limits and other cost saving options.

## Allstate Identity Protection

**What is Allstate Identity Protection?**

The direct-to-consumer Allstate Identity Protection offering not only proactively monitors for signs of fraud and provides restoration once an identity theft has occurred, but also helps customers understand their digital footprint and alerts them to known data breaches.

Consumers can choose either the Allstate Identity Protection Essentials product offering or the Allstate Identity Protection Premier product offering. For a look at the differences between the two, please reference the comparison chart within this FAQ document.

**Why does Allstate offer identity protection for consumers?**

Identity theft is a concern for consumers. Consumers want a brand they can trust, and research shows consumers would rather buy a digital protection solution from Allstate than other leading brands. This action is in line with our strategy to offer a full circle of protection, build long-term growth platforms and continue our legacy of innovating offerings to meet customers' changing needs.

**Why are Allstate and Encompass offering free identity protection for the rest of the year?**

Shelter-in-place orders require us to work, take classes and visit friends virtually, which increases our exposure to cybercrime. To help people, Allstate (part of the Allstate family of companies) is making the Allstate Identity Protection product free for the rest of the year with no opt-out-requirement. Allstate Identity Protection helps protect people from identity theft and financial fraud and provides more control over information shared digitally.

**Who is eligible for free identity protection?**

U.S. residents can get the free identity protection product through Dec. 31, 2020, regardless of whether they are already Allstate or Encompass customers, by signing up in April or May.

**How does someone access the Allstate Identity Protection offer?**

Consumers can sign up at <https://www.allstateidentityprotection.com/>. Information on the offer will be available through May 31, 2020. From the date a consumer signs up, they will have free Allstate Identity Protection through Dec. 31, 2020.

**Under the family plan, does each family member have to create their own account?**

No. In a family plan, a shared account is accessed through one shared login. The account has a primary user and up to four additional family members that can be added. Any adult family members included in the plan will be asked to register for credit monitoring and identity verification separately.

**NEW How many family members can be added to one family plan?**

Up to four additional family members can be added to each family plan. This extends to dependent children, or other dependent family members, who may or may not reside with the customer but who are supported financially by the customer. Families with more than four dependents should contact a Privacy Advocate for assistance at 1-855-821-2331.

**Is there an age minimum or age limit?**

There is not an age limit or floor for adding users to a family plan. The plan covers anyone who is financially supported by the primary user – from infants to teenagers to elderly parents – whether they live in the same residence or not. Certain features, such as credit monitoring, can only be activated for people that are at least 18 years old.

**How can I help consumers sign up for Allstate Identity Protection?**

Direct them to <https://www.allstateidentityprotection.com/> to sign up for the offer.

**If this is free for the remainder of the year, why is credit card information required to sign up?**

Credit card information is necessary to activate an account. It is also used in case a customer chooses to renew their subscription at the end of the year and continue using the service through a monthly subscription. No charges will be paid to the credit card without the customer's approval.

**What happens when the free period concludes at the end of 2020?**

Unless a customer elects to renew their subscription, the protection will end on December 31, 2020.

**There was an issue where some customers who enrolled for free Allstate Identity Protection had their credit cards charged. Has this been resolved?**

An intermittent issue with the billing provider was identified and corrected. Approximately 400 impacted customers were identified, refunded, and sent an email on Apr. 8. Refunds were processed immediately but there is lag time for it to appear on customer cards.

**What if someone has previously purchased Allstate Identity Protection? Can they receive this offer?**

Current Allstate Identity Protection customers are eligible to enroll in the free service offer through May 31. To enroll, existing customers should call 1-855-821-2331 and have their account information available.

**What if a customer experiences an identity incident while registered for Allstate Identity Protection?**

If a customer enrolled in Allstate Identity Protection suspects they are a victim of fraud or identity theft, they can call 1-855-8212331 or follow the prompts on alerts within their account. Allstate Identity Protection privacy advocates will ask questions and perform research on the customer's behalf. If the advocates determine the customer is a possible victim, the customer will be assigned to a remediation specialist, who will manage the case and work to fully restore the customer's identity.

**Is this different from the existing Identity Fraud Expense Coverage endorsement that can be added to a customer's auto or property policy?**

Yes. Allstate Identity Protection is different from the Identity Theft Expense Coverage endorsement that can be added to customers' Allstate, Encompass or North Light auto, home, condo or renters' policies. The Encompass Identity Fraud Expense Coverage endorsement provides \$20,000 or \$25,000 of limits (varies by state) of expense reimbursement for expenses related to an identity theft claim, and it also provides restoration services after an ID theft has occurred.

The Allstate Identity Protection offering provides customers not only with restoration if an identity theft occurs, but it also helps customers understand their digital footprint, monitor identity theft risk and make sure their information is safe.

**How will the Encompass Identity Fraud Expense Endorsement be removed from a policy if a customer chooses to switch to Allstate Identity Protection?**

Customers with the Identity Fraud Expense Coverage endorsement will maintain their coverage unless they elect to cancel the endorsement. If a customer elects to remove the existing Identity Fraud Expense Endorsement, they can contact your agency.

**Can my agency still offer the existing Identity Fraud Expense Coverage endorsement? Yes.**

You can still offer the existing endorsement.

**Will customers with the existing Identity Theft Fraud Coverage endorsement be impacted?**

No. Customers will maintain the endorsement and the coverage will be unchanged – though they may elect to purchase the Allstate Identity Protection offering and cancel the endorsement.

**What should I do if a customer has a question about Allstate Identity Protection?**

If customers ask about Allstate Identity Protection, please direct them to <https://www.allstateidentityprotection.com/>. If the customer already has the existing Identity Fraud Expense Coverage endorsement added to a policy, you can review the chart below to help the customer understand the differences between the endorsement and Allstate Identity Protection with the customer.

**NEW Does the Allstate Identity Protection offer raise an issue under anti-rebating laws?**

Since the Allstate Identity Protection offer is open to all U.S. residents, and is not predicated on a sale or quote, it is not a rebate, and can and should be offered to prospects, new and existing customers and anyone else that is interested until May 31, 2020.

**What is included in the Allstate Identity Protection product offering compared to the Identity Fraud Expense Coverage endorsement?**

Encompass Endorsement	Allstate Identity Protection – Direct-To-Consumer	
Encompass Identity Fraud Expense Coverage	Essentials	Premier
Included with Elite and optional with other product offerings at between \$2 and \$3/month	\$9.99 Individual/Month \$18.99 Family/Month	\$17.99 Individual/Month \$34.99 Family/ Month
Digital Footprint N/A	Digital Footprint Dark Web Scan Account/Data Discovery - Monthly	Digital Footprint Dark Web Scan Account/Data Discovery - Weekly

<b>Privacy Management</b> N/A	<b>Privacy Management</b> Status Email Identity Health Status Solicitation Reduction	<b>Privacy Management</b> Status Email Identity Health Status Solicitation Reduction
<b>Dark Web Monitoring</b> N/A	<b>Dark Web Monitoring</b> Breach Notifications SSN Monitoring Email Scan Credit/Debit Card Scan Web Logins Identification Monitoring	<b>Dark Web Monitoring</b> Breach Notifications SSN Monitoring Email Scan Credit/Debit Card Scan Web Logins Identification Monitoring
<b>Financial Monitoring</b> N/A	<b>Financial Monitoring</b> Credit Monitoring	<b>Financial Monitoring</b> Credit Monitoring High Risk Transaction Monitoring Student Loan Activity Credit Card Transaction Monitoring Bank Account Transaction Monitoring 401k Monitoring
<b>Social Monitoring</b> N/A	<b>Social Monitoring</b> N/A	<b>Social Monitoring</b> Objectionable Language and Grooming Account Takeover
<b>Reimbursement</b> \$20,000 or \$25,000 of limits (varies by state) Expense Reimbursement	<b>Reimbursement</b> \$50,000 Expense Reimbursement	<b>Reimbursement</b> \$500,000 Expense Reimbursement \$50,000 Stolen Funds reimbursement 401k & HSA Reimbursement Tax Fraud Refund Advance
<b>Service</b> Email Support Full-Service Remediation through InfoArmor 24/7 Support Line	<b>Service</b> Email Support Full-Service Remediation 24/7 Support Line Lost Wallet Protection	<b>Service</b> Email Support Full-Service Remediation 24/7 Support Line Lost Wallet Protection Priority Member Support

## Appendix: Shelter-in-Place Payback Screen Shots

### Where can the agent go to see the credit has been applied?

- **Agency Dashboard - Billing Activity Narrative** ○ Select Billing Activity Narrative to view the details for customer who will have their Shelter-in-Place Payback deposited into a bank account or credit card or who were issued a paper check.
- **Agency Dashboard - Billing History** ○ From Billing Inquiry, click to expand Current View and Select Billing History to view the posting for customer who will have their Shelter-in-Place Payback applied as a credit to their balance.

### Agency Dashboard - Billing Activity Narrative

Select Billing Activity Narrative to view the details for customers who will have their Shelter In Place Payback deposited into a **bank account or credit card or who where issued a paper check**.

**Billing Inquiry**

Policy Number: [Redacted] Insured: [Redacted]  
 Policy Status: Active  
 Policy Line Code: AUT - Auto  
 Effective Date: 6/05/19  
 Expiration Date: 6/05/20  
 Agency Name: Encompass Indemnity Company  
 Company Name: Encompass Indemnity Company  
 Company Code: 270  
 Insured Pay Plan: Monthly  
 Insured Pay Method: DIRECT MAIL  
 Billing System: Independent Billing System  
 Service Center: Reading

Current View: **Billing Activity Narrative**

Search Again: [Enter Policy #] Q Search

**BILLING ACTIVITY**

Segment: Motor Vehicle Status: Active

Narrative Date	User ID	Narrative Text
4/17/20	XXXXXX	See Descriptions below
3/05/2020	SYS GEN	Den Transaction Posted From 507, Original Process Date: 200305, Original Source Code: J, Original Patch: C437, Mmc Code/Agent Recon Key: 0 0
2/27/2020	BEM64	Ph Email Event 3000/0075 Direct Mail Payment Reminder

a. SIPP PAYMENT TO SAP INITIATED ON [YYYY-MM-DD] FOR [NNNNNN.NN] TO CARD ENDING [NNNN]  
 b. SIPP PAYMENT TO SAP INITIATED ON [YYYY-MM-DD] FOR [NNNNNN.NN] TO ACCOUNT ENDING [NNNN]  
 c. SIPP PAYMENT TO SAP INITIATED ON [YYYY-MM-DD] FOR [NNNNNN.NN] CHECK ISSUED  
 d. SIPP PAYMENT INITIATED ON [YYYY-MM-DD] FOR [NNNNNN.NN] APPLIED TO POLICY AS CREDIT  
 e. SIPP PAYMENT REJECTED FROM SAP ON [YYYY-MM-DD] FOR [NNNNNN.NN] TO CARD ENDING [NNNN]  
 f. SIPP PAYMENT REJECTED FROM SAP ON [YYYY-MM-DD] FOR [NNNNNN.NN] TO ACCOUNT ENDING [NNNN]

### Agency Dashboard - Billing History

From Billing Inquiry, click to expand the Current View and select Billing History to view the posting for customers who will have the Shelter In Place Payback applied as a credit to their balance.

**Billing Inquiry**

Policy Number: 282532778 Insured: [Redacted]  
 Policy Status: Active  
 Policy Line Code: AUT - Auto  
 Effective Date: 1/06/20  
 Expiration Date: 1/06/21  
 Agency Name: Encompass Indemnity Company  
 Company Name: Encompass Indemnity Company  
 Company Code: 270  
 Insured Pay Plan: Monthly  
 Insured Pay Method: EPP  
 Billing System: Independent Billing System  
 Service Center: Reading

Current View: **Billing History**

Search Again: [Enter Policy #] Q Search

**BILLING HISTORY**

View Printable Billing History

Process Date	Transaction	Cash Source	Transaction Eff. Date	Amount Charged	Minimum Bill Amt Due	Due Date	Amount Credited	Receipt Date	Payor
01/16/20	New Business Bill				\$183.00	02/06/20			Insured
01/08/20	New Business Premium		01/06/20	\$2,184.00					Insured
01/08/20	Texas Motor Vehicle		01/06/20	\$8.00					Insured
01/08/20	Shelter In Place Payback	PMAC	01/06/20				\$-190.00	01/06/20	Insured

When clicking on the 'Shelter In Place Payback' you will go to:

**CASH TRANSACTION**

Policy Number: [Redacted] Insured: [Redacted]


Segment Number	Segment	Posted Date	Cash Description	Cash Source	Cash Amount	Receipt Date
000	Motor Vehicle	01/06/20	SP-PAYBACK	X	\$-190.00	01/06/20

\* If you see "e" or "f" in the billing activity narrative, your customer's credit card has expired, or their bank account is no longer valid. Payment will be processed as a credit on their Encompass account or they will be issued a check.

**For customers getting a check, what will it look like?**

Checks will come in an Encompass envelope, but will have the Allstate logo on them (see below). There will be a 30-day hold for reissuing checks not received by customers.

Allstate Insurance Company  
P.O. Box 480048, Dallas, TX 75268

 **Allstate**  
You're in good hands.

TEST CUSTOMER  
123 MAIN STREET  
NORTHBROOK, IL 60045

Issue Date: 04/07/2020  
Check Number: 3000000158  
Claim Number: 000000SIPPENC  
Reference Text: ENCOMPASS- ALLSTATE  
SHELTER-IN-PLACE  
PAYMENT

Will Change Description to  
"Policy #"

40 Character Free  
Reference Text


250 Character Free Text for  
Message (please provide)

Please find enclosed check for your Shelter-in-Place payment.

COV000000020040700000150001001000001


Allstate Insurance Company      Issue Date: 04/07/2020      Check number: 3000000157

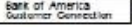
PAY: FIVE THOUSAND THREE HUNDRED THIRTY-EIGHT DOLLARS AND NINETY-EIGHT CENTS

 **Allstate**

TO THE ORDER OF: TEST CUSTOMER

VOID IF NOT PRESENTED WITHIN THREE HUNDRED, SIXTY-FIVE DAYS OF DATE OF ISSUE

 Bank of America NA  
Atlanta, Dallas, Chicago, Georgia

 Bank of America  
Customer Connection

04-1278  
811

\$ 5,338.98

*Amren K. Gupta*  
*Samuel D. Bick*  
AUTHORIZED SIGNATURES

<3000000157< :061112788: 329 911 9562<