

## Personal Insurance Group Program Benefits

### Patriot Insurance Company

Patriot Insurance is a member of Frankenmuth Insurance, a regional insurance carrier based in Frankenmuth, Mich., that has been providing peace of mind for families and businesses for nearly 150 years.

Because insurance is both complicated and critical to people's lives, Patriot Insurance works exclusively with independent agents to provide insurance services to policyholders. With nearly 70 employees, we are headquartered in Yarmouth, Maine, and offer insurance products in three states; Maine, New Hampshire and Vermont.

Frankenmuth Insurance and its subsidiary, Patriot Insurance, are financially sound with more than \$1 billion in assets and an A.M. Best rating of "A" (Excellent).

For more information on Patriot Insurance's Group Program, please contact one of our independent insurance agency partners.

To find an agency near you visit us at:  
[patriotinsuranceco.com](http://patriotinsuranceco.com)



Auto | Home | Umbrella | Life



A MEMBER OF FRANKENMUTH INSURANCE



A MEMBER OF FRANKENMUTH INSURANCE

## The Benefits of Payroll Deduction:

You can purchase your personal insurance just as you do any other benefit, through your employer. While you gain group benefits, you will have your own policy with rates based on your lifestyle and personal driving experience.

### Payroll Deduction:

Makes premium payment easy. There are no finance or installment charges added to payroll deducted policies. If your homeowners premium is held in escrow, Patriot can payroll deduct all other coverages and bill the mortgage company directly for your homeowners. Confidentiality is assured. All policy information remains with Patriot, not your employer. Your employer is only given an amount to deduct from your paycheck.

### Simplicity:

Patriot offers a broad range of insurance products in addition to homeowners and automobile policies. Life, Personal Umbrella, Tenants, Condominium Owners, Motorhome, Snowmobile, Boat, and other coverages are also available.

## Unique Coverage Endorsements

In addition to traditional endorsements such as jewelry floaters, auto towing, and rental reimbursement, Patriot offers the following unique endorsements:

### Auto Coverage Plus:

Provides Personal Effects Coverage, Emergency Lodging, Towing, Rental Reimbursement, Emergency Lockout, Emergency Transportation, Increased Medical Payments and other coverage enhancements.

### The Value Package Endorsement:

Provides a package of coverages. Some of these coverages include: Lock Replacement, Refrigerated Products, Personal Injury, Police and Ambulance Service Call Charges, and Incidental Business Activities of Minors.

### The Value Plus Package Endorsement:

Provides all of the Value Package coverages plus: Water Backup and Sump Overflow, Ordinance and Law Coverage, Personal Property Replacement Cost, and Broadened Coverage for Personal Property.

## We Can Help You Save Money

- Automatic employee/member discount
- No installment/service fees
- Multiple Policy Discount - Multiple Policy is applied when a Personal Auto Policy and a Homeowners, Watercraft or Dwelling Fire (owner occupied) Policy are written with Patriot Insurance for the same named insured.
- Loss History Discount - A 3-year or 5-year discount is available based on the number of years without losses.
- Loyalty Discount - A loyalty adjustment will be applied based on the number of years the policy has been insured with the company. This adjustment will apply automatically at renewal.

## Quality Claims Service

Our policies are backed by prompt and accurate claims service. Our policyholders have the peace of mind in knowing that their claims needs will be managed by knowledgeable, responsive professionals, who are prepared to handle their emergency claims needs 24 hours a day.

*This program is competitively priced. As such, some employees may not be eligible for this program. This program is not a condition of employment. No purchase necessary. The examples shown are for illustrative purposes only. Please refer to the actual policies for specific terms and conditions.*

## Contact An Agent Today

For more information on Patriot Insurance's Group Program, please contact one of our independent insurance agency partners. Find an agent near you by visiting us at [patriotinsuranceco.com](http://patriotinsuranceco.com).



A MEMBER OF FRANKENMUTH INSURANCE