

FILING MEMORANDUM
ACTIONS RELATED TO COVID-19

Due to the COVID-19 outbreak and emergency health measures instituted by state and local leaders, Safe Auto Insurance Company (NAIC No. 25405) recognizes that its policyholders may be experiencing financial difficulties. Since the outset of Stay Home Orders, Safe Auto has been working and will continue to work individually with our customers to accommodate specific needs. However, given the growing scale of disruption, we have also seen fit to take certain actions across the board to reduce the cost of auto insurance for all consumers in this extraordinary time.

WAIVER OF FEES:

Safe Auto is temporarily waiving installment fees and reinstatement fees for its policyholders.

The waivers for installment fees began on April 2, 2020 and will continue to May 31, 2020.

The waivers for reinstatement fees began on April 2, 2020 and will continue to May 31, 2020.

Should Safe Auto determine that conditions warrant extending these actions beyond May 31st, we will notify the Department via a new filing memorandum.

DELIVERY EXCLUSION EXCEPTION ENDORSEMENT:

The attached endorsement is being filed for immediate inclusion with all private passenger auto policies offered on a new or renewal basis. Due to the COVID-19 pandemic, many businesses have been closed or services limited. The purpose of the endorsement is to temporarily suspend the exclusion that limits coverage for the operation of a motor vehicle in a commercial use capacity, including the delivery of food or other products for compensation, fee, or for hire under any section of the Personal Automobile Policy booklet.

This endorsement became effective on March 20, 2020 and will expire on May 31, 2020. Should Safe Auto elect to extend the expiration date of the endorsement, Safe Auto will file an extension with the Department in advance of May 31, 2020.

Safe Auto is committed to ensuring that the steps it has taken, and may take in the future, will allow Safe Auto to continue to provide the best possible service to its policyholders.

As these filings are being made in response to the COVID-19 pandemic and is intended to provide policyholders with relief, we ask for your prompt attention and approval. Thank you for your assistance with this filing.