



Date: March 23, 2020
Subject: Policyholder Services

Helping our shared customers through the uncertainty surrounding the coronavirus (COVID-19)

As a mutual insurance company, we are committed to the safety and well-being of our policyholders, agents, and employees. To help navigate the impacts of COVID-19, we have implemented the following measures:

Billing Leniency

- **Changing Payment Plans:** Insureds may change their billing plan *at any time* during the policy period. Simply log in to [Union Express](#) and start an endorsement to make a change. A reminder of our current payment plans is [here](#).
 - Set up automatic payment via Electronic Funds Transfer (EFT) to avoid installment fees (no minimum premium required) by submitting [this completed form](#) to unionexpress@unionmutual.com.
- **Changing Deductibles:** Our Customer Support team can provide estimates of premium savings by changing deductible amounts for both commercial and personal lines policies. Note that all changes must be submitted by an agent – we will not make any changes without an endorsement request.
- **Waiving Late Payment Fees:** Our Customer Support department has the authority to waive late payment fees incurred between the dates of March 1, 2020 – May 31, 2020.

Policyholder “Self-Service”

- **Customer Portal:** By creating an account through www.umv4me.com, insureds can access their policy documents, pay their bill, submit a claim and send policy change requests to their agent.
 - *Coming Soon:* Stay tuned for an announcement on our new billing portal. Available as a way to make one-time online payments, there is no login / account setup required.
- **Going Paperless:** For fast and easy policy delivery, policyholders can elect to receive their documents electronically. To change delivery preferences, submit an endorsement request to unionexpress@unionmutual.com.

How to Reach Us

- **Customer Support Billing:** 1-800-300-5261 ext. 721
- **Claims:** We are increasing resources as necessary to accommodate any increased claim submissions and increased inquiries from consumers about policy coverage benefits. Claims may be submitted through normal channels either by phone (1-800-300-5261 ext. 722) or through [Union Express](#)
- **[Department Contact List](#)**

The Union Mutual Companies were founded on the promise of ‘neighbors helping neighbors,’ and our commitment has never been stronger. We remain dedicated to helping support our independent agents as best we can and ensuring that our policyholders *Live Life Well Protected*. We are, and will remain, as sympathetic to our insureds’ needs as possible for each individualized situation.

We wish you and your loved ones well, and we thank you for being our trusted business partners. Should you have any questions, please do not hesitate to reach out to your Marketing Representative or a member of our Customer Support team.