

## Learning Center

### FAQs

#### Personal Insurance

What types of personal insurance policies are available?

We offer Automobile, Homeowners, Dwelling Fire, Umbrella, Farm, and Boat policies. Farm insurance is not available in all states. Please speak with your agent for more information about these products.

Are discounts available?

We offer many discounts, depending on the product you're asking about. For instance, some of our most popular Auto policy discounts are Loss Free discount, Longevity discount, Multi-car discounts, Good Student discount, and Account Credit discounts if you have other selected accounts. For Homeowners, we offer the Account Credit discount, a Loss Free discount, and Solar and Geothermal discounts. Please speak with your agent about the full spectrum of discounts available.

How do I obtain another set of ID cards for my automobile?

If you are a registered user of our website, log in to "My Account" and go to your "Policy Docs". You can print out or email yourself your ID cards from the website. If you are not a registered user, you can obtain ID cards by calling our Resource Center at **800 877-0600**, and press 8 (8:00 AM to 6:00 PM Eastern time). (PA)

Can I purchase insurance directly with your company?

No. You need to contact an independent agent who will work with you regarding your insurance needs. You may find an agent in your area by using the "Find an Agent" tool on this website.

#### Commercial Insurance

Do you write commercial business in my state?

Donegal Insurance Group and its affiliates currently write commercial business in the Mid-Atlantic and Midwestern regions of the United States. States in which we do business include PA, MD, DE, VA, OH, GA, TN, AL, NC, IA, NE, SD, WI, MI, NH, ME, NM, TX, CO, UT, IN, IL, and SC.

How can I get a quote for a commercial business policy?

We work exclusively with Independent Insurance Agents. You can find an agency in your area by using our "Find an Agent" tool.

Do I have to go through an agent to get a policy with your company?

Yes, we work exclusively with highly qualified Independent Insurance Agents who can help you best determine your insurance needs. You can find an agency in your area by using our "Find an Agent" tool.

Do you have any banking or financial services?

We are proud to offer Banking Services through Union Community Bank. Visit <http://www.unioncommunitybank.com/> to see what we have to offer.

What are my billing options for my commercial policy?

We offer a wide variety of billing options and payment plans, including:

- Direct bill, sent directly to our insured on individual policies
- Account bill, sent directly to our insured for all policies issued
- Automatic payment (Electronic Funds Transfer), automatically withdrawn from a bank account designated by the insured
- Agency bill, in which the insured makes payments directly to the agent

A variety of installment options are available for every premium size, from annual to monthly payment plans. Please contact your agent for additional information.

Is your company financially strong?

Donegal Insurance Group has received an A (Excellent) rating from the A. M. Best company, a highly-respected leading provider of financial rating services to the insurance industry. According to A. M. Best, this rating reflects “the group’s favorable profitability, conservative leverage position, sound investment portfolio, redundant loss reserving history and highly proactive expansion and management policies.” (PA)

What types of coverage do you provide for businesses?

We offer a complete line of commercial property and casualty products designed for small or medium businesses. We are recognized as a leading regional provider of Commercial Insurance for the following types of commercial coverage:

- Businessowners Insurance
- Tradesman’s Contractor’s Insurance
- Commercial Package Policy
- Commercial Automobile Insurance
- Commercial Garage Insurance (Peninsula Insurance Company only)
- Commercial Excess Liability (Umbrella) Insurance
- Workers’ Compensation Insurance

Do you offer any Loss Control services?

We offer tailored loss control services for your business. Our focus is on understanding and addressing each policyholder's specific challenges. We offer a variety of programs to help you enhance the safety of your business or workplace. Several of these resources are listed below:

- Workers' Compensation Management Program (PA only)
- Contractors' Tool Box Talks (including materials based on OSHA e-tools)
- Forklift Safety Assistance
- Emergency Response Plan Guidance (including OSHA guidelines and tools)
- Guides for a Fleet Loss Control Plan
- Guides for a Fire & Emergency Safety Plan
- Accident Reporting and Investigation Assistance
- Federal Recordkeeping Assistance
- Industry "Best Practices" Consultation
- Additional Guides - call for availability.

If you are a policyholder and wish to take advantage of the materials and services described above, or have a specific Loss Control challenge you would like to discuss, please contact our Loss Control Services Department by calling toll-free **800 877-0600** during business hours.

Who do I contact with questions on the Premium Audit process?

A commercial premium audit is a methodical examination of a policyholder's operations, records, and books to determine the actual insurance exposure for the coverage provided. The need for premium audits arises because many insurance policies, including Workers' Compensation, General Liability, and Contractor policies are based on estimates when underwritten. These policy types provide for an adjustment of the premium according to the exposures actually incurred during the policy term.

We conduct a premium audit on all commercial new business (with audible exposures) within 60 days of the expiration date of the policy. Premium audits may be physical audits with an independent auditor making an appointment with you to review financial and business records, or it may be in the form of a self-audit mailed to you for completion and return. If you have questions about the audit process, need to request an audit worksheet, or need to dispute a commercial audit, please contact the Premium Audit Customer Service line at **800 877-0600 ext. 7236** during business hours. (PA)

Claims

When should I report a loss under one of my policies?

As soon as possible! Reporting a loss to us promptly allows us to respond to you in a timely manner and provide compensation on covered losses to you or others for whom you may be responsible for their damages. Failure to promptly report a claim could adversely impact coverages that would normally be available under your policy.

I've just been involved in an auto accident. What should I do?

- Stop your vehicle and move it to a safe location. The law requires you to stop at the accident scene.
- Check all parties for injuries and call for medical assistance if needed.
- Call the police. The police will advise you if their response to the scene is necessary.
- Do not admit fault to anyone, as there could be multiple factors contributing to an accident. Give factual details of your recollection of the accident, and cooperate with the police in providing answers to their questions.
- Exchange information with the other parties involved in the accident. Names, addresses, telephone numbers, type and ownership of vehicles, insurance information, and description of damages are important information to obtain.
- Try to identify any witnesses. Obtain their names, addresses, and telephone numbers.
- If possible, take photos of the accident scene prior to the involved vehicles being moved.
- If your vehicle needs to be towed, request that it be taken to a repair shop of your choice.
- As soon as possible, contact your agent to report the accident or [click here](#) for information on how to report the accident directly to us. Our new loss reporting telephone lines are open 24 hours a day, 7 days a week.

The roof surface of our home was just damaged by a severe windstorm and rainwater is leaking into the interior of our house. What should we do?

- Immediately contact a contractor of your choice to make reasonable and necessary emergency repairs to protect your property from further damage or loss.
- Keep a record of repair costs and retain receipts for any expenditure.
- If possible, take photos of the damages.
- As soon as possible, contact your agent to report the accident or [click here](#) for information on how to report the accident directly to us. Our new loss reporting telephone lines are open 24 hours a day, 7 days a week.

While driving down the road, a stone hit the windshield of my car and chipped the glass. What should I do?

If you purchased "Other Than Collision" (Comprehensive) coverage for your vehicle, you can use our EZGLASS Auto Glass Repair/Replacement Program to repair or replace damage to your

windshield or side or back windows. You can [click here](#) for more information on how to contact this service directly.

At your option, a customer service representative will help schedule an appointment to perform repairs at a quality glass shop in our EZGLASS network, or a repair shop of your choice. If your windshield needs to be replaced, you will need to pay any applicable deductible to the repair shop, and the repair shop will bill us directly for the balance. However, if your windshield can simply be repaired without replacing the glass, we will waive your deductible.

Is insurance fraud really a significant problem?

YES! We generally identify insurance fraud issues in two areas of our business, and both have an adverse impact on you as a consumer. First, the submission of fraudulent claims is an increasing problem, and second, false or incomplete information is being submitted by individuals for the purpose of obtaining a lower price for the insurance products they want to purchase. Both of these fraudulent activities adversely impact honest consumers by increasing the costs of insurance for everyone. If you identify someone who is committing insurance fraud, you can help by contacting our Special Investigation Unit at **800 877-0600**. (PA)

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**A.M. Best | EXCELLENT | Financial Strength Rating**