



MUTUAL BENEFIT GROUP

Mutual Benefit Insurance Company

Select Risk Insurance Company

Sept. 27, 2011

Dear Policyholder:

Pennsylvania Governor Tom Corbett and Insurance Commissioner Michael F. Consedine have asked that insurance carriers like Mutual Benefit reach out to policyholders who have filed a claim in the wakes of Hurricane Irene and Tropical Storm Lee. The purpose of this letter is to provide you with information about coverage and assistance that may be available through sources other than your insurance carrier.

While insurance is your main source for funds to put your life back in order after a disaster, there are things insurance does not cover. Disaster assistance may be able to help. You should apply for assistance even if you have insurance, because many people may be underinsured and find they have unmet needs after their insurance settlement.

Where Can I Get Help?

Anyone who had flood-related losses and who lives or works in an area covered by a disaster declaration may apply for aid. To do so, register online at www.DisasterAssistance.gov, or call 1-800-621-FEMA (3362). Those with speech disability or hearing loss who use TTY should call 1-800-462-7585 directly; those who use 711 or Video Relay Service (VRS) should call 1-800-621-3362. You can also apply by Web-enabled mobile devices at m.fema.gov.

The toll-free numbers are available from 7 a.m. to 10 p.m. Monday through Sunday until further notice. Applicants registering for aid should be prepared to provide basic information such as name, address, phone number, insurance coverage, social security number, and directions to the damaged property.

Registering online is perhaps your best option, since phone lines are quite busy due to large call volume at this time. Registering online rather than visiting one of the Disaster Recovery Centers in person will likely be more expedient as well. If you don't have a computer, your local library or a friend may be able to help you get online. You can also find a wealth of helpful information at http://www.portal.state.pa.us/portal/server.pt/community/pema_home/4463 and www.insurance.state.pa.us.

For a list with addresses of Disaster Recovery Centers in Pennsylvania, see the back of this letter.

Be Wary of Scams, and Know Your Rights

While most home-repair contractors are reputable and honest, scam artists often take advantage of natural disaster victims. Be wary of anyone who knocks on your door and offers to do your home repairs. When hiring a contractor, get references from family and friends; ask for proof of necessary license, insurance, and bonding; get more than one estimate; and get everything in writing. You can check to see whether a contractor is licensed by visiting www.attorneygeneral.gov and clicking on the link titled "Home Improvement Consumer Information" near the bottom right of the homepage. You can also call the Better Business Bureau to see if any complaints have been filed against a particular contractor.

Should you choose to hire a public adjuster in lieu of working with your insurance carrier's adjuster, become knowledgeable about your rights. Check to see if the public adjuster has appropriate licensing. Understand that you have the right to cancel a contract with a public adjuster within four business days. If you have any questions or concerns as you work with a public adjuster, call the Pennsylvania Insurance Commission's consumer hotline at 1-877-881-6388.

We hope this information proves helpful to you during this difficult time.

Sincerely,

Steven C. Sliver
President and CEO

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Phone (814) 643-3000 • (800) 283-3531

www.mutualbenefitgroup.com

Disaster Recovery Centers are open daily from 10 a.m. to 7 p.m. at the following locations:

Bradford County

Towanda Fire Department
101 Elm St.
Towanda, PA 18848

Chester County

Government Services Building
601 Westtown Road, Room 042
West Chester, PA 19380

Columbia County Agricultural Center

702 Sawmill Road
Bloomsburg, PA 17815

Dauphin County

Harrisburg East Mall
3501 Paxton Street
Harrisburg, PA 17111

Lancaster County

M & T Bank Building
2270 Erin Court
Lancaster, PA 17601

Lebanon County

Lebanon Valley Mall
22nd and Cumberland Streets
Lebanon, PA 17042

Luzerne County Community College

1334 South Prospect Street
Nanticoke, PA 18634

Lycoming County

740 Fairfield Road
Montoursville, PA 17754

Philadelphia County

Packard Building
111 S. 15th Street, 3rd floor
Philadelphia, PA 19102

Sullivan County

Loyalsock State Forest District Office
6735 RT. 220
Laporte, PA 18626

Wyoming County

Tunkhannock Area Administration
41 Philadelphia Avenue
Tunkhannock, PA 18657