

Coronavirus COVID-19: Mercury is Here to Help

Insurance Customer Giveback Program

We recognize the COVID-19 crisis has altered driving patterns, resulting in fewer accidents and claims, so we are **giving back up to 15%** of monthly auto insurance premiums. The Giveback timeframe varies by state and more information can be found in the FAQs section of this page.

Mercury Supports Frontline Healthcare Workers

The COVID-19 pandemic has stretched our healthcare system to the breaking point, and frontline healthcare workers are facing ever increasing challenges as they push their physical and mental limits. Mercury Insurance is stepping up to help them meet this challenge by partnering with the California Medical Association on a new initiative, Care 4 Caregivers Now, which provides emotional wellness support and coaching. [Learn More](#) →

Do you have questions? We have answers.

Give us a call at **(800) 503-3724**, or send us an email at customerservice@mercuryinsurance.com. Our customer service team is available Mon–Sat from 5:00 am–9:00 pm PT.

Go online

You can login to your customer portal account 24/7 to pay your bill, view policy information and get answers to your questions. [Go to Your Customer Portal](#) →

Payment options

We make it easy to quickly pay your bill. [Payment Options](#) →

We also understand this situation impacts everyone differently, and we recognize it can put a financial strain on some of our customers. Mercury is here to help, so if you are facing financial difficulties as a result of the Coronavirus outbreak, please give us a call to discuss how we might be of assistance.

Claims

You can report a claim 24/7. Please call our claims hotline at **(800) 503-3724**.

Our goal is to provide our customers with excellent service while maintaining the health and safety of our customers, the communities we serve and our employees. Therefore, during this time of heightened concern we may employ various options to help adjust and process auto, home and business claims. Some of these options may include the following:

- Virtual inspections, including real-time video chat;
- Digital communications featuring the ability to upload photos and videos of the damage;
- Inspection of your auto, home or business through a Mercury-approved emergency service vendor, contractor or independent adjuster; and
- An in-person inspection by our staff when necessary.

Mercury is closely monitoring and applying CDC recommendations should your claim require an in-person visit by our staff.

Customer Giveback Program FAQs

What is the Mercury Giveback Program?

Mercury recognizes the COVID-19 crisis has altered driving patterns, resulting in fewer accidents and claims, so we are giving back a percentage of premiums paid in various lines of business.

What lines of business does the Mercury Giveback Program apply to?

Mercury will be returning 15% of monthly personal auto insurance premiums, 10% of monthly business auto premiums, and 15% of select commercial multi-peril policy monthly premiums for the periods listed below. Please note that the Giveback for California customers will be 10%, beginning June 1, 2020.

What time period does the Mercury Giveback Program cover?

- **California** – The Giveback timeframe extends from March 19, 2020, through July 31, 2020.
- **New York** – The Giveback timeframe extends from May 1, 2020, through June 30, 2020.
- **New Jersey** – The Giveback timeframe extends from April 1, 2020, through August 1, 2020.
- **All Other States** – The Giveback timeframe extends from April 1, 2020, through May 31, 2020.

For all states, other than New York, the credit is based on the number of days the policy was active during these periods.

Do I need to contact Mercury or my agent to receive the Mercury Giveback?

No, you do not need to contact anyone to receive the Mercury Giveback. It will be automatically applied to your policy if qualified.

How will the Mercury Giveback be applied?

The credit will be applied to the next payment due or any outstanding balance on your policy. Should your policy be paid in full, a refund will be issued either in the form of a check or to a credit card on file.

When will I receive my Mercury Giveback?

All appropriate credits for the months of March (CA only), April and May, along with the June credit for NY/NJ customers has been processed. The credit for CA customers for the month of June along with the credit for CA/NJ customers for the month of July will both be processed the weekend of August 8.

Where can I find my Mercury Giveback amount?

Mercury will issue letters beginning the week of May 11, notifying customers the credit has been processed. Personal auto customers can view their credit online via the Mercury customer portal. To register or log in to your account, visit www.mercuryinsurance.com/account and follow the directions below.

- **Step 1:** Register or log in to your customer portal account
- **Step 2:** Click on the “I Want To” tab
- **Step 3:** Click on “Payments” then “Auto”
- **Step 4:** Click on “Payment History”

Your credit will appear as an “Adjustment” in your payment history.

What if I no longer have an active policy?

For New York policies, if your policy was in-force as of 4/30, you will receive a credit for May. If your policy was in-force as of 5/31, you will receive a credit for June.

For all other states, if your policy was active at any time during the specified time period, you will receive the appropriate credit.

What happens if current government restrictions are extended?

If restrictions remain in effect, we may extend the credit period under the same or different terms.