



Mobile Cellular Service, Auto, and Home Insurance Providers' Response to Coronavirus (COVID-19) State of Emergency

(as of March 27, 2020)

Following is the most updated information on modified operations for auto and home insurance, and mobile cellular services available from various companies. Please be aware that this guidance is based on the best information currently available and will be updated as needed. If you have additional questions, please contact your service provider.

For more information and resources regarding COVID-19, visit coronavirus.dc.gov.

AUTO & HOME INSURANCE

- **Allstate:**
 - Customers may request a special payment plan that allows auto and property insurance premium payment to be delayed for 60-days, without penalty.
 - For more information on this company's response to COVID-19, visit: <https://www.allstate.com/covid.aspx>

- **GEICO:**
 - Effective immediately, Geico is pausing cancellation of coverage due to non-payment and policy expiration through April 30, 2020.
 - Flexible payment plans and/or special payment plans once normal billing resumes are also an option.
 - For more information on this company's response to COVID-19, visit: <https://www.geico.com/about/coronavirus/>

- **LIBERTY MUTUAL:**
 - All in-home damage inspections are suspended, effective immediately, except in emergency situations, such as water damage with an active leak or threat of mold, to avoid having employees entering homes. Whenever possible, we will do in-home inspections through real-time review video chat or other video collaboration tools. We will ask customers for their approval before using these tools.
 - Adjusters will continue to conduct outside property inspections outside the home with customer permission. Our property adjusters are following CDC Guidelines, including social distancing and following sanitation guidelines.
 - Auto appraisers are not visiting customers' homes or auto body shops except in emergency situations and will follow CDC guidelines for social distancing and follow sanitation guidelines. Customers may submit photographs of vehicle damage online and through the Liberty Mutual app, including using our new assisted-photo tool, which provides step-by-step guidance for taking damage photos.
 - All other claims employees are working from home to continue to support customers. For faster claims processing, customers are strongly encouraged to file new claims online, to manage claims online, and to use Liberty Mutual digital tools including real-time review video chat and guided photo capture.



- The Claims Valet Service is suspended until further notice except for emergency situations.
- For more information on this company's response to COVID-19, visit:
<https://www.libertymutual.com/covid-19>
- [USAA:](#)
 - USAA will automatically stop charging late fees and temporarily pause non-payment cancellation of USAA Auto & Property insurance coverage for members who need more time to pay their bill as a result of the COVID-19 pandemic. No action is needed to initiate this payment flexibility.
 - Special payment arrangements are available on USAA Auto & Property insurance premiums to assist members experiencing financial difficulties.
 - There are special payment arrangements on life and health insurance policies as well. Deductibles and co-payments for coronavirus-related testing received on or after February 4, 2020, for members who have USAA Medicare supplement plans will be waived or reimbursed.
 - For more information on this company's response to COVID-19, visit:
<https://www.usaa.com/inet/wc/coronavirus-info-usaa-members>

MOBILE CELLULAR

- [MetroPCS:](#)
 - Free international calling for all MetroPCS customers to landline (and in many cases mobile) numbers in many countries.
 - As of March 13, 2020, Metro customers who have plans with data will have unlimited smartphone data for the next 60 days (excluding roaming and the Save \$15 plan).
 - Starting March 20, 2020, Metro customers on smartphone plans with mobile hotspot enabled can add an additional 10GB of mobile hotspot each month over the next 60 days, available in the MyMetro app, or MyAccount (excluding the Save \$15 plan).
 - For more information on this company's response to COVID-19, visit:
<https://www.metrobyt-mobile.com/ongoing-updates-covid-19#customers>
- [T-Mobile:](#)
 - Working with Lifeline partners to provide customers extra free data up to 5GB of data per month through May 13, 2020.
 - Increasing the data allowance for free to schools and students using our EmpowerED digital learning programs to ensure each participant has access to at least 20GB of data per month through May 13, 2020.
 - For more information on this company's response to COVID-19, visit:
https://www.t-mobile.com/brand/ongoing-updates-covid-19?icid=MGPO_TMO_C_CUSTSUPT_SUP6U6B1P60QNWMQK20090_HP



- [Verizon:](#)
 - Verizon is waiving overage charges and late fees to support customers who may be financially affected by the COVID-19 crisis.
 - Verizon announced two months waived internet and voice service charges for current Lifeline customers and new affordable internet option for low-income households.
 - Adds 15GB of high speed data for wireless consumer and small business customers to be automatically applied with no customer action necessary.
 - Provides first responders with priority and preemption abilities for voice and data.
 - No data caps for Consumer and small business FiOS and DSL broadband internet plans
 - Expanding work-from-home policy to include reduction of retail locations and hours across the country; closed stores on Sundays; fewer employees working at stores; limiting the number of customers in the stores at one time.
 - For more information on this company's response to COVID-19, visit: <https://www.verizon.com/about/news/update-verizon-serve-customers-covid-19>

UTILITIES

- [Pepco & Washington Gas:](#)
 - The D.C. Council passed the "COVID-19 Response Emergency Amendment Act of 2020," prohibiting the disconnection of electric and gas services for non-payment of fees during the current public health emergency, and for 15 days following the end of the emergency for all customers.
 - Pepco will be reconnecting residential customers who have had their electric service disconnected in the last 12 months, to help ensure access to safe and healthy environments.
 - The Public Service Commission of the District of Columbia (Commission) has requested that all electric and natural gas suppliers and their third-party marketing companies immediately discontinue all door-to-door solicitation and marketing efforts,
 - For more information on this company's response to COVID-19, visit <https://dcpssc.org/Coronavirus.aspx>

For more information about COVID-19 and the District's response, visit coronavirus.dc.gov.