FAQs

Answers to commonly asked questions

Question:
What is the Farmers GroupSelect® program?

Answer:
It is a program that offers group discounts on auto, home and other insurance policies, as well as other special discounts and features. This voluntary benefit program is offered to you as an employee of Nestlé and is not available to the general public.

Question:
What types of insurance policies are available through the Farmers GroupSelect program?

Answer:
- Auto
- Homeowners
- Renters
- Condo
- Personal excess liability
- Boat
- Recreational vehicle
- Motorcycle

Call us to ask about other types of policies that may be available in your area.

Question:
What discounts and benefits does the Farmers GroupSelect program offer?

Answer:
Group discounts alone could save you hundreds of dollars each year with Farmers GroupSelect coverage. And you'd get the benefit of Farmers 24/7 claim service.

You could also benefit from:

- Automatic payment discounts
- Claim-free driving rewards
- Multi-policy discounts
- Towing and roadside assistance coverage
- Contractor referral network for quality home repairs
- Guaranteed Auto Repair Program[1]

Question:
Do I have to wait for my current policy to expire before I apply?

Answer:
You may choose to switch to Farmers GroupSelect policies at any time. There's no need to wait for your current policy — or policies — to expire or for open enrollment.

Question:
What would happen to my insurance policies if I left or retired from my employer?

Answer:
Your Farmers GroupSelect policies would remain in force unless you canceled them[2]. In some cases, discounts based on your employment (such as group discounts or payroll deduction discounts) would be removed when your employment ended. In other cases, those discounts would remain until the end of your policy period[2].

If you make automatic insurance payments through payroll deduction, your policy would be moved to direct billing. You would also have the option to continue automatic payments via bank withdrawals or credit/debit card[3] payments.



Switch and Save

Drivers who switched to Farmers GroupSelect **saved an average of $581**[4].

Question:
What types of losses can be covered by auto insurance?

Answer:
Here are just a few examples of what can be covered:

Auto
You accidentally hit or cause damage to another car or object.
Your car is stolen or damaged.
You accidentally hit another car and injure the other driver and their passengers.
An uninsured motorist damages your car.
Your car is being repaired after an accident, and you need transportation.
Your car breaks down, gets a flat tire or won't start and you need a tow or roadside assistance.

Question:
What types of losses can be covered by homeowners insurance?

Answer:
Here are just a few examples of what can be covered:

Home
Your home is damaged by fire, frozen pipes, hail or windstorms or during a burglary.
Your belongings are stolen or damaged in a covered event like a fire, frozen pipes or windstorms.
Someone is hurt on your property, or you accidentally cause damage to someone else's property.
Extra expenses if you can't live in your home due to a covered loss, like a fire.

Question:
How would I submit a claim?

Answer:
Our professional claims team is available to guide you through the claim process 24/7. If your car or home is damaged, contact us immediately.

- By phone — 800-854-6011
- Online — farmers.com/claims

Nestlé | totalREWARDS
HEALTH, WEALTH & MORE

How to make the switch
Scan or call 833-655-2829 and mention discount code ARH
We're open: Mon.-Fri. — 8 a.m. - 10:00 p.m. ET | Sat. — 9 a.m. - 5:00 p.m. ET
Get personalized quotes and see if switching is the right choice for you.

[1]Under our Guaranteed Repair Program, repairs necessitated by a covered loss are guaranteed by the repair shop for as long as you own your vehicle from coast to coast, if you choose to have the repairs completed at one of the thousands of shops in the nationwide program. Participation in our GRP is voluntary. You may elect any repair shop you wish; however, if the repairs are done outside our GRP network, they are not guaranteed.

[2]Subject to policy terms and conditions, applicable law, underwriting guidelines, and local availability should you relocate out of state alongside your employment ending.

[3]Use of a credit card is optional. The same insurance is available, regardless of the method of payment.

[4]Based on average nationwide annual savings of new Farmers GroupSelect® customers surveyed from 1/1/24 to 8/31/25 who switched their auto insurance policy to a Farmers® branded policy, responded to the survey, and realized savings. Potential savings vary by customer and may vary by state and product.

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