



MyVM Frequently Asked Questions

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GENERAL

What features will my account provide?

Your myVM account provides access to a variety of resources including billing and payment information, policy documents, auto ID cards, claim information, personalized Convenience Reminders and more!

How does Vermont Mutual keep my information secure?

Vermont Mutual works hard to protect your personal information. To learn more about information security please read our [Privacy Policy](#).

Do I need to create an account to pay my bill?

You do not need to have a myVM account to pay your bill. You can access the *Make A Payment* link on our public website or on the myVM login page by selecting *Make A Payment* in the upper right hand corner.

I'm not able to login to my account. What should I do?

You can use the Forgot Username or Forgot Password function, located on the login screen, to help retrieve or reset your login information. If you continue to experience problems please contact technical support. During normal business hours (M-Th 7:45am to 4:30pm EST and Fri 7:45am to 3:15pm EST) you can contact the Vermont Mutual Helpdesk at (800) 834-4553 or email us at myVM@vermontmutual.com.

I have requested my username or a password reset link. When can I expect to receive it?

It may take a few minutes for you to receive your username or password reset link. If you are unable to find the email you should first check your spam or junk folder to make sure the email didn't get caught. If you continue to experience problems please contact technical support. During normal business hours (M-Th 7:45am to 4:30pm EST and Fri 7:45am to 3:15pm EST) you can contact the Vermont Mutual Helpdesk at (800) 834-4553 or email us at myVM@vermontmutual.com.

I'm having difficulties changing my password. What should I do?

Try these tips when updating your password:

- Make sure your password consists of 8-32 characters and includes at least one letter and one number
- Check to make sure you're re-entering your new password exactly how you first entered it

If you are still having difficulties, please contact technical support. During normal business hours (M-Th 7:45am to 4:30pm EST and Fri 7:45am to 3:15pm EST) you can contact the Vermont Mutual Helpdesk at (800) 834-4553 or email us at myVM@vermontmutual.com.

Can I change my username and password?

Your username cannot be changed after account is created. However your password can be changed at any time in the My Profile section of your account.

What browser can I use to access my account?

Our site is supported with the following browsers: Internet Explorer 10, Internet Explorer 11, Safari, Firefox Google Chrome and MS Edge.



How do I change my address?

Please contact your agent to make changes to your policy including updating your address. Your agent information can be found on the right hand side of each myVM page.

How do I change my coverage?

Please contact your agent to make changes to your policy including changing your coverage. Your agent information can be found on the right hand side of each myVM page.

How do I add or delete vehicles or drivers on my policy?

Please contact your agent to make changes to your policy including adding or deleting vehicles or drivers. Your agent information can be found on the right hand side of each myVM page.

REGISTRATION

How do I register for a myVM account?

If you do not already have a myVM username and password, you may create one by selecting *Register Now* on the login page.

What information will I need to provide when registering on my account?

To register for an account you will need your policy number, full name as it appears exactly on your bill or the Declarations page of your policy, your mailing zip code, and an email address.

Who can create a myVM account?

Customers that have currently active policies can create a myVM account.

Why is the site not accepting my name for registration?

The primary named insured must match the full name printed on your bill or the Declarations page of your policy exactly. To help locate this, samples of our invoices and Declarations pages can be found by selecting *Where is this on my bill?* on the registration screen.

Why is it saying my policy number is tied with another customer account?

Each policy number may be associated with only one account. You may have already created an account using your policy or linked it to another account. If you continue to experience difficulty please contact technical support. During normal business hours (M-Th 7:45am to 4:30pm EST and Fri 7:45am to 3:15pm EST) you can contact the Vermont Mutual Helpdesk at (800) 834-4553 or email us at myVM@vermontmutual.com.

Why is it saying my email address is tied with another customer account?

Your email address may be associated with only one account. You may have already created an account using your email address. If you continue to experience difficulty please contact technical support. During normal business hours (M-Th 7:45am to 4:30pm EST and Fri 7:45am to 3:15pm EST) you can contact the Vermont Mutual Helpdesk at (800) 834-4553 or email us at myVM@vermontmutual.com.

Why does my account say my policy is currently inactive?

If your account says that your policy is currently inactive please contact your agent for further information.

Do I need to create an account to report a claim?

Customers are not currently able to report a claim online. If you have a claim to report you should promptly contact your agent to report the loss. If you are unable to reach your agent, you may call us toll-free (800) 435-0397, 24 hours a day, 7 days a week.



How long do I have to wait after buying a policy to register for a myVM account?

Once you have received a copy of your policy you should be able to create for a myVM account. It may take our system 1-2 additional business days to process your information, but if you continue to experience difficulty please contact technical support. During normal business hours (M-Th 7:45am to 4:30pm EST and Fri 7:45am to 3:15pm EST) you can contact the Vermont Mutual Helpdesk at (800) 834-4553 or email us at myVM@vermontmutual.com.

What policy types will I be able to view on my account?

All policy types are able to register for a myVM account.

BILLING AND PAYMENTS

How can I pay my policy premium?

We offer the following methods of payment:

- Pay by Phone – to use this quick and convenient service, please call 1-866-315-6261. Please have your policy number, mailing zip code, and one of the following payment methods: checking, savings, or debit/credit card information available when you call.
- You may make a onetime payment for active policies using your savings, checking, Visa or MasterCard.
- You may enroll in our Electronic Funds Transfer (EFT) payment plan using your checking or savings account for policies that are in good standing.
- You may call your local agent to see if they accept payments in their office or over the phone.
- You may mail your payment (including remittance form) to:

Vermont Mutual Insurance Group
P O Box 113
Brattleboro, VT 05302

If my payment is late, what are the best ways to make a payment?

You may make a payment prior to any cancellation date by using our automated pay by phone by calling 1-866-315-6261, by using our website at www.vermontmutual.com and click on Make a Payment or you may overnight your payment (please include your policy number) to:

Vermont Mutual Insurance Group
89 State Street
Montpelier, VT 05602

Prior to any cancellation date, you may also call your local agent to see if they accept payments in their office or over the phone.

What should I do if the cancellation date has passed?

Please contact your local agent.

Do you take payments over the phone?

Yes. To use our automated pay by phone, please call 1-866-315-6261. Please have your policy number, mailing zip code, and one of the following methods: checking, savings, debit/credit card information available when you call.

How do I make changes to my policy?

Please contact your local agent.



What payment plans do you offer?

We offer the following payment plans (payment plan options include a service fee for certain installments):

- 1 Pay Plan: 100% of the premium will be due 20 days from the policy issuance, or by the effective date of the policy, whichever is later.
- 2 Pay Plan: 50% of the premium will be due 20 days from the policy issuance, or by the effective date of the policy, whichever is later. The next installment of 50% will be due 153 days from the effective date of the policy.
- 4 Pay Plan: 25% of the premium will be due 20 days from the policy issuance, or by the effective date of the policy, whichever is later. The three remaining installments of 25% each will be due 66, 153, and 244 days from the effective date of the policy.
- 9 Pay Plan: 20% of the premium will be due 20 days from the policy issuance, or by the effective date of the policy, whichever is later. The eight remaining installments of 10% each will be due 45, 82, 118, 154, 191, 227, 264, and 300 days from the effective date of the policy.

To request a new payment plan, please contact your local agent.

Can I enroll in Electronic Funds Transfer (EFT)?

Policies in good standing may be enrolled into EFT. However, any prior bills that you have received must be paid by their due dates. Please [click here](#) for more information.

How do I change my withdrawal date for Electronic Funds Transfer (EFT)?

Please note that we require 10 days' notice prior to your current withdrawal date. [Click here](#) to make changes.

How do I change my banking information for Electronic Funds Transfer (EFT)?

Please note that we require 10 days' notice prior to your current withdrawal date. [Click here](#) to make changes.

How can I be removed from Electronic Funds Transfer (EFT)?

We require 10 days' notice (15 days' notice for NY) prior to your current withdrawal date in order to be removed. You may contact your local agent or email us at directbill@vermontmutual.com. Please note, if removed, your policy will default to the original payment plan. This may result in a higher minimum amount due and you won't be eligible for EFT until your next renewal.

What type of fees may be assessed to my policy?

Assessed fees are as follows:

- Payment Plan options include a service fee for certain installments.
- A fee will be charged for any insufficient funds.
- A fee will be charged for each late payment that results in the issuance of a notice of cancellation due to non-payment of premium.

Please note that there is no service fee when EFT is selected.

How do I obtain a copy of my policy?

A copy of your policy is sent out at issuance, renewal and when changes are made to your policy. If you still need a full copy, please contact your local agent.



How do I cancel my policy?

Please contact your local agent to cancel your policy.

I need a binder. What do I do?

Please contact your local agent.

AUTO CLAIMS

Vermont Mutual Insurance Group® stands ready to support you when you need us the most—after you have sustained a loss. Please contact your agent to verify what is covered under your policy(s) with Vermont Mutual.

The information below is intended for general use only and does not amend, extend, or alter the coverage afforded under your policy.

What should I do if I have been involved in an accident?

- Contact the police immediately.
- Obtain the following information for all of the parties involved in the accident:
 1. Name of the drivers and passengers in each vehicle
 2. Addresses and phone numbers of all involved
 3. License plate numbers
 4. Name of insurance company and policy number
 5. Contact information of any witnesses (addresses and phone numbers)
- Take photos of the accident scene and vehicle damage to assist us with the investigation.
- Report the loss promptly to your local agent. If you are unable to reach your agent, you may call us toll-free (800) 435-0397, 24 hours a day, 7 days a week.
- Complete any local police or accident reports that may be required and send a copy to your claim professional.

Should I report an accident to Vermont Mutual if I was not at fault?

Yes, if you have been involved in an accident you should promptly report the loss to your local agent or Vermont Mutual. Once a claim has been set up, a claim professional will contact you to answer any questions you may have and guide you through the claim process. You may ultimately elect not to use your coverage with us, but we will be able to provide guidance and be ready to serve you if needed.

What is the process after I report an accident to Vermont Mutual?

Once your claim has been reported, a claim professional will contact you to help answer any questions you may have and guide you through the claim process.

What should I do if my vehicle is not drivable after an accident?

If you have physical damage coverage under your auto policy and your vehicle is not safe to drive after an accident, it should be towed to a local repair facility of your choice. Once your claim has been reported, a claim professional will contact you to review any coverage limits and policy deductibles and guide you through the claim process.

Can I obtain a rental vehicle if I have rental coverage under my auto policy?

If you have rental coverage and your vehicle is not drivable due to a covered loss, you may obtain a rental vehicle. Please be mindful of the rental rates and limit the rental timeframe of drivable vehicles to the actual repair days as shown on your estimate. If your vehicle is drivable and you have an open claim, you should contact your claim professional to discuss if your rental coverage may apply.



Where can I rent a vehicle?

You may use the rental agency of your choice, subject to your rental limit and coverage. We have provided the following links for your convenience.

[Enterprise Rent-a-Car](#)

[Hertz](#)

I'm in a rental vehicle but need an extension. Whom do I contact?

You or your rental agency should contact your claim professional regarding any rental extension requests.

Do I need to obtain a repair estimate for my vehicle?

Provided you have coverage, Vermont Mutual will assign an Independent Appraiser to contact you and schedule a time to inspect your vehicle. If your vehicle is not drivable and located at a repair facility, the appraiser will contact the repair facility to arrange a time to inspect the damages. You may also secure an estimate from the repair facility of your choice and provide a copy of the documents to your claim professional for review.

Where can I get my vehicle repaired?

You may repair your vehicle at the repair facility of your choice. Our appraisers will work with you and your repair facility to make sure the process goes as smoothly as possible.

What happens if additional damage is found during the repair process?

Our appraisers will work with your repair facility if additional damages are found during the repair process. Prior to proceeding with any additional repairs, the repair facility must contact the appraiser in order to begin the supplemental process.

What if the repair facility's estimate is different than the appraiser's estimate?

We will work with your repair facility to review any differences in estimates in an attempt to reach an agreement on the cost of the repairs. To begin this process, your repair facility should send a copy of their estimate to the appraiser and your claim professional at Vermont Mutual.

What is my deductible?

You may find information on your coverage limits and deductible(s) on the first page of your auto policy. Your claim professional will also review your coverage limits and deductible(s) related to your loss during their initial contact with you.

How does my deductible apply to my claim?

If applicable, your deductible will be subtracted from the total cost of repairs to your vehicle on a covered loss. For example, if you have a \$500 collision deductible and the cost to repair your vehicle is \$2,000, we will issue a payment in the amount of \$1,500, and you will be responsible for the \$500 difference.



Personal items in my vehicle were stolen. Is this a covered loss under my auto policy?

Personal items that are stolen from your vehicle are not covered under your auto policy. Please contact your agent to review any coverage you may have under your Homeowners, Condominium or Renter's policy. If your vehicle was damaged due to a break-in, the damage to your vehicle may be covered under your auto policy, subject to your deductible. Please contact your agent and the police department promptly to report your loss.

What should I do if my windshield is damaged?

If your windshield is damaged, you or your local agent should call our dedicated glass claims number at (800) 873-4948. A glass representative will help determine whether the windshield can be repaired or should be replaced.

How will payment be issued on my claim?

You will have the option for Vermont Mutual to issue payment for your vehicle's damages (less any applicable deductible) directly to you or to the repair facility of your choice. If you choose to have the payment issued to your repair facility, we require a signed Direction to Pay form authorizing Vermont Mutual to issue payment to the repair facility. (*The repair facility will have this form for you to sign when you drop off your vehicle for repairs.*) If you have a deductible that applies to your claim, you will be responsible for reimbursing the repair facility for the deductible amount. If you elect not to have the payment issued to the repair facility, we will issue payment to you and your lienholder (if applicable).

Why is my lienholder and/or additional names listed on my check?

We are required to include all parties that have an insurable interest in your vehicle. This includes all named parties that are listed on your policy declarations at the time that the loss occurred. If the lienholder information shown on your policy is incorrect, please contact your agent as soon as possible to have it corrected so any delay in issuing the check can be avoided. Be sure to let your claim professional know if a change of lienholder is expected.

Will my claim effect my premium?

Please contact your agent to discuss any questions regarding your premium.

How do I make changes to my policy?

Please contact your local agent. Below are some examples of the types of changes we should be notified of:

- Address change
- Vehicle changes (adding or taking off a vehicle from your policy)
- Changes in lienholder
- Changes in listed insured's on your policy (e.g. additional drivers, deceased member of family, marital changes)

How do I report a suspected fraudulent claim?

Contact Vermont Mutual's Claim Department toll free at (800) 435-0397 or e-mail fraud@vermontmutual.com to report a suspected fraudulent claim.



PROPERTY CLAIMS

Vermont Mutual Insurance Group® stands ready to support you when you need us the most—after you have sustained a loss. Please contact your agent to verify what is covered under your policy with Vermont Mutual.

The information below is intended for general use only and does not amend, extend, or alter the coverage afforded under your policy.

What should I do if I have experienced loss to my property?

- Protect the property from further damage.
- Save all invoices and receipts.
- Preserve all damaged property.
- Take photographs of all damage to assist us with the investigation.
- Report the loss as soon as possible to your agent. If you are unable to reach your agent, you may call us toll-free (800) 435-0397, 24 hours a day, 7 days a week.

How do I file a claim?

If a loss occurs to your property, you should report the loss promptly to your agent. Your agent will assist you to determine whether you should file a claim.

What is the process after I report a loss to Vermont Mutual?

Once your claim has been reported, a claim professional will contact you to help answer any questions you may have and guide you through the claim process.

Do I need to obtain a repair estimate for my property?

Provided you have coverage, Vermont Mutual will assign a claim professional to assist you. If necessary, we will schedule an appointment to inspect your property. You may also obtain your own repair estimate and present the estimate to Vermont Mutual and your claim professional. No repairs should be made before the claim is reported. Please help us document the damage by taking photographs of your property.

What is my deductible?

You can find information about coverage limits and deductible(s) on the first page of your policy. Your claim professional will also review your coverage limits and deductible(s) related to your loss during their initial contact with you.

Will Vermont Mutual pay for a hotel or an apartment if I cannot live in my residence?

Once a claim has been set up for your loss, a claim professional will contact you to review your policy coverage and possible need for additional living expenses, if applicable. If approved, please be sure to save any incurred invoices and receipts.



What should I do if my personal property is damaged, lost, or stolen?

- Contact the police immediately if your personal property is damaged or stolen due to a burglary, theft, or a malicious act.
- Report the loss promptly to your agent.
- Take photographs and preserve all damaged items.
- Provide the following information to your claim professional:
 1. Description of item
 2. Brand and/or manufacturer's name
 3. Model or serial number
 4. Age of item / date item was purchased
 5. Receipt of purchase
 6. Photographs of the item
 7. Any additional evidence you may have to assist us with evaluating your property.
- Do not discard any damaged property until you have been instructed by your claim professional.
- It is important that any mitigation company thoroughly documents the loss location together with any evidence to determine the cause of loss.

What if my contractor's estimate is different from Vermont Mutual's estimate?

We will work with your contractor to review any discrepancies in estimates in an effort to reach an agreement on the scope and cost of the repairs. To begin this process, your contractor should send us a copy of their estimate.

How do I receive a copy of Vermont Mutual's estimate?

Your claim professional will send you a copy of Vermont Mutual's estimate once it has been reviewed and approved.

Why is my mortgage company and/or additional names listed on my check?

We are required to include all parties that have an insurable interest in your property. This includes all named parties that are listed on your policy declarations at the time that the loss occurred. If you find that the information has changed or is incorrect, please contact your agent as soon as possible so the information can be corrected and any delay in issuing a check can be avoided. Please be sure to inform us of any pending changes of your lienholder.

Will my claim effect my premium?

Please contact your agent to discuss any questions regarding your premium.

How do I make changes to my policy?

Please contact your local agent. Below are some examples of the types of changes we should be notified of:

- Address change
- Changes in mortgage company
- Changes to named or additional insured's (e.g. marital changes, deceased member of family, etc.)

How do I report a suspected fraudulent claim?

Contact Vermont Mutual's Claim Department toll free at (800) 435-0397 or e-mail fraud@vermontmutual.com to report a suspected fraudulent claim.

POLICY

Whom should I contact when I have questions about my policy or need to make changes to my policy?

Your agent is always the best source for advice involving your personal insurance portfolio. Contact your agent for help with:

- Changes to your policy, including: adding or removing a driver, address change, or a mortgagee change.
- Obtaining a full copy of your policy.
- Any specific coverage questions.
- Any questions relating to the cancellation of your policy.

Are the coverage limits on my policy adequate?

To be fairly compensated when addressing a loss, it is important to insure your assets at their full value. Your agent is best able to advise you on your coverage needs and any additional coverage options available to you.

What information is typically used to rate my insurance policy?

There are many variables used to determine rates, including coverage limits and loss/claim history. Criteria used for automobile or home insurance include:

- Automobile: vehicle year/make and model, age and driving records, vehicle usage and territory where vehicle is kept.
- Home: age of home, type of construction, and location.

Are there discounts or credits available for my policy?

Vermont Mutual Insurance Group offers a variety of coverage discounts and credits. Discounts are offered when both the home *and* automobile coverage is insured with one of our companies. Discounts/credits are also available for loss free years, multiple vehicles, and safety/security equipment (airbags, anti-theft devices, etc). Please contact your agent to find out if you qualify for discounts or credits.

Will a loss affect my insurance premium or my coverage?

A loss may result in a surcharge or removal of discounts for your home or automobile policy. For all insurance policies, a loss may prompt a review of your coverage or deductibles. It may also lead to an inspection of your property. Some losses could lead to the non-renewal of your policy. Please contact your agent for more information.

What could cause my insurance premium to increase?

There are many factors that could affect your premium. Some potential causes may include an accident or loss, a motor vehicle violation, a rate change, a change in your coverage limits, or a change in your insurance score. Conversely, you may be eligible for discounts that could reduce your premium. Please contact your agent for further information.

Will my auto policy cover me while driving in Canada?

Yes. If you plan to cross the border into Canada, you will need proof of insurance. If you have automobile coverage with us in ME, NH or VT, our automobile insurance cards are valid in Canada. If you have automobile coverage in MA, you will need to contact your agent to obtain a Canadian Insurance ID Card.

Does my coverage allow other people to drive my vehicle?

This may depend on the state in which you purchased your policy and other factors. For example, coverage may not apply when a driver is a member of your household but is not listed as a driver on the policy or an unlisted driver is using your vehicle on a regular basis. Please contact your agent for more information.

Does my auto policy cover a rental vehicle?

You may have some coverage under your policy. Please check with your agent for details.

What is a Personal Umbrella Liability policy, and should I purchase one?

An umbrella policy helps protect your assets further by providing an additional layer of coverage over and above your other policies for your home and automobile. You should contact your agent to discuss your own personal needs and to obtain a quote for this important coverage.

Should I maintain a home inventory?

A home inventory is a good idea. It can save you time in the event of a loss involving your personal contents. There are tools available that your agent can provide to you, but even a simple video or photos of the interior of your home will be helpful to you if you need to produce a list.

What should I do if I am moving to another state?

If you are moving to another state, you should notify your agent. If your agent is unable to provide you with coverage in your new state, you may refer to our [Agent Locator](#) to find a new Vermont Mutual Independent Agent.

What states is Vermont Mutual Insurance available in?

Insurance with Vermont Mutual is available in the following states: CT, MA, ME, NH, NY, RI and VT.

I need a binder. What do I do?

Please contact your local agent.

REMINDERS

Do I have to provide my phone number at registration?

Your phone number is optional and is only for use of convenience reminders. If you do not provide a phone number at registration and would like to receive reminders via text message you can add or update your phone number in the My Profile section of your account.

Why did I not receive my reminder?

Please verify that your email address or phone number are correct in the My Profile section of your account, and that you've selected the correct date for your reminder to be sent. If you still feel you should have received a reminder please contact our technical support. During normal business hours (M-Th 7:45am to 4:30pm EST and Fri 7:45am to 3:15pm EST) you can contact the Vermont Mutual Helpdesk at (800) 834-4553 or email us at myVM@vermontmutual.com.

Can I select the date to receive my reminder?

Many of the reminders are sent annually on the same date but the following reminders allow you to choose the date you wish to receive your reminder:

- Inspect My Vehicle
- Register My Vehicle
- Renew My License
- Birthday Reminder

Can I set up multiple of the same reminder?

Annual reminders that have a set date will only allow you to receive one reminder via text and one via email for each type. The following reminders allow you to create up to 10 recurring reminders:

- Inspect My Vehicle
- Register My Vehicle
- Renew My License
- Birthday Reminder

Will my reminders reoccur every year?

Your reminders will occur every year on the set date until you choose to cancel. Register My Vehicle and Renew My License reminders allow you to choose the frequency that you would like to receive the reminder.

Can I add my phone number later, if I choose to set up convenience reminders?

Convenience reminders can be added to your account at any point in time. You may add or update your phone number in the My Profile section of your account.

Can I receive my reminders through email and text?

Each reminder allows you to select your delivery preference of text, email or both.

Can I cancel my reminders at any time?

Convenience reminders can be removed from your account at any point in time by updating your preferences on the Reminders screen in your account. You can uncheck or delete reminders you no longer wish to receive.

Can I write what I want my reminder to say?

Freeform reminders are not available at this time. For the Inspect My Vehicle, Register My Vehicle, Renew My License, and Birthday reminders you can enter a name or vehicle information to create a reminder for someone or a vehicle that is not listed on your policy.

Why are there names or vehicles listed in my reminder options?

The Inspect My Vehicle and Register My Vehicle reminders will allow you to select any of the vehicles that are listed on the policies you've added to your account or you can enter a new vehicle name to create a reminder for a vehicle not listed on your policy. The Renew My License, and Birthday reminders will allow you to select any or the drivers that are listed on the policies you've added to your account or you can enter a new name to create a reminder for someone not listed on your policy.

Can I have my reminder sent to a different email address than what is on my account?

Reminders can only be sent to the email address and phone number that are associated with your account. To update your information please visit the My Profile section of your account.