

## RECEIPTS FOR SEPARATE EXPENDITURES

When submitting reimbursements, employees must attach a proper receipt for each expenditure in excess of \$25. For the purposes of this policy, the term "proper receipt" is defined as an original invoice, the credit card slip or cash register receipt.

A restaurant receipt, which is torn off the bottom of the table check, is not considered a "proper receipt" for meals and entertainment expenses incurred at a restaurant. A cash register receipt or credit card charge slip constitutes a "proper receipt".

## REMINDERS WHEN YOU'RE ON THE ROAD...

- Remember to use your Corporate Credit Card (American Express) while traveling for business.
- Lost or stolen American Express cards should be reported immediately to Mary Cockroft, 508-855-2687.
- Use your corporate calling card while on the road to avoid costly hotel telephone charges.
- Re-fuel your rental car prior to returning; rental companies charge more for this service.
- Remember to hold on to your receipts if expenses are in excess of \$25.
- Allmerica will reimburse you for your on-site health club usage fees and in-room movie rental charges, which appear on your hotel bill.

## GRATUITIES

The following guides will assist in determining the proper amounts to tip:

- Waiters: 15% to 18% of the total meal cost, excluding tax.
- Taxi Drivers: 10% to 15% of the fare.
- Bellmen/Porters: minimum of \$1.00. Additional amounts depend on the amount of luggage and service actually rendered.
- Valet or Laundry: \$1.00 per pick-up or delivery.
- Housekeeping: when services are provided beyond customary ones, \$1.00/\$2.00 per night is suggested.

## KEY TELEPHONE NUMBERS

Navigant International (for Corporate Travel)

For reservations call:

(508) 855-2496

(800) 322-9145 outside of Massachusetts

Business Hours:

Monday - Friday: 8:00 a.m. - 5:00 p.m. EST

For emergencies or service after normal business hours call:

(800) 981-7457 Executive Code: I47A

## VOICE MAIL RETRIEVAL TOLL-FREE NUMBERS

Worcester Campus Meridian voice mail dial 1-800-799-1299; Lucent Voice Mail Systems for Grand River, dial 1-888-200-4676; Highlander Way, dial 1-888-766-1815; Indianapolis Branch, dial 1-888-393-0920; Grand Rapids Branch, dial 1-800-999-9621; Oakland Branch, dial 1-800-288-9560; Gaylord Branch Keyvoice PC Voice Mail, dial 1-800-444-7583.

# TRAVEL POLICY QUICK REFERENCE GUIDE



*This guide contains a summary of the key aspects of Allmerica's Travel and Entertainment Policy. The complete policy, which contains more details, can be accessed from Allmerica's Intranet under the Company Policies section.*



#### THE ALLMERICAFINANCIAL COMPANIES

The Hanover Insurance Company  
Allmerica Financial Alliance Insurance Company  
Allmerica Financial Benefit Insurance Company  
Citizens Insurance Company of America • Citizens Management Inc.  
AMGRO, Inc. • Financial Profiles, Inc. • VeraVest Investments, Inc.  
VeraVest Investment Advisors, Inc.  
Opus Investment Management, Inc. • Allmerica Trust Company, N.A.  
First Allmerica Financial Life Insurance Company  
Allmerica Financial Life Insurance and Annuity Company  
(all states except NY)

440 Lincoln Street, Worcester, Massachusetts 01653



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## USE OF IN-HOUSE TRAVEL AGENCY

All employees or vendors making travel arrangements for Company business must make their travel reservations and purchase their tickets through the in-house travel agency. All en route changes are expected to be made through the in-house travel agency or their 24-hour emergency service. Employees or vendors traveling on Company business should use the Company's preferred suppliers (airlines, hotels, car rental firms and ground transportation companies) where available and appropriate.

## PRE-APPROVAL OF TRAVEL RELATED TO TRAINING

Attendance at external training courses, conferences and seminars should be coordinated through Corporate Learning Services. All overnight travel costs related to training, conferences and seminars should be pre-approved by the employee's Operating Committee Member (OCM), or the respective designee, by signing the External Training Request Form available on the LMS system. All requests for travel expense reimbursements relating to training, conferences, and seminars must include the original OCM signed External Training Request Form with your ATV documentation. Requests submitted without the approved form will be returned unprocessed to the employee. This policy is designed to encourage employees to select cost effective on-campus or local training alternatives when these options are available, as opposed to the typically more expensive out-of-town options.

## AIR TRANSPORTATION

Employees flying on Company business are expected to purchase their airline tickets through the in-house travel agency. Exceptions to this are situations where travel arrangements are changed en route, or when less expensive flights are offered by the organization sponsoring the event. Air travel is to be on regularly scheduled airline flights. Coach class airline transportation is to be used by all employees except as specifically noted in the full policy.

No more than three senior executives from the same division may travel on a flight. A division senior executive is defined as that division's Operating Committee Member (OCM), OCM direct reports and any other division vice presidents.

Additionally, up to two members of the Operating Committee may travel on the same flight.

## AUTOMOBILE TRANSPORTATION

The Company will reimburse at the rate of 34.5 cents a mile for the use of personal automobiles for Company business. Parking and toll charges will also be reimbursed.

Rental cars may be used when other adequate transportation is not available. Requests for reservations of rental cars should be made through the in-house travel agency. All charges for rental cars should be charged to the employee's Corporate Card.

Employees traveling alone are expected to request a compact or mid-size car. Travelers renting automobiles for Company business are to decline the collision damage waiver available at an additional charge.

Bus or van service between airports and downtown locations is typically less expensive than taxis and limo services, particularly where there is considerable distance involved. Where time permits, these lower cost options should be used. Receipts for ground transportation expenses in excess of \$25 are required.

The use of a town car or limo services is permitted only when two or more employees share the same vehicle and the resulting cost, on a per person basis, is less than a "traditional" airport shuttle or mileage/parking reimbursement for two or more people. When traveling alone, travelers are expected to use their own vehicle or a "traditional" bus/van service.

## LODGING

In those cities where Allmerica has a negotiated or preferred rate, and there is availability, travelers must use these facilities, or a lower priced facility, when they are available. If the preferred facility is unavailable, the traveler may choose an alternative when making the reservation with the in-house travel agency. A list of preferred hotel vendors is included in the last section of the policy.

Most of Allmerica's travel is to its main hub sites at Worcester, MA; Howell (Brighton), MI; and Atlanta (Perimeter Center), GA. For lodging at these sites, Allmerica has established daily lodging reimbursement limits based on our rates at the **preferred hotel vendors** in these cities. The maximum daily reimbursement limits for each city is as follows

Worcester:	\$93 (\$82 room rate plus applicable lodging taxes)
Howell:	\$91 (\$79 room rate plus applicable lodging taxes)
Atlanta:	\$120 (\$107 room rate plus applicable lodging taxes)

When submitting reimbursement for travel to one of these hub sites, these are the maximum daily amounts that will be reimbursed for lodging. Any difference in rate would be considered a personal expense. Travelers must submit an original receipt for all incurred lodging expenses. Higher amounts may be authorized for unique or non-routine circumstances or unavailability. Any exceptions for higher reimbursements must be documented in the ATV submission and approved in writing by the traveler's Cost Center Manager. Please refer to the Central Procurement Guide, available on the Intranet, for a definition on Cost Center Manager.

These new reimbursement limits apply to all employee travel as well as travel for all consultants, temporary help and contract labor.

## REIMBURSEMENT FOR LODGING NEAR EMPLOYEE WORK SITE

Employees will not be reimbursed for overnight lodging expenses relating to any business travel including training, conferences, and seminars with destinations located within 70 miles of the Allmerica office where they work. Unique situations may occur based on the employee's home location. For example, an employee lives 60 miles west of the office and the only available location for job required, multi-day training is 50 miles east of the office. Employees should discuss these situations with their manager before undertaking the travel. Exceptions to this should be documented and approved in writing by the traveler's Cost Center Manager. Employees should include this approval with their ATV documentation.