

RUSTY LUCAS
P.O. Box 422
Sandusky, Ohio 44871

December 11, 2015

Farmers Insurance
6301 Owensmouth Avenue
Woodland Hills, CA 91367
ATTN: Life Insurance Division

Dear Insurers of our Nation's Proud Growers of Food,

I had a friend who used to work at a funeral home. She always said that the end of November and all through December was always her busiest time of the year. I was shocked to learn that funeral homes even **had** a busy season, but then she explained that most of her job duties revolved around pre-planning of funerals while folks were still alive and that is the time that most people think of doing that.

She explained that the holiday season, starting with Thanksgiving and moving through Christmas, is generally when people's thoughts turn to family and loved ones and holiday traditions. Those thoughts and conversations lead a person to contemplate his or her own mortality, resulting in a boom of funeral pre-planning.

I don't know if this same thought process carries over to your industry with life insurance or with professionals who specialize in estate planning, but I've found myself thinking about those two aspects in my own life recently. Lo and behold, I look up at the calendar and see that we are smack dab at the midway point between Thanksgiving and Christmas!

I've talked to my wife about our wills and whether we want to pre-plan our funerals or leave that up to the ultimate survivor and the kids. We've also reviewed our life insurance and determined that we should each be in good shape if one of us were to die unexpectedly. But then I got to thinking about what would happen if we don't actually **NEED** a funeral or burial arrangements? Of course, I am talking about making arrangements in the event that we become zombies.

I've been recently examining my insurance coverage and policy language and I've discovered a glaring hole. I do not have any coverage in the event that I become a zombie. My policy is completely silent on that contingency and I do not see "zombie" or the state of "zombification" included in the defined terms. Since I am the one who actually plows the open fields, I am much more likely to fall victim to roaming zombies than my wife.

If I become a zombie, technically I've died or at least I've left the ranks of the living. But being undead and still roaming around and feeding on brains, I don't believe my

life insurance would kick in for my wife and kids. For all intents and purposes, I will be dead to my family and no longer actively contributing to their welfare. There has to be a way I can insure that my family is still being cared for in the event that I become a zombie.

Do you offer any life insurance policies which would cover me if I turn into a zombie or can you offer a zombie rider policy? I'm not prepared yet to discuss premium figures, but I want to get a handle on the coverage options you might provide.

Sincerely,



Rusty Lucas

p.s. Do you have any free Farmers Insurance baseball caps? If so can you please send me one for my wife? I intend to give her explicit instructions that if I am ever to turn into a zombie that she immediately put on the Farmers Insurance baseball cap to protect her brain from my bite. I don't expect your caps have any zombie repelling qualities and just about any old zombie could rip through a baseball cap like it was tissue paper, but I am hopeful that even as a zombie I would recognize your logo and recall the insurance coverage obtained through your company. Maybe, just maybe, that will be enough for me to still recognize my wife in that moment and refrain from eating her brains. Please send me a free Farmers Insurance baseball cap.