

**CITIZENS INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
INSTALLMENT FEE PROGRAM**

The following Service Charges are applicable to Citizens Insurance Company Direct Billing installment plans:

- \$5 per installment after the initial payment for all direct bill policies.

CITIZENS INSURANCE COMPANY OF AMERICA

PERSONAL AUTO PAYMENT PLANS

**Type of Plan: 12 Month Policy Term**

- Prepaid Full payment of premium is due on the policy effective date or can be submitted in advance with the application. No fees.
- Four-Pay Four installments of 25% each. First deposit is due on the policy effective date or can be submitted in advance with the application. The remaining three payments of premium and installment fees are due at two, five and eight months from the policy effective date.
- Ten-Pay Down payment equaling 20% of the annual premium with nine remaining installments. The installment fee is added onto the nine subsequent premium amounts.

**Type of Plan: Account Billing Plan**

- Ten-Pay 10% down of the total premium and nine subsequent payments of premium each for 10% of the total premium payment. The installment fee is added onto the nine subsequent premium amounts.

All policies on account bill must be written for an annual (12 month) term.

**Type of Plan: Agency Bill**

- Twelve-Pay Twelve equal installments over the term of the policy. No installment fee.

All policies on agency bill must be written for an annual (12 month) term.

**Type of Plan: Electronic Funds Transfer (EFT)**

- Twelve-Pay Twelve equal installments over the term of the policy. No installment fee.

**Type of Plan: Payroll Deduction**

- Twelve-Pay Twelve equal installments over the term of the policy. No installment fee.