

**CITIZENS INSURANCE COMPANY OF AMERICA**

**PERSONAL AUTO PAYMENT PLANS - MASSACHUSETTS**

**Bill Plan:** Direct Bill (Multiple policies may be billed on the same invoice or on separate invoices. Fees\* apply on the invoice level.)

**Policy Term:** 12 Month Policy Term

**Payment Plan Options:**

- Full-Pay Full payment of premium is due on the policy effective date or can be submitted in advance with the application. (\*Note: If all policies on an invoice are Full-Pay, no fees will be charged.)
- 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 installments are due at three, six and nine months from the policy effective date.
- Ten-Pay Down payment equaling 20% of the annual premium. First deposit is due on the policy effective date or can be submitted in advance with the application. The remaining nine installments are due at one month intervals from the policy effective date.
- Monthly Down payment equaling 20% of the annual premium. First deposit is due on the policy effective date or can be submitted in advance with the application. The remaining installments are due at one month intervals from the policy effective date.

\*Electronic Funds Transfer (EFT) is an available payment method for all payment plans. The down payment required for the "Monthly" payment plan option when paid by EFT is one month's premium. Invoice fees are waived when the EFT payment method is selected or when all policies on the invoice are Full-Pay.

**Bill Plan:** Payroll Deduction (No invoice fees apply)

**Policy Term:** 12 Month Policy Term

**Payment Plan Options:** Deductions over the term of the policy at intervals defined by policyholder pay frequency.

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