

**Encompass Insurance Company of MA**  
**PROPOSED DIRECT BILL INSTALLMENT PLANS**

**Proposed effective August 1, 2015**

**INVOICE BILL PLAN – NEW BUSINESS**

- 25% Downpayment due at policy inception
- 4% Monthly Invoice Bill
- 9% Monthly Invoice Bill
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- 9% Monthly Invoice Bill
- 9% Monthly Invoice Bill
- 9% Monthly Invoice Bill
- 9% Monthly Invoice Bill
- 8% Monthly Invoice Bill

- \$29.00 NSF Fee for Unhonored Checks
- \$8.00 Service Charge Applies to Each Invoice with a Minimum Amount Due
- \$29.00 Late Fee Applied after each invoice that is not paid by the due date

**INVOICE BILL PLAN – RENEWAL**

- 20% Downpayment due at policy inception
- 9% Monthly Invoice Bill
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- \$29.00 NSF Fee for Unhonored Checks
- \$8.00 Service Charge Applies to Each Invoice with a Minimum Amount .  
Customers can reduce installment fee by paying multiple installments at one time or avoid all installment fees by paying the policy in full and receive a 10% Paid in Full Policy Discount for eligible vehicles
- \$29.00 Late Fee Applied after each invoice that is not paid by the due date

**ELECTRONIC FUNDS TRANSFER (EFT) BILL PLAN**

- 10% Initial Withdrawal
- Insured may select the 1<sup>st</sup> or 15<sup>th</sup> Payment Option
- 10% Monthly Withdrawal
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- \$29.00 NSF Fee For Unsuccessful Withdrawal Attempts

The EFT bill plan would be available to customers for whom we write the auto and property policies.

**All Bill Plans are date sensitive so delays in policy issuance may impact the total number of installments.**

**Massachusetts Private Passenger Automobile Insurance  
Installment Plans by Insurer**

<b>Insurer</b>	<b>*Maximum # of Installments</b>	<b>**EFT Plan (Yes or No)</b>	<b>Minimum Down Payment</b>	<b>Maximum Installment Fee</b>	<b>Interest Rate</b>	<b>Maximum NSF Fee</b>	<b>Late (L) or Cancellation (C) or Reinstatement ®</b>	<b>Maximum (L), (C) or (R) Amount</b>	<b>Late Fee Grace Period</b>
Encompass Insurance Company of MA	10	Yes	25% New Business / 20% Renewals	\$8	N/A	\$29	Late (L)	\$29 (L)	6 days

\* Please include down payment

\*\* Please do not include information on electronic funds transfer (EFT) in any other field.

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