

AUTOMOBILE INSTALLMENT PAYMENTS

The following rules govern the payment of automobile premiums for policies written for 6 month policy terms.

The total premium for an automobile policy providing any coverage is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis.

The total policy premium may be paid in installments in accordance with the following:

A. AVAILABLE PAYMENT PLANS

1. **Payment in Full**

Due in accordance with the initial billing notice. (No Service Charge)

2. **Two Payment Plan**

- **1st Payment** One-half due with application for new business and by the policy effective date for renewals.
- **2nd Payment** One-half due 2 months after policy effective date.

3. **Three Payment Plan**

- **1st Payment** Two-fifths due with application for new business and by the policy effective date for renewals.
- **2nd Payment** Three-tenths due 1 month after policy effective date.
- **3rd Payment** Three-tenths due 2 months after policy effective date.

4. **Four Payment Plan**

- **1st Payment** One-fourth due with application for new business and by the policy effective date for renewals.
- **2nd Payment** One-fourth due 1 month after policy effective date.
- **3rd Payment** One-fourth due 2 months after policy effective date.
- **4th Payment** One-fourth due 3 months after policy effective date.

5. **Five/Six Payment Plan**

At New Business

- **1st Payment** One-fourth due with application.
- **2nd Payment through 5th Payment** Three-sixteenths due every month thereafter.

OR

- **1st Payment** One-third due with application.
- **2nd Payment through 5th Payment** One-sixth due every month thereafter.

At Renewal

- **1st Payment** One-sixth due 1 month prior to effective date of policy or renewal.
- **2nd Payment** One-sixth due on effective date of the policy or renewal.
- **3rd Payment** One-sixth due 1 month after the effective date of the policy or renewal.
- **4th Payment through 6th Payment** One-sixth due every month thereafter.

6. **Five/Six with GEICO AutoPay Payment Plan – EFT or Recurring Card enrollment is required to start and maintain this plan.**

At New Business

- **1st Payment** One-fifth due with application.
- **2nd Payment through 5th Payment** One fifth due every month thereafter.

At Renewal

- **1st Payment** One-sixth due 1 month prior to effective date of policy or renewal.
- **2nd Payment** One-sixth due on effective date of the policy or renewal.
- **3rd Payment** One-sixth due 1 month after the effective date of the policy or renewal.
- **4th Payment through 6th Payment** One-sixth due every month thereafter.

7. **Monthly with GEICO AutoPay Payment Plan – EFT or Recurring Card enrollment is required to start and maintain this plan.**

- **1st Payment** One-sixth due with application for new business and by the policy effective date for renewals.
- **2nd Payment** One-sixth due 1 month after policy effective date.
- **3rd Payment through 6th Payment** One-sixth due every month thereafter.

8. **Monthly without GEICO AutoPay Payment Plan**

At New Business

- **1st Payment** One-sixth due with application.
- **2nd Payment** One-sixth due 15 days after policy effective date.
- **3rd Payment through 6th Payment** One-sixth due every month thereafter.

At Renewal

- **1st Payment** One-sixth due 15 days prior to effective date of policy or renewal.
- **2nd Payment** One-sixth due 15 days after policy effective date.
- **3rd Payment through 6th Payment** One-sixth due every month thereafter.

B. An additional charge of \$4.00 shall be made for each installment including the first payment, and the additional charge shall be included in each installment payment. For Electronic Fund Transfer payments made under GEICO AutoPay or recurring payment plan, a \$1.00 charge applies in lieu of \$4.00. For payments made under a recurring credit card plan, the \$4.00 installment fee charge shall apply unless the credit card is offered pursuant to a sponsorship agreement between the issuing bank and the Company or its affiliates. In this case, no installment fee charge shall apply.

C. The premium paid to the Company exclusive of the total installment charge shall never be less than the pro rata charge from the effective date of the policy to the due date of the next installment where additional installments are to be paid, or to expiration of the policy where no further installments are due.

The rule does not preclude the use of an installment payment plan which provides for deferring the due date of installments where the insurance for which the installment is due is under suspension on the original due date.

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***RULE G-04. AUTOMOBILE INSTALLMENT PAYMENTS**

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The total policy premium may be paid in installments in accordance with the following:

A. AVAILABLE PAYMENT PLANS

1. **Payment in Full**
Due in accordance with the initial billing notice. (No Service Charge) Deleted: One
Deleted: Plan

2. **Two Payment Plan**
 - 1st Payment One-half due with application for new business and by the policy effective date for renewals. Deleted: 50%
 - 2nd Payment One-half due 2 months after policy effective date. Deleted: 50%

3. **Three Payment Plan**
 - 1st Payment Two-fifths due with application for new business and by the policy effective date for renewals. Deleted: 40%
 - 2nd Payment Three-tenths due 1 month after policy effective date. Deleted: 30%
 - 3rd Payment Three-tenths due 2 months after policy effective date. Deleted: 30%

4. **Four Payment Plan**
 - 1st Payment One-fourth due with application for new business and by the policy effective date for renewals. Deleted: 25%
 - 2nd Payment One-fourth due 1 month after policy effective date. Deleted: 25%
 - 3rd Payment One-fourth due 2 months after policy effective date. Deleted: 25%
 - 4th Payment One-fourth due 3 months after policy effective date. Deleted: 25%

5. **Five/Six Payment Plan**
 - At New Business**
 - 1st Payment One-fourth due with application. Deleted: 25%
 - 2nd Payment through 5th Payment Three-sixteenths due every month thereafter. Deleted: 18.75%

 - OR**
 - 1st Payment One-third due with application. Deleted: 33.3%
 - 2nd Payment through 5th Payment One-sixth due every month thereafter. Deleted: 16.675%

 - At Renewal**
 - 1st Payment One-sixth due 1 month prior to effective date of policy or renewal. Deleted: 16.66%
 - 2nd Payment One-sixth due on effective date of the policy or renewal. Deleted: 16.66%
 - 3rd Payment One-sixth due 1 month after the effective date of the policy or renewal. Deleted: 16.66%
 - 4th Payment through 6th Payment One-sixth due every month thereafter. Deleted: 16.66%

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***RULE G-04. AUTOMOBILE INSTALLMENT PAYMENTS (Cont'd)**

6. Five/Six with GEICO AutoPay Payment Plan – EFT or Recurring Card enrollment is required to start and maintain this plan.

At New Business

- **1st Payment** One-fifth due with application.
- **2nd Payment through 5th Payment** One fifth due every month thereafter.

At Renewal

- **1st Payment** One-sixth due 1 month prior to effective date of policy or renewal.
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8. Monthly without GEICO AutoPay Payment Plan

At New Business

- **1st Payment** One-sixth due with application.
- **2nd Payment** One-sixth due 15 days after policy effective date.
- **3rd Payment through 6th Payment** One-sixth due every month thereafter.

At Renewal

- **1st Payment** One-sixth due 15 days prior to effective date of policy or renewal.
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