

**Electronic funds Transfer (EFT) is available for all installment plans and there are no installment service fees in EFT!**

**PERSONAL ACCOUNT BILLING OPTIONS**

This plan is NOT applicable in Georgia.

The Personal Account Billing program groups personal lines policy premiums into a single, unified package billing plan.

All personal lines automated policies may be added to the account, including: Personal Auto, Homeowners, Personal Dwelling Fire, Personal Inland Marine, Shipmate or Personal Blanket Excess. All policies included in Personal Account Billing are subject to the underwriting guidelines of the company.

A minimum of two personal lines policies is required to be eligible. The account may be started with any personal lines policy; however, by the anniversary date of the first policy, there must be at least two personal lines policies in the account for continued eligibility. If two eligible policies are not in the account by the anniversary date of the first policy, the single policy will be renewed outside of the Personal Account Billing Program.

All policies must be written on an annual term and at annual premium rates. The signatures of the agent and applicant are required as part of the application process for new business. When an account is being opened with a renewal, the request must be attached to a Policy Change Worksheet.

The following payment plan options are available:

- A. **Nine-Pay Plan** – 15% deposit is required for each policy in the effective month and 10.625% is required for each of the eight subsequent monthly installment payments.

If all the policies in the Personal Account Billing account have concurrent effective dates, the following additional payment plan options are available:

- B. **One-Pay Plan** – Total premium for each policy is required in the effective month
- C. **Two-Pay Plan** – 50% deposit is required for each policy in the effective month  
50% is due in the 6th month
- D. **Four-Pay Plan** – 25% deposit is required for each policy in the effective month  
25% is due at beginning of 3rd month  
25% is due at beginning of 6th month  
25% is due at beginning of 9th month
- E. **Twelve-Pay Plan (Only available through Electronic Funds Transfer (EFT))** – 1/12th due at policy effective date and 1/12th due for each of the eleven subsequent monthly installment payments

There will be a service fee charged per installment unless the One-Pay Option or **a recurring Electronic Funds Transfer (EFT) payment option is selected, in which case NO service fee is charged.** \*

Service fees by state are as follows:

State	Service Fee*
AL	\$4
AR, DC, MD**	\$5
NC, RI	\$3
WV	\$2
All Other States	\$6

\* Service fee is not applicable to the first installment in DC, GA, MA, NH or SC.

\*\* For MD policies, this is an installment fee (not a service fee)

**PERSONAL ACCOUNT BILLING OPTIONS**

A non-sufficient funds (NSF) fee will be charged for returned checks or if there are insufficient funds in your bank account to cover an Electronic Funds Transfer withdrawal. This fee does NOT apply in New Jersey, Rhode Island or Virginia.

Non-sufficient funds (NSF) fees by state are as follows:

<b>State</b>	<b>NSF Fee</b>
AL, AR, NC, SC, TN	\$15
NE, WV	\$25
IN	\$22
ME	\$10
All Other States	\$30

An \$8.00 reinstatement fee is required to reinstate a policy that has gone into cancellation due to nonpayment of premium. The fee will be waived on any policy that fails to be reinstated. This fee does NOT apply in Alabama, Arkansas, Georgia, Maryland, New Jersey, North Carolina, Rhode Island, Tennessee, Virginia or West Virginia.