

**Norfolk & Dedham Mutual Fire Insurance Company**  
**Direct Billing System**

**Billing Plan #1**

Eligible policies

MA Personal Auto Policies with minimum total premium of \$200.

Downpayment

20%

Number of Remaining Installments

up to 9

Finance charge

All vehicles with Excellent Driver Discounts or Safe Driver Insurance Plan 0 Points  
\$5 per installment

All other policies

15% annual interest rate applied to the unpaid balance

Non-sufficient funds charge

A \$25 charge will be assessed for any payments returned from the bank for "non-sufficient funds", "closed account", "refer to maker", or "uncollected funds".

Late fee

A late fee of \$20 will be applied for the second and subsequent late payment when any notice of intent to cancel is issued during the present policy term.

Endorsement changes

Premium changes resulting from endorsements before the policy has been paid in full will be spread evenly over the remaining installments produced after the endorsement has been processed.

Early Full Payment

Regardless of the payment plan selected, the insured has the option to pay the remaining balance (including accrued installment charges) at any time and eliminate future installment charges.

**Norfolk & Dedham Mutual Fire Insurance Company**  
**Direct Billing System**

**Billing Plan #2**

Eligible policies

MA Personal Auto Policies with minimum total premium of \$200.

Downpayment

25%

Number of Remaining Installments

up to 3

Finance charge

All vehicles with Excellent Driver Discounts or Safe Driver Insurance Plan 0 Points  
\$5 per installment

All other policies

15% annual interest rate applied to the unpaid balance

Non-sufficient funds charge

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**Norfolk & Dedham Mutual Fire Insurance Company**  
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**Billing Plan #3 -- Electronic Funds Transfer Plan**

Eligible policies

MA Personal Auto Policies where payment is to be made by Electronic Funds Transfer from a bank or financial institution.

Downpayment

10%

Number of Remaining Installments

up to 9

Finance charge

No finance charge

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A \$25 charge will be assessed for any payments returned from the bank for "non-sufficient funds", "closed account", "refer to maker", or "uncollected funds".

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Late fee

A late fee of \$20 will be applied for the second and subsequent late payment when any notice of intent to cancel is issued during the present policy term.

Fast check

A \$5 charge will be assessed for each payment received through Fast Check or any similar payment service.

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