

**PLYMOUTH ROCK ASSURANCE CORPORATION
MOTOR VEHICLE
INSTALLMENT PAYMENT PLAN FOR
EMPLOYER SPONSORED
GROUP MARKETING PLANS**

I. BILLING FORMAT

Any person having an insurance policy with Plymouth Rock through an employer sponsored group marketing plan (as such term is defined in Massachusetts General Laws Chapter 175, Section 193R) may pay the insurance premiums in full or in installments in accordance with Plymouth Rock's approved installment payment plans (the "Individual Installment Payment Plans"). In addition, at the employer's election, the premium payments may be (1) deducted in installments from the insured's wages on the employer's payroll payment dates (the "Payroll Dates") (this payment method is referred to as "Payroll Deduction"), or (2) paid by the insured in installments by electronic funds transfer from the insured's bank account on the Payroll Dates (this payment method is referred to as "Payroll EFT").

II. INSTALLMENT AMOUNTS

Premiums paid by Payroll Deduction or by Payroll EFT are due in equal installment amounts payable over the twelve month policy term. The amount of each installment payment shall be determined by dividing the annual policy premium by the number of Payroll Dates in the policy year. For any changes made to the policy during the policy year resulting in a change of premium, the installment payment amount shall be recalculated by dividing the revised net policy premium for the policy year by the remaining Payroll Dates in the policy year. Insureds shall be advised in writing of the amount of each installment payment and of any changes thereto.

III. INSTALLMENT DUE DATES

Payroll EFT installment payments are due on each of the Payroll Dates. Payroll Deduction installment payments will be deducted by the employer from the employee's wages on each of the Payroll Dates. The employer shall remit such deducted installment payments to Plymouth Rock by the due date agreed upon between Plymouth Rock and the employer, which date shall be no later than 45 days after the employer deducts the installment from its employee's wages.

IV. FINANCE CHARGES AND SERVICE FEES

No finance charges or service fees will be imposed on payments made by Payroll EFT or Payroll Deduction.

V. FAILURE TO TRANSFER FEES

A fee of \$25.00 may be imposed for any Payroll EFT payment not received by its due date due to insufficient funds in the designated bank account, closure of such account, or revocation of funds transfer authorization.

VI. REINSTATEMENT FEES

A reinstatement fee of \$15.00 will be imposed if a policy is cancelled due to non-payment of premium and subsequently reinstated without a lapse in coverage.

VII. CREDITS

Credits received under a policy will be applied to reduce the outstanding policy balance, if any. Otherwise, credits will be sent to the insured, except amounts below \$10.00 will be deemed waived unless a refund is requested by the insured in writing. Amounts owed by the insured below \$10.00 will also be waived.

VIII. CANCELLATION

If an insured fails to remit an installment payment by its due date, Plymouth Rock may cancel the insured's policy in accordance with its terms and applicable law.

IX. EMPLOYER'S FAILURE TO REMIT PREMIUM

If an employer deducts insurance premiums from an insured's wages, but fails to remit such deducted premiums to Plymouth Rock by the due date, then Plymouth Rock may cancel the Payroll Deduction election of the employer. In any such case, the employee shall pay future group insurance premiums directly to Plymouth Rock in installments by Payroll EFT or one of the Individual Installment Payment Plans. Insureds may always elect to pay insurance premiums in full rather than in installments.

X. TERMINATION OF EMPLOYMENT

If an insured's employment with the sponsoring employer ends during the policy term, the insured's policy will be replaced with a new twelve month policy containing the same coverages as those in the insured's group policy. The new policy will be rewritten at the premium rates in effect for persons not eligible for the employer group discount even if the insured does not meet Plymouth Rock's underwriting standards at the time it is rewritten. Premiums on the new policy may be paid will continue to receive any group premium discount for the remainder of the policy term. Upon termination of employment, the insured shall pay the policy premium balance in full, or in installments by Payroll EFT or under one of the Individual Installment Payment Plans.

X. EFFECTIVE DATE

This installment payment plan is effective for group policies issued on or after September 1, 2013~~December 1, 2008~~.

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