

COVERAGE SELECTIONS PAGE
Safeco Insurance Company of America
Home Office: Safeco Plaza, Seattle Washington 98185-0001
(A Stock Company)
MASSACHUSETTS PERSONAL AUTOMOBILE
This page and any attached endorsements form a part of your policy

ITEM 1. Named Insured – This policy is issued to:

XXXXXXXXXXXXXXXXXXXX
 XXXXXXXXXXXXXXXXXXXX
 XXXXXXXXXXXXXXXXXXXX
 XXXXXXX XXXXXXXXXXXXX

Agent: Agent Number: xx-xxxx

<Agent Name/Address Line 1>
 <Agent Name/Address Line 2>
 <Agent Name/Address Line 3>
 <Agent Name/Address Line 4>
 <Agent City/State/Zip>
 TELEPHONE: (xxx) xxx-xxxx

ITEM 2. POLICY PERIOD: From (MONTH DAY, YEAR) to (MONTH DAY, YEAR) at 12:01 A.M. standard time

ITEM 3. The following auto(s) are covered by this insurance policy:

- 1. 2003 GMC SIERRA K2500 2DR PICKUP ID#XXXXXXXXXXXXXXXXXXXX
- 2. 2009 PONTIAC C6 ID#XXXXXXXXXXXXXXXXXXXX

ITEM 4. This policy provides only the coverages for which a premium charge is shown.

Coverages, Parts 1-12	Auto 1- Limits	Premium	Auto 2- Limits	Premium
COMPULSORY INSURANCE				
1. Bodily Injury to Others	\$20,000 Per Person, \$40,000 Per Accident	\$	\$20,000 Per Person, \$40,000 Per Accident	\$
2. Personal Injury Protection	\$ 8,000 Per Person \$xxxxxx Deductible <u>X</u> Yourself — Yourself and household members	\$	\$ 8,000 Per Person \$xxxxxx Deductible <u>X</u> Yourself — Yourself and household	\$
3. Bodily Injury Caused by an Uninsured Auto (Compulsory Limits \$20,000/\$40,000)	\$xxxxxx Per Person, \$xxxxxx Per Accident	\$	\$xxxxxx Per Person, \$xxxxxx Per Accident	\$
4. Damage to Someone Else's Property (Compulsory Limit \$5,000)	\$xxxxxx Per Accident	\$	\$xxxxxx Per Accident	\$
OPTIONAL INSURANCE				
5. Optional Bodily Injury to Others	\$xxxxxx Per Person, \$xxxxxx Per Accident	\$	\$xxxxxx Per Person, \$xxxxxx Per Accident	\$
6. Medical Payments	\$xxxxxx Per Person	\$	\$xxxxxx Per Person	\$
7. Collision	\$xxxxxx Deductible {includes Waiver of Ded.}	\$	\$xxxxxx Deductible {includes Waiver of Ded.}	\$
8. Limited Collision	\$xxxxxx Deductible	\$	\$xxxxxx Deductible	\$
9. Comprehensive	\$xxxxxx Deductible \$ {0 or \$}Glass Deductible { \$ Agreed Amt, if applicable }	\$	\$xxxxxx Deductible \$ {0 or \$}Glass Deductible { \$ Agreed Amt, if applicable }	\$
10. Substitute Transportation	Up to \$xxx a day to a maximum of \$xxxxxx	\$	Up to \$xxx a day to a maximum of \$xxxxxx	\$
11. Roadside Assistance	\$xxxxxx	\$	\$xxxxxx	\$
12. Bodily Injury Caused by an Underinsured Auto	\$xxxxxx Per Person, \$xxxxxx Per Accident	\$	\$xxxxxx Per Person, \$xxxxxx Per Accident	\$
{Note to I/T - Premium Bearing Auto-Level Coverages} – Examples: Auto Loan Lease, Custom Parts and Equipment, Safeco Optimum Package Plus, Emergency Assistance Package, etc.	{ \$ If applicable }	\$	{ \$ If applicable }	\$
	Total Premium for this Auto (motorcycle)		Total Premium for this Auto (motorcycle)	
{Note to I/T - Premium Bearing Policy-Level Coverages} - Example for auto: SR-22 Example for motorcycle: Minimum Premium				\$
Total Premium for this Policy:				\$

COVERAGE SELECTIONS PAGE
 This page and any attached endorsements form a part of your policy

ITEM 5. Discounts:

(Note to IT, Auto policy with Savings greater than \$100:)

YOU SAVED \$xxxxx.xx BY QUALIFYING FOR THE FOLLOWING DISCOUNTS:

(Note to I/T - List of discount names separated by commas - allow at least 15)

Example: Multi-Car, Anti-Theft, Driver Training, Account Credit, Low Mileage, etc.

(Note to IT, Auto policy with Savings less than or equal to \$100:)

CONGRATULATIONS! YOUR PREMIUM INCLUDES DISCOUNTS FOR:

(Note to I/T - List of discount names separated by commas - allow at least 15)

Example: Multi-Car, Anti-Theft, Driver Training, Account Credit, Low Mileage, etc.

(Note to IT, Motorcycle policy only:)

YOUR PREMIUM INCLUDES DISCOUNTS FOR:

(Note to I/T - List of discount names separated by commas - allow at least 15)

Example: Multi-Car, Anti-Theft, Driver Training, Account Credit, Low Mileage, etc.

Note to IT, If no savings/discounts display, print "Not Applicable".

ITEM 6. Driver Information:

Operator Name (First, Middle Initial, Last)	Date of Birth	License Number and State	P=Principal O=Occasional E= Excluded D= Deferred Operator				
			Date First Licensed	Auto			
				1	2	3	4
XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXX	MM/DD/YYYY	XXXXXXXXXXXXXXXXXXXX XXXXXXXX XX	MM/YYYY	X	X	X	X

ITEM 7. Garaging:		ITEM 8. Secured Lender/Lessor - Additional Interest Information:
Auto 1:	(Variable Text) Example: Same as mailing address or whatever mailing address we have been given	(Variable Text) Example: GMAC, 2400 Stillford Road, Any Town, MA xxxx-xxxx
Auto 2:		

Check carefully to ensure that the information listed on your Coverage Selections Page is correct.

- Are all operators listed? Failure to list a household member or any individual who customarily operates your auto may have very serious consequences.
- Are all your autos listed?
- Is the garaging correct?
- Are you receiving all the discounts you are entitled to?
- Is your mailing address correct?

COVERAGE SELECTIONS PAGE**This page and any attached endorsements form a part of your policy**

NOTICE: It is important for you to notify us of any changes that have occurred prior to the renewal of this policy and at any time during the policy period.

Please review this Coverage Selections Page and the Massachusetts Auto Insurance Policy carefully to ensure that you understand the coverages and limits contained in this policy. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance (Parts 5 thru 12) and we may cancel your policy.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the merit rating plan.

MERIT RATING PLAN

The Merit Rating Plan is based on the driving records of the operators listed on your policy. Refer to the statement furnished separately with your Coverage Selections Page to review each operator's driving record.

You may pay your premium in full or in installments. There is no installment fee for the following billing plans: <Insert Billing Plans with No Fees Here>. Installment fees for all other billing plans are listed below. If more than one policy is billed on the installment bill, only the highest fee is charged. The fee is:

\$x.xx per installment for <Insert Billing Plan>

\$x.xx per installment for <Insert Billing Plan>

\$x.xx per installment for all other payment methods

Identification Numbers of Endorsements Forming a Part of This Policy:

Example: SA-1914/MAEP 3/13 Auto Loan/Lease Coverage,

SA-2926/MAEP 3/13 Custom Parts and Equipment, etc.



Safeco Insurance Company of America



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Companies and Copyrights

Billing Overview

Full

Two-Pay Annual Policies

Four-Pay Annual Policies

Monthly with Automatic

Deduction or Recurring Credit
Card

Monthly without Automatic

Deduction

Commissions

Payment Methods

Automatic Deduction

Agency Sweep

Online Check

Credit Card

Check

C.O.D.

Fees

Companies and Copyrights

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Safeco Insurance Company of America



Massachusetts • Billing Plan

Billing Overview

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
Full	Customer pays the full premium amount at the beginning of a policy period.	<p>New customers pay the full-term premium.</p> <p>Renewals may be made via automatic deduction. New customers would need to follow the sign up information under Payment Methods.</p>	<ul style="list-style-type: none"> • Automatic deduction • Agency sweep • Recurring Credit Card • Online check • Credit card • Check 	All customers pay the full-term premium.	None
Two-Pay Annual Policies	<p>We bill customer in equal installments at least 15 days before the due date.</p> <p>First payment is due at the start of the policy period.</p> <p>Subsequent payment is due approximately five months later.</p>	<p>New customers make the appropriate down payment.</p> <p>Future payments and renewals may be made via automatic deduction. To sign up new customers follow the sign-up information under Payment Methods.</p>	<ul style="list-style-type: none"> • Automatic deduction • Agency sweep • Recurring Credit Card • Online check • Credit card • Check 	All customers pay 50 percent down payment.	Yes

Massachusetts • Billing Plan

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
<p>Four-Pay Annual Policies</p>	<p>We bill customer in equal installments at least 15 days before the due date.</p> <p>First payment is due at the start of the policy period.</p> <p>Subsequent payments are due in approximately 60-day intervals.</p>	<p>New customers make the appropriate down payment.</p> <p>Future payments and renewals may be made via automatic deduction. To sign up new customers follow the sign-up information under Payment Methods.</p>	<ul style="list-style-type: none"> • Automatic deduction • Agency sweep • Recurring Credit Card • Online check • Credit card • Check 	<p>All customers pay 25 percent down.</p>	<p>Yes</p>

Massachusetts • Billing Plan

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
<p>Monthly with Automatic Deduction or Recurring Credit Card</p>	<p>Between one and 15 policies can be on the same account.</p> <p>We send a notice to customer at least 10 days before the first deduction. We update the notice if the amount of the deduction or the selected deduction date changes.</p>	<p>New customers send a signed automatic deduction authorization form and the down payment. Payments will be deducted from the account on which the down payment is drawn unless separate bank information (such as a voided check) is also included.</p> <p>Renewal customers have monthly payments deducted from their checking account on or after the deduction day they select. To switch to monthly with automatic deduction customer should mark the box and send in the appropriate amount, or they can change their account options at www.safeco.com and sign up online.</p>	<ul style="list-style-type: none"> • Automatic deduction • Recurring credit card 	<p>New customers:</p> <ul style="list-style-type: none"> • Pay no down payment if the policy is effective more than 30 days in the future (applies to motorcycle, rec vehicle, umbrella and watercraft policies only) • Pay one-month down payment (10% down for Standard annual auto; 20% down for Standard Semi-Annual auto; 25% down for Non-Standard semi-annual auto) if effective date is less than 30 days in the future. • Pay a minimum of two-months down payment if the policy effective date is in the past (applies to motorcycle, rec vehicle, umbrella and watercraft policies only) • The down payment must be paid separately and will not be automatically deducted <p>Renewal customers:</p> <ul style="list-style-type: none"> • Pay amount shown on the initial renewal billing statement equaling one-month down payment • Pay no down payments on subsequent policy terms 	<p>Yes</p>

Massachusetts • Billing Plan

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
Monthly without Automatic Deduction	We send a bill to customer every month.	New customers make the down payment. For motorcycle business a minimum \$300 annual premium is required unless customer has other policies with Safeco Insurance.	<ul style="list-style-type: none"> • Agency sweep • Online check • Credit card • Check 	<p>New customers:</p> <ul style="list-style-type: none"> • Pay no down payment if policy is effective more than 60 days in the future • Pay one-month down payment if policy is effective more than 30 days in the future • Pay two-months down payment if effective less than 30 days in the future • Pay three-months down payment if effective date is in the past <p>Once on the plan, customers will continue to receive bills monthly, even after renewal.</p>	Yes

Commissions

Regardless of payment method, commissions are paid for the full-term premium at the beginning of each policy period.

Payment Methods

Method	Description
Automatic Deduction	<p>This payment option allows monthly payments to be automatically withdrawn from customer's bank account. The initial down payment must be made by any of the other payment methods and automatic deduction will be set up for all future installments.</p> <p>Customers must complete an authorization form (either paper form or e-sign found on Safeco.com). Future payments will be deducted from the checking or savings account provided. This payment method is available for all billing plans.</p>
Agency Sweep	<p>This payment option allows you to input the amount of the payment you receive from your customer into Safeco Now[®] and the payment will credit their account that day. You then deposit your customer's payments into your business or premium trust account and we will sweep the funds in three business days. For more information on agency sweep or how to sign up, go to our frequently asked questions document and the authorization form which are available online.</p>
Online Check	<p>This payment option allows customers to make a one-time payment from their checking account by providing their nine-digit bank routing number and account number. This payment option is available in Safeco Now, Safeco.com and the customer self-service line. Payments are posted the day the transaction is completed.</p>
Credit Card	<p>This payment option allows customers to make a one-time or recurring credit card payment by providing their credit card number and expiration date. This payment option is available in Safeco Now, Safeco.com and the customer self-service line. Payments are posted the day the transaction is completed.</p>
Check	<p>This payment option requires mailing customer's check to Safeco Insurance. Payments will not be posted the same day as they are received in your office due to mail and processing time.</p>

Massachusetts • Billing Plan

Method	Description
C.O.D.	When writing a new business policy, you may choose to issue the policy on a C.O.D. basis. If you do so, customer will be billed based on the billing plan selected. Please note, if the policy cancels for nonpayment of the C.O.D. bill, the customer will be held responsible for any earned premium due. C.O.D. is not available for non-standard, specialty or motorcycle policies.

Fees

Payments received after a fee has been incurred will apply to the fee first, with the remainder applied to the policy.

Installment Fees

Payment Method	Fee Amount by Line of Business		
	Non-Standard Auto	Preferred and Standard Auto	Motorcycle and Classic Car
With Automatic Deduction	\$3	\$2	\$2
Recurring Credit Card	\$5	\$5	\$5
Without Automatic Deduction or Recurring Credit Card	\$6	\$5	\$5

Other Fees

Fee	Description	Fee Amount
Late Fee	Unpaid bills result in fees, which are reflected in customer's next billing statement.	\$15
Returned Bank Item Fee	Payments from customers that are dishonored by their bank for non-sufficient funds (NSF) result in a fee. Payment types include: paper check, online check and automatic deduction.	\$25

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Safeco Insurance Company of America
Home Office: Safeco Plaza, Seattle Washington 98185-0001
(A Stock Company)
MASSACHUSETTS PERSONAL AUTOMOBILE
This page and any attached endorsements form a part of your policy

ITEM 1. Named Insured – This policy is issued to:

XXXXXXXXXXXXXXXXXXXX
 XXXXXXXXXXXXXXXXXXXX
 XXXXXXXXXXXXXXXXXXXX
 XXXXXXX XXXXXXXXXXXX

Agent: Agent Number: xx-xxxx

<Agent Name/Address Line 1>
 <Agent Name/Address Line 2>
 <Agent Name/Address Line 3>
 <Agent Name/Address Line 4>
 <Agent City/State/Zip>
 TELEPHONE: (xxx) xxx-xxxx

ITEM 2. POLICY PERIOD: From (MONTH DAY, YEAR) to (MONTH DAY, YEAR) at 12:01 A.M. standard time

ITEM 3. The following auto(s) are covered by this insurance policy:

- 1. 2003 GMC SIERRA K2500 2DR PICKUP ID#XXXXXXXXXXXXXXXXXXXX
- 2. 2009 PONTIAC C6 ID#XXXXXXXXXXXXXXXXXXXX

ITEM 4. This policy provides only the coverages for which a premium charge is shown.

Coverages, Parts 1-12	Auto 1- Limits	Premium	Auto 2- Limits	Premium
COMPULSORY INSURANCE				
1. Bodily Injury to Others	\$20,000 Per Person, \$40,000 Per Accident	\$	\$20,000 Per Person, \$40,000 Per Accident	\$
2. Personal Injury Protection	\$ 8,000 Per Person \$xxxxxx Deductible <u>X</u> Yourself — Yourself and household members	\$	\$ 8,000 Per Person \$xxxxxx Deductible <u>X</u> Yourself — Yourself and household	\$
3. Bodily Injury Caused by an Uninsured Auto (Compulsory Limits \$20,000/\$40,000)	\$xxxxxx Per Person, \$xxxxxx Per Accident	\$	\$xxxxxx Per Person, \$xxxxxx Per Accident	\$
4. Damage to Someone Else's Property (Compulsory Limit \$5,000)	\$xxxxxx Per Accident	\$	\$xxxxxx Per Accident	\$
OPTIONAL INSURANCE				
5. Optional Bodily Injury to Others	\$xxxxxx Per Person, \$xxxxxx Per Accident	\$	\$xxxxxx Per Person, \$xxxxxx Per Accident	\$
6. Medical Payments	\$xxxxxx Per Person	\$	\$xxxxxx Per Person	\$
7. Collision	\$xxxxxx Deductible {includes Waiver of Ded.}	\$	\$xxxxxx Deductible {includes Waiver of Ded.}	\$
8. Limited Collision	\$xxxxxx Deductible	\$	\$xxxxxx Deductible	\$
9. Comprehensive	\$xxxxxx Deductible \$ {0 or \$}Glass Deductible { \$ Agreed Amt, if applicable }	\$	\$xxxxxx Deductible \$ {0 or \$}Glass Deductible { \$ Agreed Amt, if applicable }	\$
10. Substitute Transportation	Up to \$xxx a day to a maximum of \$xxxxxx	\$	Up to \$xxx a day to a maximum of \$xxxxxx	\$
11. Roadside Assistance	\$xxxxxx	\$	\$xxxxxx	\$
12. Bodily Injury Caused by an Underinsured Auto	\$xxxxxx Per Person, \$xxxxxx Per Accident	\$	\$xxxxxx Per Person, \$xxxxxx Per Accident	\$
{Note to I/T - Premium Bearing Auto-Level Coverages} – Examples: Auto Loan Lease, Custom Parts and Equipment, Safeco Optimum Package Plus, Emergency Assistance Package, etc.	{ \$ If applicable }	\$	{ \$ If applicable }	\$
	Total Premium for this Auto (motorcycle)		Total Premium for this Auto (motorcycle)	
{Note to I/T - Premium Bearing Policy-Level Coverages} - Example for auto: SR-22 Example for motorcycle: Minimum Premium				\$
Total Premium for this Policy:				\$

COVERAGE SELECTIONS PAGE
 This page and any attached endorsements form a part of your policy

ITEM 5. Discounts:

(Note to IT, Auto policy with Savings greater than \$100:)

YOU SAVED \$xxxxx.xx BY QUALIFYING FOR THE FOLLOWING DISCOUNTS:

(Note to I/T - List of discount names separated by commas - allow at least 15)

Example: Multi-Car, Anti-Theft, Driver Training, Account Credit, Low Mileage, etc.

(Note to IT, Auto policy with Savings less than or equal to \$100:)

CONGRATULATIONS! YOUR PREMIUM INCLUDES DISCOUNTS FOR:

(Note to I/T - List of discount names separated by commas - allow at least 15)

Example: Multi-Car, Anti-Theft, Driver Training, Account Credit, Low Mileage, etc.

(Note to IT, Motorcycle policy only:)

YOUR PREMIUM INCLUDES DISCOUNTS FOR:

(Note to I/T - List of discount names separated by commas - allow at least 15)

Example: Multi-Car, Anti-Theft, Driver Training, Account Credit, Low Mileage, etc.

Note to IT, If no savings/discounts display, print "Not Applicable".

ITEM 6. Driver Information:

Operator Name (First, Middle Initial, Last)	Date of Birth	License Number and State	P=Principal O=Occasional E= Excluded D= Deferred Operator				
			Date First Licensed	Auto			
				1	2	3	4
XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXX	MM/DD/YYYY	XXXXXXXXXXXXXXXXXXXX XXXXXXXX XX	MM/YYYY	X	X	X	X

ITEM 7. Garaging:		ITEM 8. Secured Lender/Lessor - Additional Interest Information:
Auto 1:	(Variable Text) Example: Same as mailing address or whatever mailing address we have been given	(Variable Text) Example: GMAC, 2400 Stillford Road, Any Town, MA xxxx-xxxx
Auto 2:		

Check carefully to ensure that the information listed on your Coverage Selections Page is correct.

- Are all operators listed? Failure to list a household member or any individual who customarily operates your auto may have very serious consequences.
- Are all your autos listed?
- Is the garaging correct?
- Are you receiving all the discounts you are entitled to?
- Is your mailing address correct?

COVERAGE SELECTIONS PAGE**This page and any attached endorsements form a part of your policy**

NOTICE: It is important for you to notify us of any changes that have occurred prior to the renewal of this policy and at any time during the policy period.

Please review this Coverage Selections Page and the Massachusetts Auto Insurance Policy carefully to ensure that you understand the coverages and limits contained in this policy. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance (Parts 5 thru 12) and we may cancel your policy.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the merit rating plan.

MERIT RATING PLAN

The Merit Rating Plan is based on the driving records of the operators listed on your policy. Refer to the statement furnished separately with your Coverage Selections Page to review each operator's driving record.

You may pay your premium in full or in installments. There is no installment fee for the following billing plans: ~~Full Pay, Annual 2 Pay~~ [<Insert Billing Plans with No Fees Here>](#). Installment fees for all other billing plans are listed below. If more than one policy is billed on the installment bill, only the highest fee is charged. The fee is:

~~\$2.00~~ \$x.xx per installment for ~~recurring automatic deduction (EFT)~~ [<Insert Billing Plan>](#)

~~\$2.00~~ \$x.xx per installment for ~~recurring credit card or debit card~~ [<Insert Billing Plan>](#)

~~\$2.00~~ \$x.xx per installment for all other payment methods

Identification Numbers of Endorsements Forming a Part of This Policy:

Example: SA-1914/MAEP 3/13 Auto Loan/Lease Coverage,

SA-2926/MAEP 3/13 Custom Parts and Equipment, etc.



Safeco Insurance [Company of America](#)



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Billing Overview

Full

Two-Pay Annual Policies

Four-Pay Annual Policies

Monthly with Automatic

Deduction or Recurring Credit
Card

Monthly without Automatic
Deduction

Commissions

Payment Methods

Automatic Deduction

Agency Sweep

Online Check

Credit Card

Check

C.O.D.

Fees

~~06/08/13~~ 08/15/16

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~~Safeco Insurance consists of one or more of the following:~~

~~Safeco Insurance Company of America~~

~~General Insurance Company of America~~

~~Safeco Insurance Company of Indiana~~

~~American States Insurance Company~~



Massachusetts • Billing Plan

Billing Overview

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
Full	Customer pays the full premium amount at the beginning of a policy period.	<p>New customers pay the full-term premium.</p> <p>Renewals may be made via automatic deduction. New customers would need to follow the sign up information under Payment Methods.</p>	<ul style="list-style-type: none"> • Automatic deduction • Agency sweep • Recurring Credit Card • Online check • Credit card • Check 	All customers pay the full-term premium.	None
Two-Pay Annual Policies	<p>We bill customer in equal installments at least 15 days before the due date.</p> <p>First payment is due at the start of the policy period.</p> <p>Subsequent payment is due approximately five months later.</p>	<p>New customers make the appropriate down payment.</p> <p>Future payments and renewals may be made via automatic deduction. To sign up new customers follow the sign-up information under Payment Methods.</p>	<ul style="list-style-type: none"> • Automatic deduction • Agency sweep • Recurring Credit Card • Online check • Credit card • Check 	All customers pay 50 percent down payment.	None Yes

Massachusetts • Billing Plan

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
Four-Pay Annual Policies	<p>We bill customer in equal installments at least 15 days before the due date.</p> <p>First payment is due at the start of the policy period.</p> <p>Subsequent payments are due in approximately 60-day intervals.</p>	<p>New customers make the appropriate down payment.</p> <p>Future payments and renewals may be made via automatic deduction. To sign up new customers follow the sign-up information under Payment Methods.</p>	<ul style="list-style-type: none">• Automatic deduction• Agency sweep• Recurring Credit Card• Online check• Credit card• Check	All customers pay 25 percent down.	Yes

Massachusetts • Billing Plan

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
<p>Monthly with Automatic Deduction or Recurring Credit Card</p>	<p>Between one and 15 policies can be on the same account.</p> <p>We send a notice to customer at least 10 days before the first deduction. We update the notice if the amount of the deduction or the selected deduction date changes.</p>	<p>New customers send a signed automatic deduction authorization form and the down payment. Payments will be deducted from the account on which the down payment is drawn unless separate bank information (such as a voided check) is also included.</p> <p>Renewal customers have monthly payments deducted from their checking account on or after the deduction day they select. To switch to monthly with automatic deduction customer should mark the box and send in the appropriate amount, or they can change their account options at www.safeco.com and sign up online.</p>	<ul style="list-style-type: none"> • Automatic deduction • Recurring credit card 	<p>New customers:</p> <ul style="list-style-type: none"> • Pay no down payment if the policy is effective more than 30 days in the future (applies to motorcycle, rec vehicle, umbrella and watercraft policies only) • Pay one-month down payment (10% down for Standard annual auto; 20% down for Standard Semi-Annual auto; 25% down for Non-Standard semi-annual auto) if effective date is less than 30 days in the future. • Pay a minimum of two-months down payment if the policy effective date is in the past (applies to motorcycle, rec vehicle, umbrella and watercraft policies only) • The down payment must be paid separately and will not be automatically deducted <p>Renewal customers:</p> <ul style="list-style-type: none"> • Pay amount shown on the initial renewal billing statement equaling one-month down payment • Pay no down payments on subsequent policy terms 	<p>Yes</p>

Massachusetts • Billing Plan

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
Monthly without Automatic Deduction	We send a bill to customer every month.	New customers make the down payment. For motorcycle business a minimum \$300 annual premium is required unless customer has other policies with Safeco Insurance.	<ul style="list-style-type: none"> • Agency sweep • Online check • Credit card • Check 	<p>New customers:</p> <ul style="list-style-type: none"> • Pay no down payment if policy is effective more than 60 days in the future • Pay one-month down payment if policy is effective more than 30 days in the future • Pay two-months down payment if effective less than 30 days in the future • Pay three-months down payment if effective date is in the past <p>Once on the plan, customers will continue to receive bills monthly, even after renewal.</p>	Yes

Commissions

Regardless of payment method, commissions are paid for the full-term premium at the beginning of each policy period.

Payment Methods

Method	Description
Automatic Deduction	<p>This payment option allows monthly payments to be automatically withdrawn from customer's bank account. The initial down payment must be made by any of the other payment methods and automatic deduction will be set up for all future installments.</p> <p>Customers must complete an authorization form (either paper form or e-sign found on Safeco.com). Future payments will be deducted from the checking or savings account provided. This payment method is available for all billing plans.</p>
Agency Sweep	<p>This payment option allows you to input the amount of the payment you receive from your customer into Safeco Now® and the payment will credit their account that day. You then deposit your customer's payments into your business or premium trust account and we will sweep the funds in three business days. For more information on agency sweep or how to sign up, go to our frequently asked questions document and the authorization form which are available online.</p>
Online Check	<p>This payment option allows customers to make a one-time payment from their checking account by providing their nine-digit bank routing number and account number. This payment option is available in Safeco Now, Safeco.com and the customer self-service line. Payments are posted the day the transaction is completed.</p>
Credit Card	<p>This payment option allows customers to make a one-time or recurring credit card payment by providing their credit card number and expiration date. This payment option is available in Safeco Now, Safeco.com and the customer self-service line. Payments are posted the day the transaction is completed.</p>
Check	<p>This payment option requires mailing customer's check to Safeco Insurance. Payments will not be posted the same day as they are received in your office due to mail and processing time.</p>

Massachusetts • Billing Plan

Method	Description
C.O.D.	When writing a new business policy, you may choose to issue the policy on a C.O.D. basis. If you do so, customer will be billed based on the billing plan selected. Please note, if the policy cancels for nonpayment of the C.O.D. bill, the customer will be held responsible for any earned premium due. C.O.D. is not available for non-standard, specialty or motorcycle policies.

Fees

Payments received after a fee has been incurred will apply to the fee first, with the remainder applied to the policy.

Installment Fees ~~(only charged on installments for less than six months of premium)~~

Payment Method	Fee Amount by Line of Business		
	Non-Standard Auto	Preferred and Standard Auto Home	Motorcycle, Umbrella, Watercraft and Classic Car
With Automatic Deduction of Recurring Credit Card	\$3	\$2	\$2
Recurring Credit Card	\$5	\$5	\$5
Without Automatic Deduction or Recurring Credit Card	\$6	\$5	\$5

Other Fees

Fee	Description	Fee Amount for All Personal Lines
Late Fee	Unpaid bills result in fees, which are reflected in customer's next billing statement.	\$15
Returned Bank Item Fee	Payments from customers that are dishonored by their bank for non-sufficient funds (NSF) result in a fee. Payment types include: paper check, online check and automatic deduction.	\$25

~~* Homeowners policies paid by mortgagees are excluded.~~



Safeco Insurance Company of America



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Billing Overview

Full

Two-Pay Annual Policies

Four-Pay Annual Policies

Monthly with Automatic

Deduction or Recurring Credit
Card

Monthly without Automatic

Deduction

Bi-Weekly with payroll deduction

Safeco Insurance Group Plan

Commissions

Payment Methods

Automatic Deduction

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Online Check

Credit Card

Check

C.O.D.

Fees

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Massachusetts • Billing Plan

Billing Overview

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
Full	Customer pays the full premium amount at the beginning of a policy period.	<p>New customers pay the full-term premium.</p> <p>Renewals may be made via automatic deduction. New customers would need to follow the sign up information under Payment Methods.</p>	<ul style="list-style-type: none">• Automatic deduction• Agency sweep• Recurring Credit Card• Online check• Credit card• Check	All customers pay the full-term premium.	None
Two-Pay Annual Policies	<p>We bill customer in equal installments at least 15 days before the due date.</p> <p>First payment is due at the start of the policy period.</p> <p>Subsequent payment is due approximately five months later.</p>	<p>New customers make the appropriate down payment.</p> <p>Future payments and renewals may be made via automatic deduction. To sign up new customers follow the sign-up information under Payment Methods.</p>	<ul style="list-style-type: none">• Automatic deduction• Agency sweep• Recurring Credit Card• Online check• Credit card• Check	All customers pay 50 percent down payment.	Yes

Massachusetts • Billing Plan

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
<p>Four-Pay Annual Policies</p>	<p>We bill customer in equal installments at least 15 days before the due date.</p> <p>First payment is due at the start of the policy period.</p> <p>Subsequent payments are due in approximately 60-day intervals.</p>	<p>New customers make the appropriate down payment.</p> <p>Future payments and renewals may be made via automatic deduction. To sign up new customers follow the sign-up information under Payment Methods.</p>	<ul style="list-style-type: none"> • Automatic deduction • Agency sweep • Recurring Credit Card • Online check • Credit card • Check 	<p>All customers pay 25 percent down.</p>	<p>Yes</p>

Massachusetts • Billing Plan

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
<p>Monthly with Automatic Deduction or Recurring Credit Card</p>	<p>Between one and 15 policies can be on the same account.</p> <p>We send a notice to customer at least 10 days before the first deduction. We update the notice if the amount of the deduction or the selected deduction date changes.</p>	<p>New customers send a signed automatic deduction authorization form and the down payment. Payments will be deducted from the account on which the down payment is drawn unless separate bank information (such as a voided check) is also included.</p> <p>Renewal customers have monthly payments deducted from their checking account on or after the deduction day they select. To switch to monthly with automatic deduction customer should mark the box and send in the appropriate amount, or they can change their account options at www.safeco.com and sign up online.</p>	<ul style="list-style-type: none"> • Automatic deduction • Recurring credit card 	<p>New customers:</p> <ul style="list-style-type: none"> • Pay no down payment if the policy is effective more than 30 days in the future (applies to motorcycle, rec vehicle, umbrella and watercraft policies only) • Pay one-month down payment (10% down for Standard annual auto; 20% down for Standard Semi-Annual auto; 25% down for Non-Standard semi-annual auto) if effective date is less than 30 days in the future. • Pay a minimum of two-months down payment if the policy effective date is in the past (applies to motorcycle, rec vehicle, umbrella and watercraft policies only) • The down payment must be paid separately and will not be automatically deducted <p>Renewal customers:</p> <ul style="list-style-type: none"> • Pay amount shown on the initial renewal billing statement equaling one-month down payment • Pay no down payments on subsequent policy terms 	<p>Yes</p>

Massachusetts • Billing Plan

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
Monthly without Automatic Deduction	We send a bill to customer every month.	New customers make the down payment. For motorcycle business a minimum \$300 annual premium is required unless customer has other policies with Safeco Insurance.	<ul style="list-style-type: none"> Agency sweep Online check Credit card Check 	<p>New customers:</p> <ul style="list-style-type: none"> Pay no down payment if policy is effective more than 60 days in the future Pay one-month down payment if policy is effective more than 30 days in the future Pay two-months down payment if effective less than 30 days in the future Pay three-months down payment if effective date is in the past <p>Once on the plan, customers will continue to receive bills monthly, even after renewal.</p>	Yes
Bi-Weekly with payroll deduction Safeco Insurance Group Plan	We send a bill to customer's employer every two weeks.	Customer must be enrolled in Safeco Insurance Group Plan. Customer must agree to have payments deducted from the customer's pay. Customer must agree to access payroll deduction notices on-line.	<ul style="list-style-type: none"> Payroll deduction 	<ul style="list-style-type: none"> No down payment is required. Payment amounts are calculated by dividing the unpaid premium by the number of payroll cycles that will occur before the policy expiration date. <p>Once on the plan, customers will continue to receive payroll deductions even after renewal.</p>	No

Commissions

No commission paid on policies written on the Safeco Insurance Group Plan.

Regardless of payment method, commissions are paid for the full-term premium at the beginning of each policy period.

Payment Methods

Method	Description
Automatic Deduction	<p>This payment option allows monthly payments to be automatically withdrawn from customer's bank account. The initial down payment must be made by any of the other payment methods and automatic deduction will be set up for all future installments.</p> <p>Customers must complete an authorization form (either paper form or e-sign found on Safeco.com). Future payments will be deducted from the checking or savings account provided. This payment method is available for all billing plans.</p>
Agency Sweep	<p>This payment option allows you to input the amount of the payment you receive from your customer into Safeco Now[®] and the payment will credit their account that day. You then deposit your customer's payments into your business or premium trust account and we will sweep the funds in three business days. For more information on agency sweep or how to sign up, go to our frequently asked questions document and the authorization form which are available online.</p>

Massachusetts • Billing Plan

Method	Description
Online Check	This payment option allows customers to make a one-time payment from their checking account by providing their nine-digit bank routing number and account number. This payment option is available in Safeco Now, Safeco.com and the customer self-service line. Payments are posted the day the transaction is completed.
Credit Card	This payment option allows customers to make a one-time or recurring credit card payment by providing their credit card number and expiration date. This payment option is available in Safeco Now, Safeco.com and the customer self-service line. Payments are posted the day the transaction is completed.
Check	This payment option requires mailing customer's check to Safeco Insurance. Payments will not be posted the same day as they are received in your office due to mail and processing time.
C.O.D.	When writing a new business policy, you may choose to issue the policy on a C.O.D. basis. If you do so, customer will be billed based on the billing plan selected. Please note, if the policy cancels for nonpayment of the C.O.D. bill, the customer will be held responsible for any earned premium due. C.O.D. is not available for non-standard, specialty or motorcycle policies.

Fees

Payments received after a fee has been incurred will apply to the fee first, with the remainder applied to the policy.

Installment Fees

Payment Method	Fee Amount by Line of Business		
	Non-Standard Auto	Preferred and Standard Auto	Motorcycle and Classic Car
With Automatic Deduction	\$3	\$2	\$2
Recurring Credit Card	\$5	\$5	\$5
Without Automatic Deduction or Recurring Credit Card	\$6	\$5	\$5

Other Fees

Fee	Description	Fee Amount
Late Fee	Unpaid bills result in fees, which are reflected in customer's next billing statement.	\$15
Returned Bank Item Fee	Payments from customers that are dishonored by their bank for non-sufficient funds (NSF) result in a fee. Payment types include: paper check, online check and automatic deduction.	\$25



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Billing Overview

Full

Two-Pay Annual Policies

Four-Pay Annual Policies

Monthly with Automatic

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Bi-Weekly with payroll deduction

Safeco Insurance Group Plan

Commissions

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Agency Sweep

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Check

C.O.D.

Fees

~~06/08/13~~ 08/15/16

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~~Safeco Insurance Company of America
General Insurance Company of America
Safeco Insurance Company of Indiana
American States Insurance Company~~



Massachusetts • Billing Plan

Billing Overview

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
Full	Customer pays the full premium amount at the beginning of a policy period.	<p>New customers pay the full-term premium.</p> <p>Renewals may be made via automatic deduction. New customers would need to follow the sign up information under Payment Methods.</p>	<ul style="list-style-type: none"> • Automatic deduction • Agency sweep • Recurring Credit Card • Online check • Credit card • Check 	All customers pay the full-term premium.	None
Two-Pay Annual Policies	<p>We bill customer in equal installments at least 15 days before the due date.</p> <p>First payment is due at the start of the policy period.</p> <p>Subsequent payment is due approximately five months later.</p>	<p>New customers make the appropriate down payment.</p> <p>Future payments and renewals may be made via automatic deduction. To sign up new customers follow the sign-up information under Payment Methods.</p>	<ul style="list-style-type: none"> • Automatic deduction • Agency sweep • Recurring Credit Card • Online check • Credit card • Check 	All customers pay 50 percent down payment.	NoneYes

Massachusetts • Billing Plan

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
Four-Pay Annual Policies	<p>We bill customer in equal installments at least 15 days before the due date.</p> <p>First payment is due at the start of the policy period.</p> <p>Subsequent payments are due in approximately 60-day intervals.</p>	<p>New customers make the appropriate down payment.</p> <p>Future payments and renewals may be made via automatic deduction. To sign up new customers follow the sign-up information under Payment Methods.</p>	<ul style="list-style-type: none">• Automatic deduction• Agency sweep• Recurring Credit Card• Online check• Credit card• Check	All customers pay 25 percent down.	Yes

Massachusetts • Billing Plan

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
<p>Monthly with Automatic Deduction or Recurring Credit Card</p>	<p>Between one and 15 policies can be on the same account.</p> <p>We send a notice to customer at least 10 days before the first deduction. We update the notice if the amount of the deduction or the selected deduction date changes.</p>	<p>New customers send a signed automatic deduction authorization form and the down payment. Payments will be deducted from the account on which the down payment is drawn unless separate bank information (such as a voided check) is also included.</p> <p>Renewal customers have monthly payments deducted from their checking account on or after the deduction day they select. To switch to monthly with automatic deduction customer should mark the box and send in the appropriate amount, or they can change their account options at www.safeco.com and sign up online.</p>	<ul style="list-style-type: none"> • Automatic deduction • Recurring credit card 	<p>New customers:</p> <ul style="list-style-type: none"> • Pay no down payment if the policy is effective more than 30 days in the future (applies to motorcycle, rec vehicle, umbrella and watercraft policies only) • Pay one-month down payment (10% down for Standard annual auto; 20% down for Standard Semi-Annual auto; 25% down for Non-Standard semi-annual auto) if effective date is less than 30 days in the future. • Pay a minimum of two-months down payment if the policy effective date is in the past (applies to motorcycle, rec vehicle, umbrella and watercraft policies only) • The down payment must be paid separately and will not be automatically deducted <p>Renewal customers:</p> <ul style="list-style-type: none"> • Pay amount shown on the initial renewal billing statement equaling one-month down payment • Pay no down payments on subsequent policy terms 	<p>Yes</p>

Massachusetts • Billing Plan

Plan	Plan Description	Customer Involvement	Payment Methods	Down Payment	Installment Fees
Monthly without Automatic Deduction	We send a bill to customer every month.	New customers make the down payment. For motorcycle business a minimum \$300 annual premium is required unless customer has other policies with Safeco Insurance.	<ul style="list-style-type: none"> Agency sweep Online check Credit card Check 	<p>New customers:</p> <ul style="list-style-type: none"> Pay no down payment if policy is effective more than 60 days in the future Pay one-month down payment if policy is effective more than 30 days in the future Pay two-months down payment if effective less than 30 days in the future Pay three-months down payment if effective date is in the past <p>Once on the plan, customers will continue to receive bills monthly, even after renewal.</p>	Yes
Bi-Weekly with payroll deduction Safeco Insurance Group Plan	We send a bill to customer's employer every two weeks.	Customer must be enrolled in Safeco Insurance Group Plan. Customer must agree to have payments deducted from the customer's pay. Customer must agree to access payroll deduction notices on-line.	<ul style="list-style-type: none"> Payroll deduction 	<ul style="list-style-type: none"> No down payment is required. Payment amounts are calculated by dividing the unpaid premium by the number of payroll cycles that will occur before the policy expiration date. <p>Once on the plan, customers will continue to receive payroll deductions even after renewal.</p>	No

Commissions

No commission paid on policies written on the Safeco Insurance Group Plan.

Regardless of payment method, commissions are paid for the full-term premium at the beginning of each policy period.

Payment Methods

Method	Description
Automatic Deduction	<p>This payment option allows monthly payments to be automatically withdrawn from customer's bank account. The initial down payment must be made by any of the other payment methods and automatic deduction will be set up for all future installments.</p> <p>Customers must complete an authorization form (either paper form or e-sign found on Safeco.com). Future payments will be deducted from the checking or savings account provided. This payment method is available for all billing plans.</p>
Agency Sweep	<p>This payment option allows you to input the amount of the payment you receive from your customer into Safeco Now[®] and the payment will credit their account that day. You then deposit your customer's payments into your business or premium trust account and we will sweep the funds in three business days. For more information on agency sweep or how to sign up, go to our frequently asked questions document and the authorization form which are available online.</p>

Massachusetts • Billing Plan

Method	Description
Online Check	This payment option allows customers to make a one-time payment from their checking account by providing their nine-digit bank routing number and account number. This payment option is available in Safeco Now, Safeco.com and the customer self-service line. Payments are posted the day the transaction is completed.
Credit Card	This payment option allows customers to make a one-time or recurring credit card payment by providing their credit card number and expiration date. This payment option is available in Safeco Now, Safeco.com and the customer self-service line. Payments are posted the day the transaction is completed.
Check	This payment option requires mailing customer's check to Safeco Insurance. Payments will not be posted the same day as they are received in your office due to mail and processing time.
C.O.D.	When writing a new business policy, you may choose to issue the policy on a C.O.D. basis. If you do so, customer will be billed based on the billing plan selected. Please note, if the policy cancels for nonpayment of the C.O.D. bill, the customer will be held responsible for any earned premium due. C.O.D. is not available for non-standard, specialty or motorcycle policies.

Fees

Payments received after a fee has been incurred will apply to the fee first, with the remainder applied to the policy.

Installment Fees ~~(only charged on installments for less than six months of premium)~~

Payment Method	Fee Amount by Line of Business		
	Non-Standard Auto	Preferred and Standard Auto Home	Motorcycle, Umbrella, Watercraft and Classic Car
With Automatic Deduction of Recurring Credit Card	\$3	\$2	\$2
<u>Recurring Credit Card</u>	<u>\$5</u>	<u>\$5</u>	<u>\$5</u>
Without Automatic Deduction or Recurring Credit Card	\$6	\$5	\$5

Other Fees

Fee	Description	Fee Amount for All Personal Lines
Late Fee	Unpaid bills result in fees, which are reflected in customer's next billing statement.	\$15
Returned Bank Item Fee	Payments from customers that are dishonored by their bank for non-sufficient funds (NSF) result in a fee. Payment types include: paper check, online check and automatic deduction.	\$25

~~* Homeowners policies paid by mortgagees are excluded.~~