

PERSONAL VEHICLE MANUAL
MASSACHUSETTS EXCEPTION PAGE

Effective **February 1, 2018**

ELECTRONIC DELIVERY, BILLING AND PREMIUM PAYMENT OPTIONS

A. All Electronic Delivery

A policyholder that elects electronic policy delivery along with electronic billing is eligible for the discount.

A discount of 2% will apply to all policy premiums.

B. Billing

The total premium is to be billed and paid in installments as follows:

1. Individual policy premiums are consolidated and billed on an account statement.
2. An installment fee will start at \$3.00 and once the unpaid premium balance on a billing statement falls below a certain amount, the fee will be reduced to \$1.00 and then to \$0.00. The following table provides the details.

Unpaid Balance	Service Charge
\$240.00 or more	\$3.00
\$239.99 to \$80.00	\$1.00
\$79.99 or less	\$0.00

3. The fee is not considered part of the policy premium. The fee does not apply to pre-paid installments.
4. A separate statement is produced for any policy subject to cancellation for nonpayment. No service charge is made for this statement.
5. At anytime during the installment period, the policyholder may pay the outstanding balance due.

C. Premium Payment Options

1. Payment in Full

- a. For renewal business, the total premium is paid in a single installment.
- b. For new business, a single installment is required in order to bind coverage.
- c. Payment Plan Discount

A discount of 4% will apply.

- The full payment must be made prior to the due date of the first bill.
- The discount will apply to Parts 1-12 and the Waiver of Collision Deductible option.
- Finance company payments do not qualify for the discount.

2. Ten Payment Plan

- a. This option is only available for renewal business and policyholders who have an existing auto relationship with Amica.
- b. The premium is paid in up to ten installments.

3. Monthly Payment Plan

- a. For renewal business, the premium is paid in up to twelve installments.
- b. For new business, a deposit of 1/6 (16.67%) of the premium is required in order to bind coverage and the balance is paid in up to eleven monthly installments.

4. Quarterly Payment Plan

- a. For renewal business, the premium is paid in up to four installments.
- b. For new business, a deposit of 25% of the premium is required in order to bind coverage and the balance is paid in up to three additional installments.

5. Payroll Deduction

20 Installments – an installment will be deducted every other week up to ten months.

6. Pension Deduction

10 Installments – an installment will be deducted once a month up to ten months.

D. AutoPay

1. Policy premiums are automatically deducted from the policyholder's designated bank account or credit card.
2. No fee is assessed for policies paid using AutoPay.
3. Policyholders may discontinue participation in AutoPay at any time by giving AMICA and/or the bank or credit card company notification.
4. Once terminated, any outstanding policy premium will be billed under the installment payment plan available at that time.
5. AutoPay Discount

A discount of 2% will apply to all policy premiums for policyholders enrolled in an Automatic Payment Plan, including payroll or pension deduction plans.

E. Additional Charge

A \$25.00 return item fee will be charged on items that are returned by the bank as unpaid.

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C. Premium Payment Options

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- b. For new business, a single installment is required in order to bind coverage.**

~~b. c.~~ **Payment Plan Discount**

A discount of 4% will apply ~~if the policyholder pays the entire premium in full.~~

- The full payment must be made prior to the due date of the first bill.
- The discount will apply to Parts 1-12 and the Waiver of Collision Deductible option.
- Finance company payments do not qualify for the discount.

2. Ten Payment Plan

- This option is only available for renewal business and policyholders who have an existing auto relationship with Amica.**
- ~~a.~~ **b.** The premium is paid in up to ten installments.

- ~~b. The first payment is equal to 10% of the premium and the balance is paid in up to nine installments.~~
- ~~c. For any new business applicant who does not have an existing Automobile insurance contract in force, a down payment of 20% is required and the balance of the premium is paid in up to eight monthly installments.~~

E-4

3. Monthly Payment Plan

- a. **For renewal business,** The premium is paid in up to twelve installments.
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E-5

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E-4

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E-5