

Payment Plans/Options

PAYMENT PLANS FOR YOUR CONVENIENCE

<p>Down payments</p> <ul style="list-style-type: none"> If the 1st installment is not collected at the time the policy is written, we will bill you for the 1st installment within 48 hours. Exception: Not applicable to policies paid through recurring EFT Checking/Savings or recurring Debit/Credit Card. Debit/Credit Card down payments: <ul style="list-style-type: none"> Personal Lines - Accepted on all policies. Commercial Lines - Up to \$6,000 accepted. 	
Pay-in-Full	Pay your entire premium when you purchase your policy or when you renew.
Semi-Annual Pay Plan	1 st installment = 50% 2 nd installment = 50% due 6 months later
Quarterly Pay Plan	1 st installment = 25% 2 nd , 3 rd and 4 th installments = 25% due every quarter
10 Pay Plan	1 st installment = 10% 2 nd – 10 th installments = 9 remaining installments (each 1/10 of the premium) due monthly
12 Pay Plan	1 st installment = 8.34% (1/12 of the premium) 2 nd – 12 th installments = 11 remaining installments (each 1/12 of the premium) due monthly
<p><i>Installments are rounded to the nearest dollar. An installment fee applies to each invoice, other than the 1st installment. Installment fees do not apply to policies on Recurring EFT (checking/savings).</i></p>	

PAYMENT OPTIONS TO FIT YOUR LIFESTYLE

Recurring Electronic Funds Transfer (EFT)	Payments are automatically withdrawn from your checking or savings account on the due date, based on the payment plan you selected. <i>No installment fee applies.</i>
Recurring Debit/Credit Card	<p>Payments are automatically collected from your debit/credit card on the due date, based on the payment plan you selected. We honor Visa, MasterCard and Discover cards. <i>Installment fees apply.</i></p> <p>Personal Lines policies: Available on all policies</p> <p>Commercial Lines policies:</p> <ul style="list-style-type: none"> Policies with the annual premium of \$6,000 or less are eligible. Policies with annual premium over \$6,000 are eligible provided the average annual premium on all policies on the billing account average \$6,000 or less. Example: The annual premium on one policy is \$10,000 and the other is \$2,000, the average policy premium equals \$6,000 so the account is eligible for credit card payments.
Online payment	<p>We offer several options to pay online:</p> <ul style="list-style-type: none"> Customer Care Center – Registered users can make a payment from our Customer Care Center. The bank account information is stored for ease of use. Xpress PAY – Make a one-time payment from our website www.uticanational.com. The bank account information is not stored. Mobile AdvantEDGE app – Download our mobile app to make a payment from your cell phone.
Mail a payment	Mail payments via US mail to: Utica National Insurance Group PO Box 6532 Utica, NY 13504-6532
Pay through your agent	Visit your agent's office to pay your premium.
Phone-in a payment	Contact our Customer Service department at 1-800-59UTICA (800-598-8422) to make a payment over the phone. <i>A \$10 phone fee applies.</i>