

# MAX DIRECT BILL PROCEDURES

## Timetable of Billings and Notices

(Timetable is valid unless changes made to the policy or payments impact equity)

### TWO PAY PLAN

<u>Day 1</u>	50% of premium plus 100% of applicable policy fees and taxes due with application
Day 141	Bill remaining balance plus Service Charge
Day 160	Due date
Day 182	Effective date of cancellation if payment is not received when due

### FOUR PAY PLAN

<u>Day 1</u>	25% of premium plus 100% of applicable policy fees and taxes due with application
<u>Day 51</u>	1 <sup>st</sup> Installment of 25% of total plus Service Charge
Day 70	Due date
Day 91	Effective date of cancellation if payment is not received when due
<u>Day 121</u>	2 <sup>nd</sup> Installment of 25% of total plus Service Charge
Day 140	Due date
Day 182	Effective date of cancellation if payment is not received when due
<u>Day 191</u>	3 <sup>rd</sup> Installment of balance due plus Service Charge
Day 210	Due date
Day 273	Effective date of cancellation if payment is not received when due

### EIGHT PAY PLAN

<u>Day 1</u>	20% of premium plus 100% of applicable policy fees and taxes due with application
<u>Day 25</u>	1 <sup>st</sup> Installment of 11.43% of total plus Service Charge
Day 44	Due date
Day 73	Effective date of cancellation if payment is not received when due
<u>Day 69</u>	2 <sup>nd</sup> Installment of 11.43% of total plus Service Charge
Day 88	Due date
Day 115	Effective date of cancellation if payment is not received when due
<u>Day 113</u>	3 <sup>rd</sup> Installment of 11.43% of total plus Service Charge
Day 132	Due date
Day 156	Effective date of cancellation if payment is not received when due
<u>Day 157</u>	4 <sup>th</sup> Installment of 11.43% of total plus Service Charge
Day 176	Due date
Day 198	Effective date of cancellation if payment is not received when due
<u>Day 201</u>	5 <sup>th</sup> Installment of 11.43% of total plus Service Charge
Day 220	Due date
Day 240	Effective date of cancellation if payment is not received when due
<u>Day 245</u>	6 <sup>th</sup> Installment of 11.43% of total plus Service Charge
Day 264	Due date
Day 282	Effective date of cancellation if payment is not received when due
<u>Day 289</u>	7 <sup>th</sup> Installment of balance due plus Service Charge

Day 308  
Day 323

Due date  
Effective date of cancellation if payment is not received when due

---

**BILLING OPTIONS**

<b>PAYMENT OPTIONS</b>	<b>INITIAL PAYMENT AMOUNT INCLUDES</b>	<b>FUTURE INSTALLMENTS</b>
FULL PAYMENT	100% of policy premium, fees and taxes, where applicable.	None.
2 PAYMENT OPTION	50% of policy premium, plus 100% of fees and taxes, where applicable, plus service charge.	One installment at 50% of policy premium plus service charge.
4 PAYMENT OPTION	25% of policy premium, plus 100% of fees and taxes, where applicable, plus service charge.	Three installments each at 25% of policy premium plus service charge.
8 PAYMENT OPTION	20% of policy premium, plus 100% of fees and taxes, where applicable, plus service charge.	Seven installments each at 11.43% of policy premium plus service charge.

For new business, when the initial payment accompanies the application, there is no service charge for that payment.

**SERVICE CHARGE** A service charge is assessed on each invoice with the amount disclosed on the billing notice.

**RETURNED ITEM FEE** A \$XX.00 return item fee is assessed for each item returned by the bank not paid.

**ZERO DOWN PAYMENT** No down payment with the application is allowed only for closing of escrow, when the leinholder will be the payer.

**NOTE:** Payments are first applied to the service charge, fees and taxes, the remainder is applied to the premium.

---

**CALL OUR CUSTOMER SERVICE INFORMATION LINE AT 1-800-891-3392 TO CHECK ON PAYMENT STATUS.  
PLEASE NOTE THAT THIS IS AN AUTOMATED SYSTEM.**

To use this service you will need a touch tone phone, your policy number and **billing** zip code. When asked for the policy number, enter only the numeric portion (Example: SPE127768 01 enter only 12776801. You may have to add zeros before the number to obtain eight digits).

By selecting #1 (Payment Information) you will access:

- The amount of the last payment
- When it was applied to the policy
- The date the coverage is paid to

By selecting #2 (Billing Information) you will access:

- Your next installment date
- The amount of your next installment

---

Insureds can make Visa and MasterCard payments at [www.PayAssurant.com](http://www.PayAssurant.com)  
or by calling Customer Service at 800.535.1333.

Agents can process installment and renewal Visa and MasterCard payments for insureds at [www.ARICiReli.com](http://www.ARICiReli.com) through the Make A Payment module. They can also deposit checks to their own account and authorize us to transfer the funds electronically.

**Payments by check may be mailed to either of these lockbox addresses:**

American Reliable Insurance Company

PO Box 905238

Charlotte, NC 28290 - 5238

\*\*\*\*\*

American Reliable Insurance Company

PO Box 100126

Pasadena, CA 91189- 0126