



# Armed Forces Insurance

OUR MISSION IS YOU.<sup>SM</sup>

## Bill Payment Information

### *OFFERING TWO WAYS TO PAY*

- Conventional Check Payment  
or
- Electronic Funds Transfer using

**AFI-E-Z-PAY**

*This brochure explains AFIE's Billing System, Installment Payment Plan, and the **AFI-E-Z-Pay** Electronic Funds Transfer (EFT). Please read it and retain for future reference.*

## ***When a Reminder of Overdue Premium is Sent***

A reminder is sent if payment is not received when due or if less than minimum payment is made. This is done as a courtesy, to help our policyholders keep their insurance protection current.

## ***When a Cancellation Notice is Sent***

A cancellation notice is sent if the required payment is not received by the due date on the second bill.

## ***Timely Payments Hold Down our Expenses***

We send past due reminders to protect our policyholders and termination notices to meet regulatory requirements.

Our expenses can be reduced if checks are sent early enough to arrive on time.

## ***Credit Balances***

A credit balance (CR) is an amount owed to the policyholder. Upon request we will:

- a) apply any credit balance shown for a policy against the amount due on another policy; or
- b) refund the credit balance.

## ***When a Billing Statement would Include Premium Charges for more than one Policy***

All personal property floater and personal liability policy premiums are combined in a single billing statement.

Each residence insurance policy premium is billed separately.

### ***Payment Plans***

Many policyholders pay the total annual policy premium upon receipt of the statement of premium due. Others elect to use the Installment Payment Plan. This plan offers the option of paying the premium for a renewal or newly issued policy in four consecutive monthly installments as described below. (Payments must be \$30 or one-fourth of the total annual premium, whichever is greater.)

### ***Installment Payment Plan Explained for Renewal Policies***

The statement for a renewal policy will arrive approximately one month prior to the anniversary effective date of the policy.

If the installment plan option is used, the first payment (one-fourth of the annual premium) is due by the annual effective date printed on the statement.

Subsequent installment statements will arrive shortly before each payment is due. We ask that payments be sent to us according to the instructions shown on the statement. Be sure to return the remittance coupons with payments.

## *New Policy Issues*

In the case of new policy issues, statements are mailed on a weekly basis following processing actions, but no earlier than six weeks before the policy effective date. Upon receipt of statements, you may either pay the entire policy premium or the minimum installment shown on the statement. If the installment option is utilized, subsequent statements will be sent each month in the same manner as described above for renewal policies.

## *For Changes in Coverage*

Statements as the result of changes in coverage will be mailed within one month of the effective date of the change. The Installment Payment Plan is not available for premium charges arising from these changes. These endorsement premium charges are due in full, upon receipt of the billing statement.

## *Offering Two Ways to Pay*

**Conventional Check Payment.** Statements for two or more policies can be paid with a single check. To ensure correct posting of the payment, please return the remittance coupon for each policy with the payment.

**Automated bill-paying** is available with the **AFI-E-Z-Pay** Electronic Funds Transfer (EFT) program. Call **800-524-9325**, or write for our brochure, Automated Bill Paying Information (No. 1-75-057), which contains complete information on this program and an

application to sign up for the program. There are no fees for using EFT. You may also visit our website at **www.afi.org** for a printable version of the brochure and application. You can then fill out and mail the application form to us.

### ***Payments Greater Than Minimum Due***

If more than the “minimum amount due” is paid, we will send a statement showing the amount credited, remaining balance and current amount due, if applicable. If no current amount is due, this serves as an information only statement. Additional payments, or payment of the entire balance, may be made at any time.

### ***Policyholder Notification when a Mortgage Company or Agent Should Pay the Bill***

Many of our homeowner policies advise us to send the bill to their mortgage company or other designated agent. The policyholder’s premium is then paid from escrow funds. When this occurs, we send a courtesy statement to our policyholder, indicating the amount of premium due and we bill the mortgage company or agent.

If the mortgage company or designated agent fails to pay us, we send a second bill to the policyholder. This is our way of notifying the policyholder of our compliance with his instructions and the mortgage holder or agent’s failure to pay.

***Payment by Charge Card  
Allotments, or Credit Card Checks***

These payment options are not available. Allotments are not allowed (by law) for property/casualty insurance premium payments. Please send a check or sign up for the **AFI-E-Z-Pay** plan.

***Late Charge/Fees***

We do not assess late charges for past due premiums nor do we assess a service fee for using the Installment Payment Plan.

***Billing Assistance***

When you need assistance, we are just as close as your phone. Please call **800-524-9325**.

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**billing@afi.org • www.afi.org**



**Armed Forces Insurance**

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