

Special Payment Plan

The Special Payment Plan allows customers facing adverse conditions to receive up to two bills in a row with no payment required. Bills are issued at the regularly scheduled times although no payment is due. The bill includes a message that requests the customer pay what he or she can. No installment fee is assessed.

At the end of two months, any outstanding premium is recalculated and spread among remaining billing opportunities. If the policy renews while on the Special Payment Plan, the renewal is automatically taken by the system. If the customer does not pay the full Minimum Amount Due, the policy will go through the regular cancellation procedures.

Rules

- Cancellation notices are suspended while a policy is on the Special Payment Plan
- For new business, a valid payment must have been received on the policy to be eligible
- When placed on the Special Payment Plan, policies that are in cancel status are automatically reinstated by the billing system, which informs the premium system of the change in policy status from cancel to active
- If a policy is paid by Easy Pay or Recurring Credit Card and placed on the Special Payment Plan, the payment method is changed to direct bill. The customer will need to request to be re-enrolled on Easy Pay or Recurring Credit Card when the billing status is changed back to normal billing. If customer does not call in to request to be put back on Easy Pay, they will lose their Easy Pay Discount at renewal.
- Installment fees are not taken while a policy is on the Special Payment Plan.

Special Payment Plan tips

- No installment fee is assessed during the Special Payment Plan months.
- The minimum amount due on the direct bill will be the current amount due.
- At the end of two months, any outstanding premium is recalculated and spread among remaining billing opportunities.
 - If the customer does not pay the minimum amount due, their policy will go through regular cancellation procedures.

Customer message

- While a policy is under the Special Pay Plan, bills are issued at the normally scheduled times and although a minimum amount due is shown, no payment is due. A message appears on these bills:
 - *Message: Please pay as much as possible. The amount you are able to pay will be applied to the premium due.*
- At the end of the two-month special payment plan term, the billing system automatically removes the special payment plan status and issues a bill on the normal billing schedule for the amount needed to bring the policy current. At that time, the following message is generated:
 - *Message: In order for your policy to remain in force the Minimum Amount Due must be received on or before the Due Date.*