

# Make your life easier— automatically.

Paying your insurance premiums shouldn't be complicated. That's why we offer a simple option with the Encompass Easy Pay Plan. Sign up and your insurance premiums will be automatically deducted from your checking or savings account.\*

- **No stress:** Choose the date the money is withdrawn from your account each month.
- **No hassle:** No more writing checks, finding postage and mailing your insurance payments.
- **No worries:** Track your payments through your bank statement.

\* Timely payment assumes that on the date we are scheduled to withdraw from your account, you have sufficient funds to cover the full amount that is due.

## A simple approach to protecting the things that matter most to you.

At Encompass, your peace of mind is important to us. Encompass offers a simplified approach to insurance: a comprehensive package policy with enhanced coverage options and round-the-clock claims service.

We believe that you should have the opportunity to choose an insurance policy that helps protect what you have worked so hard to achieve. Our products are offered exclusively through a network of independent agents who represent multiple insurance carriers.

Life can be complicated, but your insurance experience shouldn't be.

To learn more, contact your Encompass Independent Agent or visit [EncompassInsurance.com](http://EncompassInsurance.com).



Encompass Insurance Company of America, Encompass Property and Casualty Company, Encompass Property and Casualty Insurance Company of New Jersey, Encompass Insurance Company of New Jersey, Encompass Independent Insurance Company, Encompass Home and Auto Insurance Company, Encompass Insurance Company of Massachusetts, Encompass Indemnity Company, Encompass Insurance Company: Northbrook, IL. Availability from a particular company varies by state.

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Encompass® Easy Pay Plan

# Payment options can help make life easier.



# It's a matter of choice.

With the Encompass Easy Pay Plan, you decide how to pay your premium.

Full Pay or Monthly—the choice is yours.

- If you select Full Pay, the premium will be deducted from your account on the policy renewal effective date.
- If you select monthly payments, you choose the date between the 1st and the 28th of the month to have your premium deducted from your account.
- You choose whether to use your checking or savings account to pay your insurance bill.

## Get started today.

Simply complete the Easy Pay Plan authorization form, and mail or fax it to your Encompass Independent Agent.

Once the Encompass Easy Pay Plan is activated, we'll send you a notification and billing schedule. Until you receive our notification, continue to pay any bills you receive by mail.

You won't receive additional paper notifications from us unless a change in your policy increases or decreases your scheduled withdrawal amount. For example, if you add a new driver or change cars, your withdrawal amount will reflect this change.

# More ways to pay your premium.

In addition to Encompass Easy Pay, there are several other payment options—choose the one that works best for you.

## Online

You can also pay your premium with a credit or debit card at [EncompassInsurance.com](http://EncompassInsurance.com) (subject to eligibility requirements).

## By mail

Mail in your payment using the envelope provided with your premium notice. You can also find the correct address at [EncompassInsurance.com](http://EncompassInsurance.com).

## In person

Drop your payment off at your independent insurance agent's office during business hours.

## Other ways to pay

Pay through [mycheckfree.com](http://mycheckfree.com) or your online banking account.

**For automated bill payment assistance, call us toll free: 1-866-430-2916.**

## Questions? Just call.

If you have any questions about paying your Encompass Insurance premium, your independent insurance agent will be happy to answer them.

## Sign up for the Encompass Easy Pay Plan today.

You may be eligible to receive a discount of up to 5 percent, and you may be eligible for an even higher discount if you choose to Pay in Full.

## Encompass Insurance Easy Pay Authorization Form

This form authorizes Encompass Insurance and its affiliates to make electronic withdrawals from your checking or savings account. You must complete all applicable spaces and sign the form at the bottom. If the Full Pay option is selected, the full premium will be deducted from your account on the policy renewal effective date. The Full Pay withdrawal process will continue unless you indicate you no longer want the Full Pay option.

**Insured's Name:** \_\_\_\_\_

**Daytime Telephone Number:** (     ) \_\_\_\_\_

**Email Address (optional):** \_\_\_\_\_

**First Policy Number:** \_\_\_\_\_

I want my payments to be made on the \_\_\_\_\_ day of each month (example: 15th). (Not applicable if you have chosen the Full Pay option.)

**Second Policy Number:** \_\_\_\_\_

I want my payments to be made on the \_\_\_\_\_ day of each month. (Not applicable if you have chosen the Full Pay option.)

(If enrolling more than two policies, check here [     ] and enter the policy number[s] and payment dates on a separate sheet of paper.)

*Please copy the following information from your checking or savings account deposit slip:*

**Your Financial Institution** \_\_\_\_\_

**Bank Routing Number** \_\_\_\_\_

**Your Account Number** \_\_\_\_\_

**Please circle account type:** Checking or Savings

### Terms of Agreement:

I authorize Encompass Insurance Co, its affiliates and the designated financial institution to deduct payments from my account through electronic funds transfer. I have and will maintain sufficient funds in the account provided for all electronic debit entries. If an electronic debit is returned unpaid and payment is not made Encompass Insurance Co will issue a Cancellation notice for non-payment of premium and initiate a debit entry as stated on this notice. Electronic debit entries shall be initiated by Encompass Insurance Co to pay premiums and other charges and fees, including, if applicable, any fee charged after the policy's termination effective date, for or associated with the policy listed on this document or other policies as authorized and the entries shall constitute my receipt for the transaction(s). No payment to Encompass Insurance Co shall be deemed to have been made unless and until Encompass Insurance Co receives actual credit. I also understand that if a correction of any entry is necessary, it may involve an adjustment to my account. I understand my direct electronic payment of the amounts shown on my billing schedule will be debited on or after the premium due date indicated on my schedule and that I should continue to pay any bills I am sent prior to receiving the schedule. I understand that Encompass Insurance Co can create a one-time debit at my authorization. I understand that I will thereafter be sent a schedule only at renewal or if my premium amount changes during the policy period. Encompass Insurance Co reserves the right to refuse or terminate electronic payments services. This agreement is to remain in effect until Encompass Insurance Co terminates it or until I contact my agent or notify Encompass Insurance Co in writing of termination and allow 5 business days for Encompass Insurance Co to act on it. Should a policy be offered to me in an affiliate company, this agreement will remain in effect unless I contact my agent, or notify Encompass Insurance Co in writing of termination of this agreement. Termination will be effective within 5 business days. I understand I have the right to contact my financial institution to place a one-time stop payment.

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_