

Payment Plans/Options

PAYMENT PLANS FOR YOUR CONVENIENCE

Down payments <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 20 days prior to the due date chosen by the insured. If the policy was written within 20 days of the due date, then the 1st installment amount will be included with the 2nd installment amount. Credit/Debit Cards: <ul style="list-style-type: none"> Accepted on all Personal Lines and Commercial Lines policies. Credit/Debit card payments will be accepted up to \$10,000 on commercial lines policies. Checking/Savings accounts: <ul style="list-style-type: none"> Accepted on all Personal Lines and Commercial Lines policies. Checking/Savings account payment method may be used for payments up to \$500,000. 	
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 Equal Pay Plan	1 st installment = 10% 2 nd – 10 th installments = 9 remaining installments (each 1/10 of the premium) due monthly
10 Pay Plan	1 st installment = 20% 2 nd – 10 th installments = 9 remaining installments (each 1/9 of the premium) due monthly <i>Exception E&O: 1st installment = 25%, 2nd-10th remaining installments (each 1/9 of the premium) due monthly</i>
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
<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>	

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Recurring Electronic Funds Transfer (EFT)	Payments are automatically withdrawn from your checking or savings account on the due date, based on the payment plan you selected.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	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> Personal Lines policies: Available on all policies Commercial Lines policies: Available on all policies. Recurring debit/credit card payment must be below the \$10,000 limit.
Online payment	We offer several options to pay online: <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	<ul style="list-style-type: none"> Contact our Customer Service department at 1-800-59UTICA (800-598-8422) to make a payment over the phone. A \$10 phone fee applies. You can also make a payment using our Interactive Voice Response (IVR) phone system. Simply call our customer service number (1-800-59UTICA) and following the prompts.