



Always On.®

Electric Insurance Company® Payroll Deduction Program

Frequently Asked Questions

Q1. Why should I enroll in the Payroll Deduction Program?

- A1. It saves you more money and it's exceptionally convenient.
- Save up to \$55 annually in service fees¹
 - Discounts for auto and home insurance—on top of your employee discounts²
 - No checks, stamps, or banking fees
 - No late payment risk
 - No need to spend time on the phone or online to pay your bills

Q2. Who is eligible to participate in Electric Insurance Company's Payroll Deduction Program?

- A2. Any Electric Insurance customer
- Whose employer participates in the Payroll Deduction Program; and
 - Who is on active payroll status with his or her employer; and
 - Who resides in an eligible state
- may participate. (Please contact Electric Insurance at 800.227.2757 for state eligibility information.) An email address is required so that Electric Insurance can communicate with you electronically.

Q3. How do I enroll?

- A3. If you are an existing customer of Electric Insurance, please call 800.227.2757; Customer Service can process your pay plan change. To obtain an insurance policy with Electric Insurance, select "sales" from the caller menu for a free, no obligation quote for auto, home or excess liability insurance. If you are eligible and decide to participate, you will be provided with a Payroll Deduction Authorization Form to complete. The form authorizes your employer to deduct Electric Insurance premiums from your paycheck.

Q4. When will deductions start?

- A4. Deductions start once Electric Insurance receives a completed authorization form and your employer's payroll system is updated with the information. Sending the authorization promptly will ensure the timely start of deductions.

Q5. How much will the deduction be?

- A5. All policies you have insured by Electric Insurance (auto, home, PEL, etc.) are included in the Payroll Deduction Program when you enroll. The only exceptions are homeowner's policies that are escrowed. Deductions are based on the frequency of your payroll and are spread evenly through the deduction period (usually 48 weeks from policy effective date). A down payment may be required.

Q6. When will the discount be applied?

- A6. The discount is applied immediately to new policies that enroll in the Payroll Deduction Program. The discount will be applied to current policies after we receive a signed Payroll Deduct Authorization Form.

Q7. How will I recognize the Electric Insurance deduction on my paycheck?

- A7. Depending on system requirements, you will see any of a variety of indicators based on the name "Electric Insurance." Examples include "Elec Ins" and "Electric Insurance."
- Only one deduction will be processed and displayed on your paycheck, regardless of the number of policies you have.

Q8. What would cause a deduction amount to change?

- A8. A premium deduction amount can change whenever you make changes to your policy (adding a driver, dropping a vehicle, adding coverage, etc.), when you are billed for a renewing policy, or if Electric Insurance is unable to collect a scheduled deduction. Electric Insurance will send you a Payroll Deduct Change Notice via email when the deduction amount changes.

Q9. Can I have the total premium amount taken in one deduction?

- A9. Not at this time. Alternate schedules may be available in the future. However, you may pay in full online if you choose.

Q10. What if I think the deduction amount is incorrect?

- A10. Please call our Customer Contact Center at 800.227.2757. An account specialist can explain the deduction amount and review any recent changes to your policy or account with you.

¹ Based on 11-month waiver of a \$5 monthly service fee

² Discount availability and amount vary by state; payroll deduction discounts are not available in PR, CA, NY or HI.

Q11. What happens if I retire or leave my current employer?

A11. Your employer notifies Electric Insurance of employee status changes on a weekly basis. Your payment plan will automatically be updated to monthly direct bill payment plan (with associated fees) unless you direct otherwise.

Q12. What happens if I go on short-term disability or other leave status?

A12. If you are aware of an upcoming leave, please contact the Customer Contact Center at 800.227.2757 in advance to make payment arrangements. If we do not hear from you, we will be in touch to determine the best payment arrangements for your situation. If we're unable to reach you, we will put you on a monthly bill payment plan (with associated fees).

Q13. How do I re-enroll in the Payroll Deduction Program when I return from leave?

A13. Please call our Customer Contact Center at 800.227.2757 to speak with an account specialist. S/he will verify your status and re-enroll you with the program. If you had not previously requested removal from the program, your existing Payroll Deduction Authorization Form will suffice.

Q14. I'm enrolled in the Payroll Deduction Program, but I received a paper bill at home. What should I do?

A14. Please call our Customer Contact Center at 800.227.2757 to speak with an account specialist. S/he will review any recent changes to your policy and account with you and determine if your employer recently sent updated employee status information.

Q15. Can I make extra payments to reduce my payroll deduction amount?

A15. Yes. If you would like to pay ahead, and/or reduce the amount of future deductions, you may mail additional payments to Electric Insurance Company, P.O. Box 9147, Chelsea, MA 02150. Please be sure to include your contact information and policy number(s) so that we can credit your account properly.

Q16. My policies are all paid up, but I would like to enroll for the next policy term. Can I do that?

A16. Yes, the payroll deduction process will take effect when your premium becomes due. Payroll deduction for renewal terms begins 30 days in advance of the renewal effective date.

Q17. I'm enrolled in the Payroll Deduction Program, but I would like to stop participating in the program.

A17. Please send your request via email to Insure@ElectricInsurance.com or in writing to Electric Insurance Company, 75 Sam Fonzo Drive, Beverly, MA 01915. It may take up to 10 days from receipt of notice to be removed from the Payroll Deduction Program. You are responsible for any outstanding premium balance amounts after you have discontinued participation in the program. You will be placed on a monthly billing plan unless otherwise requested.

Q18. How can I reduce the amount of paper associated with my Electric Insurance policies?

A18. Customers can participate in our free eDocuments program. Visit the MyAccount Policy Management Center at ElectricInsurance.com for more information.

Q19. What if I have other questions about payroll deduction or my Electric Insurance policies?

A19. Please contact Electric Insurance FIRST for questions about the Payroll Deduct program or for service for any auto, home or excess liability policy. Changes to your policy and deduction amounts are administered by Electric Insurance. We welcome your questions via email at Insure@ElectricInsurance.com or by phone at 800.227.2757.



Always On.®

ELECTRIC INSURANCE COMPANY

75 Sam Fonzo Drive | Beverly, MA 01950 | ElectricInsurance.com

*This document provides a brief description of the payroll deduction program.
For exact term, provisions, and exclusions, please contact Electric Insurance Company at 800.227.2757.*

103-0094-G (04/15)



ELECTRIC INSURANCE COMPANY
 75 Sam Fonzo Drive | Beverly, MA 01915
 800.227.2757 | ElectricInsurance.com

Payroll Deduction Authorization Form
 For Auto, Home, and Excess Liability Insurance Policies

I hereby authorize my employer and/or any of its businesses for which I am employed to deduct from my paycheck insurance premium payments for Auto, Home, Excess Liability and/or other policies of insurance written by or through Electric Insurance Company® and/or its subsidiaries.

I understand that my payroll deduction frequency will depend on my pay schedule. Electric Insurance Company will provide me with notification specifying the amount of my payroll deduction, and any subsequent changes to the deduction amount. I understand that policy premiums may change, based on changes made to my policy or upon renewal, which will result in a change to my deduction amount.

This authorization shall remain in effect unless or until I am no longer eligible for payroll deductions or I contact Electric Insurance in writing requesting removal from the Payroll Deduction Program. I understand that removal from the Payroll Deduction Program may take up to 10 business days from receipt of notice. I reserve the right to contact Electric Insurance without written notice to discuss any concerns I have with my policy or deduction amount. In the event I am no longer a participant in the Payroll Deduct program, I understand I remain responsible for paying Electric Insurance Company any outstanding premium balance and that I will be placed on a monthly bill plan unless I request otherwise.

Please sign and return this form to Electric Insurance Company in one of the following ways:

FAX	EMAIL	UNITED STATES POSTAL SERVICE
978.236.5245	Insure@ElectricInsurance.com	Electric Insurance Company Attn: Billing Dept. 75 Sam Fonzo Drive Beverly, MA 01915

Name:

Address:

Email:

Employer:

Your Employer ID/SSO:

Signature: _____

Date:

Please note we cannot accept an electronic signature as proof of authorization.

To find out more

Please contact Electric Insurance for questions about the Payroll Deduction Program or for service for any Auto, Home or Excess Liability policy. Changes to your policy and deduction amounts are controlled by Electric Insurance. Assistance is available via email at Insure@ElectricInsurance.com or through our Customer Service Department at 800.227.2757.