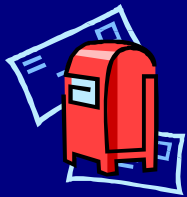




For Direct Bill Inquires

Phone/Fax/E-Mail
Call: (800) 231-7820
Fax: (802) 229-7621

E-Mail: directbill@vermontmutual.com
Visit www.vermontmutual.com to
make an EFT payment.



Mail payments with the
remittance copy of the bill to:

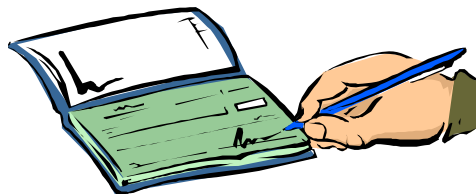
PO Box 113
Brattleboro, VT 05302-0113

VERMONT MUTUAL GROUP



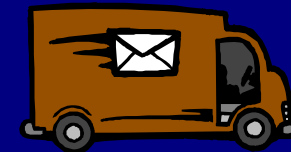
Since 1828

Direct Bill Guide



All other payments should be
mailed to:

PO Box 188
Montpelier, VT 05601-0188



Overnight payments
should be mailed to:

89 State Street
Montpelier, VT 05602

Single Policy Pay Plans

1-Pay Plan

100% will be due 20 days from the policy issuance, or by the effective date of the policy, whichever is later.

2-Pay Plan

1. 50% will be due 20 days from the policy issuance, or by the effective date of the policy, whichever is later.
2. The remaining 50% will be due 153 days from the effective date of the policy.

4-Pay Plan

1. 25% will be due 20 days from the policy issuance, or by the effective date of the policy, whichever is later.
2. The three remaining installments of 25% each will be due 66, 153, and 244 days from the effective date of the policy.

9-Pay Plan

1. 20% will be due 20 days from the policy issuance, or by the effective date of the policy, whichever is later.
2. The eight remaining installments of 10% each will be due 45, 82, 118, 154, 191, 227, 264, and 300 days from the effective date of the policy.

Pay Plan Eligibility

Personal Umbrella

- 2-Pay Plan only

All Other Policies

- **Policy Premium less than \$500** may have the option of 1, 2, or 4 Pay Plans.
- **Policy Premium more than \$500** may have the option of 1, 2, 4, or 9 Pay Plans.

Service Charges

- Payment Plan options include a \$4.00 service fee for certain installments.

- Any checks that are returned due to insufficient funds will be charged an additional fee.
- There is no service charge for revised or endorsement bills.

IMPORTANT: If you do not specify a Pay Plan, the 4-Pay Plan will be used.

Miscellaneous Pay Plan Information For A Single Policy

- Each bill will offer the option of paying a minimum due installment or the remaining balance due.
- A balance of more than \$5.00 for the prior term will be billed separately, and, if not paid, will be included on the bill for the current term.
- Depending on the date of the policy issuance, the first and second installment may be combined and due at the same time.
- Bills will only be sent to one address.
- Cancellation notices for non-payment will be sent to parties that we are legally obligated to notify in accordance with applicable state cancellation/non-renewal statutes.
- Automatic reinstatement for non-payment will occur if the payment is received by the cancellation date and is enough to extend premium equity. The minimum amount due must be paid or the policy will be cancelled.
- Cancel Confirmation notices will be generated when final cancellation occurs for any reason and will only be sent to the agency.

Account Bill Plan

Two or more policies may be combined and changed to this pay plan at anytime during their policy term. An account bill application must be completed by the agency and sent to Vermont Mutual Group. Commercial Lines and Personal Lines policies may be combined into an account bill, as well as policies from all companies in the Vermont Mutual Group. Bills will only be sent to one address and premiums will be due 20 days from invoicing date.

New Issue/Renewal

1. 20% will be due by the specified billing day of the first month of the policy period, or 20 days from the policy issuance, whichever is later.
2. 8.89% will be due monthly by the specified billing day of the 2nd through 9th months of the policy term. 8.88% will be due by the specified billing day of the 10th month of the policy term.

Converted Policies

Policies in good standing may be converted to a monthly pay plan anytime during their policy period. They will automatically be calculated to determine the percentage that is due at the time of conversion, based upon the percentages listed previously and will invoice on the specified billing day.

Service Charges

- Payment Plan options include a \$4.00 service fee for certain installments.
- Any checks that are returned due to insufficient funds will be charged an additional fee.

Miscellaneous Pay Plan Information For Account Bill

- Each bill will list the individual policies and will offer the option of paying in installments or the remaining balance due. Any amount between the minimum due and the remaining balance may be submitted for payment on an account.
- A balance of more than \$5.00 for the prior term will be included on the bill for the current term.
- Depending on the date of the policy issuance, the first and second installment may be combined and due at the same time.
- Bills will only be sent to one address.
- Cancellation notices for non-payment will be sent to parties that we are legally obligated to notify in accordance with applicable state cancellation and nonrenewal statutes.
- Automatic reinstatement for non-payment will occur if the payment is received by the cancellation date and it is enough to extend premium equity. The minimum amount due must be paid or the policy will be cancelled.
- Cancel Confirmation notices will be generated when final cancellation occurs for any reason and will only be sent to the agency.