



UCA GENERAL INSURANCE SERVICES

"Service Is Our Strength!"™

UCA EZ-PAY

Installment Payment Plan

Broker Manual

***This document is intended to serve as a guide and will be revised or replaced as new information becomes available.*

03-21-2013

UCA EZ-Pay Installment Pay Plan – Broker Manual

INTRODUCTION

UCA is pleased to offer a new payment plan called UCA-EZ Pay. Here are a few key points about UCA EZ-Pay:

- This is an 8-pay installment program with a per-payment processing fee of \$10.
- UCA will offer a revised quote proposal that will include all details (*see attachment #1 & #2*)
- UCA EZ-Pay system is available for all UCA policies.

COMMISSIONS

With the UCA EZ-Pay system the broker earns their commission as the premium is paid.

- The broker will refer to the EZ-Pay Worksheet for details (*attachment #2*).
- The broker will no longer have to deal with accounting issues as the insured will be billed for the down payment, taxes, fees & monthly payments.

PAYMENTS

As mentioned, the broker is no longer involved in the accounting process (*unless the policy is endorsed, cancelled or reinstated*).

We will offer two due dates per month; the 15th and 30th of the month.

- Policies booked for the 1st through the 15th will have a due date of the 15th of the following month.
- Policies booked from the 16th through the end of the month will have a due date of the 30th of the following month.
- The insured will receive a monthly invoice (*attachment #3*).
- The invoices will be sent approximately 21 days before the due date of the payment.
- The insured will have the option of paying off their balance in as many as 8 or as few as 1 payment.

PROCESSING

The broker should request that we set up the account in the UCA EZ-Pay system at the time of binding. Once the policy has been bound, EZ Pay can only be requested within the same month that the policy was issued.

When an EZ-Pay risk is to be bound we request that you send the following:

- A copy of the EZ-Pay worksheet (*this will let us know that you want the risk set up on UCA EZ-Pay*)
- Formal request to bind coverage.

ENDORSEMENTS

Endorsed premiums will either be added to (*or removed from*) the total remaining premium due and will be spread out over the remaining monthly payments.

Endorsements that are made after the EZ-Pay term has ended (*after the 8th payment has been received*), will be required to be paid in full just as is currently required on all normally billed policies.

For return premium amounts the total remaining premium will be adjusted and the remaining monthly payments will be reduced accordingly. Any unearned commission is due back to UCA as indicated on the EZ-Pay statement.

CANCELLATIONS/REINSTATEMENTS

A \$25 late-payment/reinstatement fee will be assessed on late payments. We will allow a 5 business day grace period for monthly invoice payments. Once that time has lapsed the system will generate a cancellation notice (*see attachment #4*), *both the insured and broker will receive a copy. At that point the insured is given 15 days to pay the unpaid balance due (plus \$25 late/reinstatement fee)*. Once the cancellation notice is sent a \$25 late fee is required in order to reinstate the policy.

- If the payment is NOT received within 15 days the underwriting department is then notified and the cancellation will be processed. It is the responsibility of the broker to return any unearned commissions to UCA. Then UCA will return the Gross Unearned Premium to the insured.
- Once a policy has been assessed two (2) late-payment/reinstatement notices it will not be considered for reinstatement unless the outstanding premium due for the policy is paid in full.
- Payments made with insufficient funds will also be assessed a \$25 fee that must be paid in full, along with the last payment or the policy will be cancelled.

**This document is intended to serve as a guide and will be revised or replaced as new information becomes available.

RENEWALS

Any policy with a total combined premium under \$10,000 will be automatically renewed. The policy and renewal invoice will be sent to the insured and the broker 30 days prior to the effective date. The EZ-Pay down-payment or full premium payment will be due on the effective date of the policy. If the premium or down-payment have not been received by the effective date a warning letter will be sent to the insured (and broker) giving them an additional 15 day grace period. If payment is not received within the grace period the policy will be flat-cancelled. Reinstatement at that point is subject to underwriting approval.

If the insured chooses to use EZ-Pay they will receive monthly payment invoices.

Broker commissions are subject to the same terms shown in the **COMMISSIONS** section above.

CALCULATION OF PAYMENTS

Payments will be calculated in the following manner:

Premium:	\$3,000
Taxes & Fees:	\$200
Total Premium:	\$3,200
Down Payment <i>(25% of premium + taxes & fees)</i>	(\$950)
Remaining Premium Due	\$2,250
Monthly Payments <i>(Remaining premium due ÷ 8 + \$10 per payment processing fee)</i>	\$291.25

If you should need to contact a representative you can e-mail our UCA EZ-Pay department at ezpay@ucageneral.com or you can call us directly at 800-222-5582 and ask to speak to an EZ-Pay representative.

UCA currently accepts payment by check, E-check, EFT, credit card or money order. The insured can pay their premium online by going to www.ucageneral.com & choosing the EZ-Pay tab. You may also make your payment by phone or you can pay by mail.

PAYMENTS

ALL payments are to be made directly to UCA. The payment must include the payment section of the insured's monthly invoice and be returned to UCA in the provided pre-addressed envelope. All payments should be sent to the following address:

UCA General Insurance Services, Inc.
Attn.: EZ-Pay Department
6363 Katella Ave.
Cypress, CA 90630

**This document is intended to serve as a guide and will be revised or replaced as new information becomes available.



UCA GENERAL INSURANCE SERVICES
"Service Is Our Strength!"™

ADDENDUM TO THE UCA EZ-PAY AGREEMENT

With respect to the EZ-Pay installment billing facility UCA General Insurance Services, Inc. has installed for use on the policies issued of the Preferred Program through **Century-National Insurance Company** or designated carriers effective 4/1/2013.

Section I – General Rules (CHANGES IN BOLD)

1. The insured is to remit installment payments directly to UCA General Insurance Services, Inc.
2. Brokers will still receive and distribute ALL policies and endorsements; ALL cancellation or non-renewal notices; as well as any other pertinent documentation.
3. Brokers' commissions remain the same rate as agreed in the quote proposal for the insured location.
4. **The policy holder will be billed for the down payment;** 25% of the annual premium plus any and all fees. The down payment is due to UCA within **30** business days of policy effective date.
5. **Brokers will earn their commission as the premium is collected. The broker will receive their commission at the end of each month based on the EZ-Pay statement.**
6. Broker hereby guarantees the repayment of **any** unearned commissions to UCA if policy is cancelled before its expiration.
7. Broker agrees to hold harmless and to indemnify UCA against any and all claims, complaints and/or actions arising out of or attributable to the action or inaction in part or in full of Broker in the performance of this contract.

This Addendum to the Agreement is effective of the date noted above.



Exclusions and Optional Coverages:

Employee Related Issues Excluded
 Equipment Breakdown Coverage Included

Mold/Fungus Exclusion
 Terrorism and War Exclusion

Quote Expires 09/09/2012

A Gross Deposit of \$1,351.25 is required to bind this account.

Premium Total:	\$4,605.00
CIGA:	\$0.00
Fee:	\$200.00
Policy Total :	\$4,805.00

We are pleased to offer EMPLOYMENT RELATED PRACTICES LIABILITY INSURANCE (EPLI) as part of our package.
 (Not Available in Illinois.)
 EPLI Limit \$100,000 at \$2,500 retention with an additional premium of \$76 (approximate) can be added.
 This price indication is based on standard coverage. For a firm quote please contact your underwriter.
 Enhanced coverages and other retention limits are available.

PLEASE FIND BELOW A PRICING INDICATION FOR UMBRELLA COVERAGE BASED ON THE INFORMATION PROVIDED ON YOUR UNDERLYING APPLICATION AND UNDERLYING G/L LIMITS OF \$1,000,000 OCCURRENCE AND \$2,000,000 AGGREGATE. BE ADVISED, THIS IS ONLY AN INDICATION. FOR A FIRM QUOTATION PLEASE SUBMIT A COMPLETE UMBRELLA APPLICATION TO YOUR UNDERWRITER.

Premium for \$1,000,000 limit:	\$650	\$2,000,000 limit:	\$1,150	\$3,000,000 limit:	\$1,650
\$4,000,000 limit:	\$2,150	\$5,000,000 limit:	\$2,650		

UCA EZ-PAY INSTALLMENT PLAN:

UCA General Insurance is pleased to offer our new EZ-Pay Installment plan. If you choose to use our installment payment option the down payment is 25% of the total premium + the policy fee. Based on the premium calculation above, the down payment would be \$1,351.25. The remaining premium will then be divided over eight (8) monthly payments of \$441.72 (which includes a \$10 charge applied per payment).

Remarks :

Coverage for Certified Acts of Terrorism can be added for a premium. See Notice of Terrorism on separate page.

Location Name: 1 / 1 MainWay

- **NEED SIGNED/UPDATED APP
- **NEED PROOF OF BLDG UPDATES
- **NEED B&W RECEIPTS (USED 300K FOR NOW)
- **COVERAGES AS QUOTED

SAN DIEGO OFFICE



Quote: 123456
Policy: ABC123456

UCA EZ-Pay Worksheet

The following information is required to set up this account on UCA's EZ Pay System.

The insured will be billed for the full down-payment amount as well as any applicable taxes & fees. The broker will then be paid their commission based on the premium paid which will be reflected on the EZ-Pay statement you'll receive each month.

PLEASE SEND A COPY OF THIS WORKSHEET ALONG WITH YOUR BINDING REQUEST

SUMMARY OF THE POLICY

Quote #: 123456
Expiring Policy #: ABC123456
Named Insured: Joe Smith
DBA: Joe's Restaurant
Billing Address: 123 Main St.
Anytown, CA 12345

PLEASE PROVIDE THE INSURED'S E-MAIL ADDRESS: _____

***Please note: If the billing address shown above is incorrect, provide the correct address where the invoices and notices are to be sent.*

Correct Billing Address: _____

ACCOUNTING BREAKDOWN

Premium: \$#,###.##

Taxes & Fees: \$###.##

Total Premium: \$#,###.##

Total Down Payment: (25% of premium + taxes & fees)
(Which will be billed to the insured
at the address shown above)

8 monthly payments of \$###.##. Amount includes a \$10 charge, which is applied per payment



UCA GENERAL INSURANCE SERVICES
 "Service Is Our Strength"™

UCA General Insurance Services, Inc.
www.ucageneral.com 1.800.2.CALL.UCA
 6363 Katella Ave., Cypress, CA 90630

Joe Smith
 DBA: Joe's Restaurant
 123 Main St.
 Anytown, CA 12345

Policy #: ABC123456
Invoice #: 123456
Policy Period: 05/01/2013 to 05/01/2014
Invoice Date: 05/01/2013
Agency Name: Your Agency
 789 Main St.
 Anytown, CA 12345

For service or information contact our EZ-Pay Department at 800.2.CALL.UCA

Down-Payment Invoice

Policy Number	Policy Type	Total Annual Premium	Taxes & Fees	Total Amt Due
ABC123456	Commercial Package Policy	\$#,###.##	\$###.##	\$#,###.##
UMB123456	Commercial Umbrella Policy	\$#,###.##	\$###.##	\$#,###.##
Totals:		\$#,###.##	\$###.##	\$#,###.##

If paying your premium in full, please pay: \$#,###.##
 Payment Options:
 Pay Premium in Full
 EZ-Pay (8 Monthly Payments + \$10 fee per payment)

If you choose to pay your premium with EZ-Pay please pay down-payment: \$#,###.##
 Due on or before: 05/15/2013
 Your monthly payment with EZ-Pay will be (includes \$10 fee): \$###.##

Payment Options

Pay Online: Make a one-time payment by check or credit card (Visa or MasterCard only)
 Set up recurring payments to be automatically deducted each month from your checking account or credit card
 Pay by phone by calling 800.2.CALL.UCA
 Pay by mail (Check ONLY)

If the premium is not paid by 05/15/2013 the policy will be subject to a late fee and possibly cancellation

Please detach and return lower portion with payment

UCA General Insurance Services

UCA General Insurance Services
 EZ-Pay Department
 6363 Katella Ave.
 Cypress, CA 90630

Policy Numbers (s): ABC123456
Invoice Number: 123456
Customer Name: Joe Smith
Due on or before: 05/15/2013
If paying premium in full: \$#,###.##
If paying using EZ-Pay: \$#,###.##

**UCA EZ-PAY
CANCELLATION NOTICE**

UCA General Insurance representing 30013-1
www.ucageneral.com 1-800-2-CALL-UCA

Joe Smith
Joe's Restaurant
123 Main St.
Anytown, CA 12345

Customer Name: Joe Smith
Joe's Restaurant
Policy Number: ABC123456 05/01/2013 - 05/01/2014
Cancellation Date: 06/15/2013
Mailing Date: 06/01/2013

The policy will be cancelled on the Cancellation Date shown above for the following reason:

Non Payment of Installment Premium

Premium Due: \$187.50
Reinstatement Fee: \$25.00
PLEASE PAY THIS AMOUNT: **\$212.50**

The Policy will not be reinstated unless both the Premium and the Reinstatement Fee is Fully Paid.

Please detach and return lower portion with payment.

UCA General Insurance Services

UCA General Insurance Services
EZ-Pay Department
6363 Katella Ave.
Cypress, CA 90630

Policy Number (s): ABC123456
Invoice Number: 123456
Customer Name: Joe Smith
Due on or before: 06/15/2013
Total Due: \$212.50