# **Citizens Insurance Company of America**

# Number of Installments<sup>1</sup>:

4, 10 and monthly (EFT available under all payment options)

# Installment Fee:

\$6 (EFT \$2)

**Downpayment:** 10 pay or monthly 20%, 4 pay 25% (EFT monthly - one month)

# **Electronic Funds Transfer Program (EFT):**

Yes

# **Related Fees:**

Non-Sufficient Funds Fee (NSF) - \$30 Late Fee (L) - \$25 Reinstatement Fee (R) - \$20

# **Application of Related Fees:**

L - will be assessed on all personal lines direct bill policies if payment has not been received 3 days after the due date.

NSF - will be charged on all personal lines direct bill and EFT payments returned by our banks to us for non-sufficient funds and account closed situations.

R - will be assessed on policies if the company agrees to reinstate a policy that has cancelled for nonpayment of premium.

1 - The number of installments/payments includes downpayment. Installment fee is not charged on first installment/downpayment.

Please note that you have the option to pay your bill in full in one payment to avoid paying any of the applicable installment fees. Reasonable efforts have been made to ensure that this summary information is accurate, it may not apply to your specific circumstances. You are urged to contact your producer (agent, broker) or insurer with specific questions concerning installment plans.