

Occidental Fire & Casualty Company of North Carolina

Number of Installments:¹

Annual Policies 12, Semiannual Policies 6

Installment Fee:

\$10

Downpayment:

New Annual Policies 11 pay 15% or 25% downpayment, 12 pay 8.34% downpayment

Annual Renewal 7 pay 40% downpayment, 11 pay 15% or 25% downpayment, 12 pay 8.34% downpayment

New Semi-annual Policies 5 pay 20% or 25% downpayment, 6 pay 16.7% downpayment

Semi-annual Renewal 4 pay 40% downpayment, 5 pay 20% or 25% downpayment, 6 pay 16.7% downpayment

Electronic Funds Transfer Program (EFT):

N/A

Related Fees:

Non-Sufficient Funds Fee (NSF) - \$15

Late Fee (L) - \$10

Reinstatement Fee - \$25

Application of Related Fees:

NSF - is applied for insufficient funds when checks are denied by a financial institution. □

L - will be charged when a payment is postmarked/uploaded 6 or more days after the installment due date. □

R - will be assessed when a policy is reinstated a cancelled policy.

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.

