



FIREMAN'S FUND EXPRESS SERVICE BILLING
DIRECT BILL INSTALLMENT OPTIONS

ESB PLAN (DIRECT BILL)

PLAN	MIN. PREMIUM	%DOWN	PAYMENT SCHEDULE
FULL PAY (AF)	NO MINIMUM	N/A	FULL PAYMENT REQUIRED
TWO PAY (SA)	\$1,000	50%	50% - 120 DAYS LATER*
FOUR PAY (SB)	\$1,000	25%	25% - 60 / 120 / 180 DAYS LATER*
SIX PAY (CJ)	\$1,000	25%	15% - 30 / 60 / 90 / 120 / 150 DAYS LATER*
TEN PAY (SD)	\$2,500	25%	8.33% - 8 MONTHLY INSTALLMENTS* 8.36% - LAST INSTALLMENT

***SERVICE CHARGE**

A \$10.00 charge is added to each installment on this plan.

If you have any questions pertaining to this, please do not hesitate to call:

EXPRESS SERVICE BILLING CUSTOMER SERVICE: 1-800-527-5787

PLEASE DO NOT SEND CHECKS TO THE FRESNO FARM CENTER.

CHECKS SHOULD BE MAILED TO:

Eastern States
FIREMAN'S FUND INSURANCE COMPANY
DEPT. CH 10284
PALATINE, IL 60055-0284

Western States
FIREMAN'S FUND INSURANCE COMPANY
DEPT. LA 7166
PASADENA, CA 91109-7166

OR OVERNIGHT TO:

MELLON BANK
ATTN: RETAIL Box 7166
14005 LIVE OAK AVE.
IRWINDALE, CA 91706

IMPORTANT: PLEASE BE SURE TO INCLUDE POLICY NUMBER AND DIRECT BILL ACCOUNT NUMBER ON ALL CHECKS AND RELATED CORRESPONDENCE.

DIRECT BILL BILL PLAN	FARM & RANCH BILL PLAN ELIGIBILITY	1st INSTALLMENT DUE POLICY INCEPTION DATE	ADDITIONAL INSTALLMENT AMOUNT	ADDITIONAL INSTALLMENT DUE Each Installment is subject to a \$10 Installment Fee
Full Pay (AF)	All Policies	Full premium	N/A	N/A
Two Pay (SA)	\$1,000 Account Premium	50% of premium	1 installment 50% of premium	120 days after policy effective date
Four Pay (SB)	\$1,000 Account Premium	25% of policy premium	3 installments 25% of premium	60/120/180 days after policy effective date
Six Pay (CJ)	\$1,000 Account Premium	25% of premium	5 installments 15% of premium	30/60/90/120/150 days after policy effective date
Ten Pay (SD)	\$2,500 Account Premium	25% of premium	8 installments 8.33% of premium; and 1 installment 8.36% of premium	Every 30 days beginning with the 30th day after policy effective date

Account Bill Date:

Direct Bill policy bill plan is set up with 28 day intervals because the policy bill plan is attached to an Account Bill which invoices every 30 days. The Account Bill Day is the effective day of the first policy which established the account.

Short Term Policy guidelines:

Only Full Pay, Semi-Annual Pay, or Four Pay bill plans may be used on short term policies with the following guidelines:

- If the policy term covers a **period of less than 90 days**, full payment of the premium is required.
- If the **policy term is greater than a 90-day period**, determine the number of days from the policy effective date to the bill plan's final installment date. The short term policy period must be greater than or equal to that number of days