



Personal Lines Pay Plan Options

PERSONAL LINES

Automatic Payment Options (paid directly from your bank account or credit card)

Description	Term Length	Minimum Premium Required	Down Payment % Required	Future Payments
1-Pay	6 & 12	None	100%	
6-Pay	6	None	16.7%	5 equal monthly installments
2-Pay	12	None	50%	1 installment due in 5 months
4-Pay	12	None	25%	3 equal quarterly installments
5-Pay	6 & 12	None	20%	4 equal monthly installments
12-Pay	12	None	8.3%	11 equal monthly installments

Direct Bill Payment Options (paid by check or money order)

1-Pay	6 & 12	None	100%	
2-Pay	12	500	50%	1 installment due in 5 months
4-Pay	12	500	25%	25% in 80 days, 25% in 170 days, and 25% in 260 days
5-Pay	6 & 12	None	20%	4 equal installments at 30-day intervals
11-Pay	12	1,000	15%	10 equal installments at 30-day intervals

- Direct Bill Payment Options include a \$5 installment fee per installment (no installment fee on down payments for Georgia and Tennessee).
- Applications must be submitted with a down payment.
- A \$20 reactivation fee will be applied to a policy that has lapsed due to nonpayment of premium.
- A \$25 (\$20 in Colorado, Idaho, and Utah) fee will be assessed when any premium payment is returned by the bank due to non-sufficient funds (NSF).
- New business future installments assume policy was issued on or before effective date. If policy is issued after the effective date, the number of installments is determined by the number of months remaining in the term.
- Down payment may be taken from the agency's account, insured's bank account, or insured's credit card and will be withdrawn/charged after a minimum of 48 hours.
- Automatic Payment Option
 - ✓ Automatic payments withdrawn from checking or savings include a \$2 installment fee.
 - ✓ Automatic payments charged to a credit card include a \$5 installment fee (\$2 installment fee for Kansas).
 - ✓ No installment if the 1-Pay option is chosen.
 - ✓ Withdrawals are processed on the effective date of the policy for new business and renewals. Subsequent withdrawals are processed on the anniversary of the effective date as indicated. Choosing withdrawal date is not an option.
 - ✓ To enroll, complete the Personal Lines Automatic Payment Option Authorization (S-623PL) form. Insured can sign-up online, in the Billing Portal, at acuity.com.
- 11-Pay and 12-Pay payment plans are not available in AR, GA, IA, MD, or TX.

This is a summary of pay plans for coverage with Acuity. All coverages are underwritten by Acuity, A Mutual Insurance Company, with the exception of personal automobile coverage in the state of Texas, which is offered by Acuity TX MGA, Inc. and underwritten by Home State County Mutual Insurance Company. Home State County Mutual Insurance Company is not an affiliate of any Acuity company. Not all coverages or pay plan options are available in all states or through our online quoting and purchase process. Contact your agent for more information.