

You can always expect [ **more** ] from **SPRISKA**  
SPECIALTY RISK OF AMERICA

## ***LIQUOR LIABILITY – DIRECT BILL***

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### **Annual**

100%, due 15 days from the date of invoice  
No installment fee

### **Semi-Annual**

50% down payment  
One installment due 6 months after effective date  
\$8.00 fee per installment

### **Quarterly**

25% down payment  
3 equal installments due 3, 6, and 9 months after effective date  
\$8.00 fee per installment

### **Monthly**

20% down payment  
10 equal monthly installments begin 2 months after the effective date  
\$8.00 fee per installment

### **ACH Monthly**

20% down payment  
10 equal monthly installments begin 2 months after the effective date  
No installment fee

Payment of each installment is due to the Company on or before the due date indicated on the invoice. You will receive an initial billing statement to select your payment plan with the policy, followed by an installment invoice for each installment. No installment invoices will be sent for policies set up for the ACH payment plan.

To avoid cancellation of coverage, please make sure that payment is received by the specified due date. The Company may process a Notice of Cancellation if payment is not received by the Company on or before the due date. There will be a fee of **\$10.00** for late payments. Postmark is not sufficient. If your payment is returned or not honored by your bank for insufficient funds or for any reason, a Notice of Cancellation will be immediately processed and an NSF fee of **\$35.00** will be charged.