

# SPRISKA – *DIRECT BILLING OPTIONS* - updated 10/01/19

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## **Annual**

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

## **Semi-Annual**

50% down payment + policy fees, due 15 days from the date of invoice  
One installment due 6 months after effective date  
\$8.00 fee per installment  
Total installment fees - \$8.00

## **Quarterly**

25% down payment + policy fees, due 15 days from the date of invoice  
3 equal installments due 3, 6, and 9 months after effective date  
\$8.00 fee per installment  
Total installment fees - \$24.00

## **Monthly**

(Available when annual premium is more than \$1,000)  
20% down payment + policy fees, due 15 days from the date of invoice  
10 equal monthly installments beginning 2 months after effective date  
\$8.00 fee per installment  
Total installment fees - \$80.00

## **Monthly Multi-Line**

**(Available for multi-line accounts when annual premium is more than \$1,000)**

20% down payment + policy fees, due 15 days from the date of invoice  
10 equal monthly installments beginning 2 months after effective date  
\$3.00 per installment  
Total installment fees - \$30.00

## **10 Pay Monthly - n/a Iowa Policies**

**(Available when annual premium is more than \$1,000)**

10% down payment + policy fees, due 15 days from the date of invoice  
9 equal monthly installments beginning 1 month after effective date  
\$8.00 fee per installment  
Total installment fees - \$72.00

## **ACH Quarterly**

25% down payment + policy fees, due 15 days from the date of invoice.  
3 equal installments due 3, 6, and 9 months after effective date  
\$3.00 fee per installment  
Total installment fees - \$9.00

## **ACH Monthly**

20% down payment + policy fees, due 15 days from the date of invoice  
10 equal monthly installments beginning 2 months after the effective date  
\$3.00 fee per installment  
Total installment fees - \$30.00

## **10 Pay ACH - n/a Iowa Policies**

10% down payment + policy fees, due 15 days from the date of invoice  
9 equal monthly installments beginning 1 month after the effective date  
\$3.00 fee per installment  
Total installment fees - \$27.00

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**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 on the invoice. 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 \$4.00 for late payments. A postmark is not sufficient. If your payment is returned or not honored by your financial institution for any reason, an NSF fee of \$30.00 will be charged. This may also cause the status of the policy to change.