

SPECIALTY RISK OF AMERICA

Fee Disclosure

When transacting business with Spriska, your policy could be subject to any of the following fees:

POLICY FEES

Commercial Package Policy written on a Package policy, the following policy fees will apply:

\$25 - One coverage

\$50 - Two or more coverages

Special Event Liability and Special Event Liquor Liability, the following policy fees will apply:

\$15 - Premium below \$350

\$35 - Premium \$350 or above

Businessowners Policies:

\$50 – Per Policy

INSPECTION FEES

Loss Inspection Fee – Exterior only - \$50

Loss Inspection Fee – Short Commercial without building valuation - \$135

Loss Inspection Fee – Short Commercial with building valuation - \$150

Loss Inspection Fee – Drone Inspection with images - \$150

MISCELLANEOUS FEES

Late Payment Fee - \$4 - Charged when payment is received past the specified due date of the invoice.

Reinstatement Fee - \$15 - Charged when a policy cancels and is then approved for reinstatement.

Disputed Payment Fee (NSF) - \$30 - Charged when payment is returned to Spriska for reasons including, but not limited to, non-sufficient funds, invalid account information.

INSTALLMENT PLANS & FEES

Annual

100%, due 15 days from the date of invoice

No Fee

Semi-Annual

50% down payment + policy fees, due 20 days from the date of invoice. One installment due 6 months after effective date.

\$5.00 fee per installment, Total installment fees - \$5.00

Quarterly

25% down payment + policy fees, due 20 days from the date of invoice, and 3 equal installments due 3, 6, and 9 months after policy effective date.

\$5.00 fee per installment, Total installment fees - \$15.00

Monthly

20% down payment + policy fees, due 20 days from the date of invoice, and 8 equal monthly installments beginning 2 months after policy effective date.

\$5.00 fee per installment, Total installment fees - \$40.00