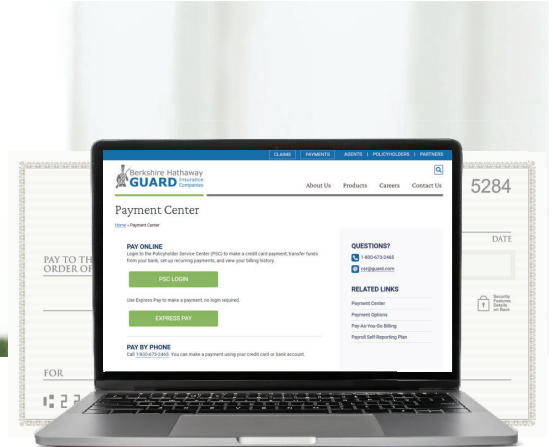


YOU CHOOSE.

# Payment Options



## 1 ONE-TIME PAYMENT

A one-time payment of insurance premium in full can be easily made via any of the methods outlined right.

## 2 INSTALLMENT PLANS

Most premium installment plans generally require a small down payment (typically 10-25%\*). Then, the remaining payment is spread out over the policy term through a number of weekly, monthly, or quarterly installments.

## 3 PAY-AS-YOU-GO/GRIP\*\*

Workers' Compensation policyholders can take advantage of our "pay-as-you-go" option that features no down payment and no installment fees. Through our proprietary platform, **GUARD Reporting Interface for Payroll** ("GRIP"), we are able to easily exchange data with many participating payroll service companies, including **QuickBooks**®. Contact your insurance agent for details.

## 4 PAYROLL SELF-REPORTING\*\*

Workers' Compensation policyholders not working with a payroll service company can benefit from our **Payroll Self-Reporting Plan** that features a 15% deposit and 11 monthly installments. Payroll is reported monthly via our online platform, and payments are drafted from a chosen bank account. Contact your agent for details or visit [www.guard.com/payments/](http://www.guard.com/payments/).

\*Homeowners policies may require a larger down payment.

\*\*When more than one policy is with us, we can often match the pay plan for multiple accounts.

## Ways to Pay

Both one-time payments and installments can be made via:

### Direct Draft Program®

Encouraged for policyholders who elect an installment plan; features automatic, recurring payments and waives installments fees (up to \$7.00 in some states) or



[www.guard.com/expresspay/](http://www.guard.com/expresspay/)



Our *Policyholder Service Center* at [www.guard.com/policyholders/](http://www.guard.com/policyholders/)



Our BHGUARD mobile app (available from Google Play and the App Store)



By calling our Customer Service Team at 1-800-673-2465

Checks, credit cards, and bank transfers are all accepted. Payments can also be sent by traditional mail.

Insurance is underwritten by AmGUARD Insurance Company®, AZGUARD™ Insurance Company (non-admitted in California), EastGUARD Insurance Company®, NorGUARD Insurance Company® or WestGUARD® Insurance Company, members of Berkshire Hathaway GUARD Insurance Companies ("GUARD") with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. The information contained herein is not all inclusive but intended to provide a general overview for marketing purposes. The information may not apply to all GUARD companies or in all states and should not replace the guidance, advice, or recommendations from licensed insurance or legal professionals or other industry experts. All state and federal rules/regulations apply. Only the relevant insurance policy and endorsements provide the terms and conditions of coverage. © May 2021.

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