

Direct Bill Information

Berkshire Hathaway Policyholders

BILLING OF POLICY & ENDORSEMENT PREMIUM

Premium is broken down and billed as follows:

Down Payment of Policy Premium

- The Down Payment is 25% of the total premium of all direct bill policies on the account.
- All Taxes and Surcharges are billed in full with the Down Payment.
- Down Payment is due upon binding. If it is not paid upon binding, an invoice is mailed to the insured the day after the policies are transacted in the system, and is due 10 days after the effective date.

Monthly Installments

- The balance of the policy premium after the 25% down payment is divided into 9 equal monthly installments.
- Monthly installments are due on the inception date of the policy. The invoices are mailed approximately 25 business days before the due date. For example, if the policy effective date is 01/01/2015, the monthly installment invoices will be mailed around the 3rd of each month and will be due on the 1st of the following month.
- A service fee is added to each premium installment invoice. The service fee is \$3 for Florida and Louisiana and \$5 for all other states.

Return Premium Endorsements

The return premium generated by an endorsement can be credited numerous ways depending on when it is transacted.

- The return premium generated by an endorsement is divided equally among the number of remaining installments in the policy period. For example: An account has already been billed for the down payment and 4 of their installments. An endorsement with a return premium of \$100 is transacted on the account. The remaining 5 monthly installment amounts will be reduced by \$20 each due to this endorsement.
- If a return premium endorsement is transacted and the policy is paid in full, a refund check will be sent to the insured.

Additional Premium Endorsements

The additional premium generated by an endorsement can be billed numerous ways depending on when it is transacted.

- If the endorsement is transacted while the insured is still amidst their 9 month billing cycle, the additional premium generated by the endorsement will be divided equally among the number of remaining installments in the policy period. The next invoice that generates after the endorsement is transacted will include any taxes and surcharges in full, and the 1st installment for the additional premium endorsement.
- If an additional premium endorsement is transacted and the policy is paid in full, an invoice will be mailed for the total additional premium including any taxes and surcharges.

*** Please note, the billing of additional and return premium endorsements may vary depending on the timing of the transactions and invoices, state rules, and other circumstances. To avoid billing problems, please pay the amount due on your invoice.*

CANCELLATION FOR NONPAYMENT OF PREMIUM

- If payment for an installment due is not received within 7 days of the due date listed on the invoice, cancellation notices will be mailed giving approximately 10 days to pay, depending on state guidelines.
- If payment is not received by the cancel date listed on the cancellation notice, the policies are cancelled for nonpayment of premium.
- If payment is received by the cancel date, rescission notices are mailed and coverage is continued.
- If payment is received within 10 days of the legal cancel date, the insured may be eligible for reinstatement without lapse in coverage. Full payment of any past due premium, along with a No Loss Letter on the insureds company letterhead, signed by the Executive Director, will be required for the account to be considered for reinstatement.

PAYMENT OPTIONS - BHSI

Mailing Payments

- Checks and money orders should be made payable to Berkshire Hathaway Specialty Insurance Company
- Include your Berkshire Hathaway account number on your check or money order. ex) ISA-#####
- If payment is being sent **regular mail** or through the U.S. Postal Service, please send it to the lockbox address below:

Berkshire Hathaway Specialty Insurance Company
PO Box 789502
Philadelphia, PA 19178-9502

- Payments can also be sent via **overnight mail** to the address below, but only if mailed through a courier service such as UPS or FedEx. Payments mailed to this address via the U.S. Postal Service will result in delays. This address is to be used for overnight deliveries only:

Lockbox Services - 789502
Berkshire Hathaway Specialty Insurance Company
2005 Market Street, 5th Floor
Philadelphia, PA 19103-7042

Online Payments

- Online payments can be made at <https://ww2.e-billexpress.com/ebpp/bhspecialty/>
- There is no fee for online payments.
- There are 2 options: LOGIN and PAY NOW.
 - LOGIN Tab
 - If this is your first time using the LOGIN tab, click on Enroll on the right side of the page. If not, use the user name and password you set up to log in.
 - Use your BHSI account number (ex. ISA-#####) and billing zip code as listed on your BHSI invoice to enroll.
 - You will be prompted to create your own user name and password, enter contact information, and bank account information.
 - After enrolling, you will receive an email which will provide a link that must be clicked on to complete the enrollment process.
 - Once enrolled you can make one-time payments, set up future dated payments or recurring payments, set up notifications, save your bank information, and view payment history.
 - PAY NOW tab
 - Use your BHSI account number (ex. ISA-#####) and billing zip code as listed on your BHSI invoice to log in to make one-time payments without enrolling.

Phone Payments

- Payments can be called in to 1-800-622-8272 using a checking or savings account.
- There is no fee for phone payments.

Wire and ACH Payments

- Payments can sent via wire or ACH using the bank information below. Make sure to include your BHSI account number in the notes field ex. ISA-#####.

Bank Name: Wells Fargo Bank N.A.
Location: Philadelphia, PA
Swift Code: WFBIUS6S
ABA Routing #: 121000248
Bank Account #: 4252100540
Account Name: Berkshire Hathaway Specialty Insurance Company

FREQUENTLY ASKED QUESTIONS

Click on a question below to view the answer

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If my policies are cancelled for nonpayment of premium, can they be reinstated?

General Information

How do I make changes to my billing address?

Contact Irwin Siegel Agency's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com to have changes made to your billing address.

I lost my invoice, how can I get another copy?

Contact Irwin Siegel Agency's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com to request a copy of your invoice.

Why am I receiving a refund check?

A refund check would generally be issued for one of 3 reasons:

1. Your account is paid in full and a return premium endorsement was transacted, generating a credit on the account.
2. Your account is paid in full and you have made an overpayment.
3. Your account has been cancelled mid-term and you have paid more than the earned premium after cancellation, producing a credit on the account.

Installment & Invoice Information

How are down payment and installment amounts calculated?

Your annual premium is broken down into a 25% down payment and 9 equal monthly installments. All policy taxes and surcharges are due in full with the down payment.

Is there a monthly service fee?

A service fee is added to each premium installment invoice. The service fee is \$3 for Florida and Louisiana and \$5 for all other states.

Why is my service fee higher than usual?

You may have paid only the installment amount for the prior month and forgotten to include the service fee in your payment. If the service fee is not paid, it is carried over to the next invoice.

Why did my monthly installment amount change?

Monthly installment amounts will change anytime an additional or return premium endorsement is transacted on your account. Endorsements are done, at the insureds or brokers request, to add, delete, or change locations, vehicles, coverage, etc. For specific information regarding a change in installment amounts, contact ISA's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com

When are the invoices mailed and due?

The Down Payment invoice is mailed the day after the policies are transacted in the system and is due 10 days after the policy effective date. Monthly installments are due on the inception date of the policy. The invoices are mailed approximately 25 business days before the due date. For example, if the policy effective date is 01/01/2015, the monthly installment invoices will be mailed around the 3rd of each month and will be due on the 1st of the following month.

What if my payment is not received by the due date?

If your payment is not received by the due date, your next invoice will include the current installment due and the past installment due. The due date listed on the invoice will be the due date for the current installment due. Please keep in mind that the past due installment is due immediately. Cancellation notices are mailed for the past due installment giving approximately 10 days to pay before the policies are cancelled.

For additional questions contact Irwin Siegel Agency's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com

Payment Information

Who do I make the check payable to?

Checks or money orders should be made payable to Berkshire Hathaway Specialty Insurance Company and should include the account number.

How can I find out if my payment was received?

Contact Irwin Siegel Agency's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com

Cancellation Notices

I already mailed my payment, why did I receive a cancellation notice?

Cancellation notices for nonpayment are mailed the day after the installment due date. If you recently mailed payment, the notice most likely crossed in the mail with your payment. To find out if your payment was received, you can either contact Irwin Siegel Agency's Accounting Department at 1-800-622-8272 or by email accounting@siegelagency.com.

I received a cancellation notice for nonpayment of premium. Will my policy actually be cancelled?

If you do not pay your past due installment before the cancellation date listed on the cancellation notice, your policies will be cancelled. If the cancellation date is approaching, we suggest you mail your check or money order via overnight mail.

What if my payment is received before the cancellation date listed on the cancellation notice?

If payment is received before the cancellation date, rescission notices will be mailed advising that payment was received and that your coverage is still in place.

If my policies are cancelled for nonpayment of premium, can they be reinstated?

Payment credited to the account after the legal cancellation date does not guarantee reinstatement of coverage with the insurance carrier. This is up to the underwriter. Generally, if the payment is received within 10 days of the cancellation date, and a No Loss Letter is sent to ISA stating that no losses have occurred in the time since the policy was cancelled, the policies may be reinstated without a lapse in coverage.

*For additional questions contact Irwin Siegel Agency's Accounting Department at
1-800-622-8272 or by email accounting@siegelagency.com*