



**THE NORFOLK & DEDHAM GROUP®  
ELECTRONIC FUNDS TRANSFER PROGRAM FACTS**

**What is The N&D Group's® EFT Plan?**

The N&D Group's® EFT Plan is an easy to use payment plan which allows you to automatically have your insurance premiums directly paid from your bank account.

**Why would I want to pay my premiums through The N&D Group's® EFT Plan?**

You will never have to worry about making an insurance payment again. There will be no need for you to write a check, stamp and mail a payment!

By using our EFT plan, you will save time, money and most importantly, never need to worry if your payment has been made.

**Is it safe to let someone take money out of my bank?**

There is no need for you to be concerned! You decide when to have the payment taken out of your account. If your premiums change by more than \$2.00, we will notify you before a payment is withdrawn.

**What other advantages are there to using The N&D Group's® EFT Plan?**

- ▶ You are able to spread your premium payments over ten equal payments!
  - 10% down for the first installment.
  - 10% for the remaining 9 installments.
- ▶ You decide on the day of the month for your withdrawal!
- ▶ You know the correct amount was paid and your bank statement will confirm the date that payment was sent!
- ▶ Because you know that a payment withdrawal will be made you will never have to worry about a forgotten or lost payment!
- ▶ Your insurance policy remains in force and your property and valuables will remain protected!
- ▶ There is no service charge which results in significant cost savings over other plans.

**How do I join The N&D Group's® EFT Plan today?**

1. Complete and sign Authorization Agreement.
2. Include a voided check from the account you wish the payment withdrawal to be made.
3. Mail the voided check with your Authorization Agreement to The N&D Group®.

Please note: If an application is received mid-term, we will adjust the number of installments so that the number of payments fall within the policy term.

**Reminders:**

Please notify us of any changes to your bank or bank accounts. This will prevent any disruptions in the payment of your insurance premiums.

If there are insufficient funds to cover your EFT withdrawal, a Notice of Cancellation will be issued requiring a bank check or money order, and will include a \$25.00 charge.

Withdrawal will take place on the earlier of the selected withdrawal date or the last business day of the month.

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