

---

I (we) hereby authorize Builders & Tradesmen's Insurance Services, Inc. to initiate monthly deductions from my (our) account, for payment of premium on the insurance policy issued to me (us) by Builders & Tradesmen's Insurance Services, Inc. I (we) authorize the financial institution named below to accept and post entries to my (our) account.

I (we) understand that the monthly deductions will be processed as an electronic funds transfer and made on the 10th day of each month. If this date falls on a date that is not a business day, the applicable date shall be the following business day.

I (we) understand that this authorization allows Builders & Tradesmen's Insurance Services, Inc. to adjust the monthly deductions to reflect any premium changes with the exception of the final premium audit. Any additional premiums resulting from the final premium audit will be invoiced directly to me (us). Builders & Tradesmen's Insurance Services, Inc. agrees to notify me (us) of all deductions being processed.

I (we) understand that any refunds due on the policy listed below will be refunded by check and not through electronic transfer.

I (we) understand that if renewal policies are issued, that the authorization will extend to that policy term unless I (we) provide written notice to Builders & Tradesmen's Insurance Services, Inc. of a request to terminate the authorization.

I (we) understand that if payment is dishonored by the bank designated below from the account specified this agreement may be considered cancelled and the dishonored payment and all remaining payments may be required to be made by check or other negotiable instrument to ensure the continuance of my (our) coverage. All payments must be paid as invoiced.

This authorization will remain in effect until I (we) provide written notice to Builders & Tradesmen's Insurance Services, Inc. of its termination in such time and in such manner as to afford Builders & Tradesmen's Insurance Services, Inc. a reasonable opportunity to act on it.