

# Direct Bill — Frequently Asked Questions (FAQ)



## 1. What are the eligible products?

- Direct Bill is available for all of our admitted products in the United States and all products in Canada; Direct Bill is available for Special Events when bound and paid on-line.

## 2. What are the ineligible risks?

- Ineligible risks include: short-term policies, premium financed risks and business written on a non-admitted basis in the United States.

## 3. What are the payment options?

- The policyholder can pay by check, debit card or credit card (Visa, MasterCard, American Express)
- The policyholder can make payment by:
  - Sending the invoice remittance slip with payment to the lockbox address:
    - USA  
United States Liability Insurance Group PO Box 62778  
Baltimore, MD 21264
    - Canada  
United States Liability Insurance Group PO Box 9747 STN A  
Toronto ON M5W 1R6
  - Pay online at [www.usli.com/ezpay](http://www.usli.com/ezpay)
    - Pay by debit card, credit card (Visa, MasterCard, or American Express) or electronic ACH (checking or savings)
    - Set-up automatic payments and enroll in paperless invoicing
  - Pay by phone by contacting our Direct Bill Team at 866-632-2003 (USA) or 866-539-2150 (Canada)

## 4. What payment plans are available?

- Single Payment
  - The entire premium is invoiced immediately.
- Two Payments (available for policies with premium \$400 and greater)
  - 50% of the premium is invoiced immediately; the balance is invoiced approximately 5 months after inception.
- Three Payments (available for policies with premium \$675 and greater)
  - 40% of the premium is invoiced immediately; the balance is invoiced in two equal installments approximately 4 months and 7 months after inception.
- Four Payments (available for policies with premium \$1,000 and greater)
  - 40% of the premium is invoiced immediately; the balance is invoiced in three equal installments approximately 4 months, 6 months, and 8 months after inception.
- Six Payments (available for policies with premium \$2,500 and greater)
  - 40% of the premium is invoiced immediately; the balance is invoiced in five equal installments approximately 1 month, 3 months, 5 months, 7 months, and 9 months after inception.
- Ten Payments (available for policies with premium \$5,000 and greater)
  - 25% of the premium is invoiced immediately; the balance is invoiced in nine equal installments monthly following inception.

**5. Do I need to collect a down payment on new business?**

- You do not need to collect a down payment; we will bill the policyholder. However, if you choose to collect payment, please note all taxes and fees are billed with the first installment.

**6. What should I do if payment has already been collected from the policyholder?**

- If you have collected payment, please contact our Direct Bill Team at 866-632-2003 (USA) or 866-539-2150 (Canada), they will confirm the amount due and give you further instructions on where to send payment.

**7. What is the invoice/installment process?**

- First Installment invoiced at the time of binding new business. Payment due within 20 days or the date of inception, whichever is greater.
- Renewals invoiced 45 days prior to expiration. Payment due by the expiration date.

**8. Is there a fee for paying in installments?**

- No interest or set-up fees apply to our direct bill service. No installment fees apply to the first installment
- In most locations there is an installment fee (\$5 or less) applicable to all installments after the first installment.

**9. Can the policyholder pay using an Electronic Funds Transfer (EFT)?**

- We do not currently offer electronic funds transfer. We do offer the ability to pay online through the policyholder's checking account. In addition, the policyholder can set-up automatic payments.

**10. Will you reinstate a policy cancelled for non-payment if payment is made after the cancellation effective date?**

- We will gladly consider reinstatement with or without a lapse; consideration will be based on the facts presented. You will receive notice of reinstatement if a policy is reinstated. If a policy is not reinstated any unearned premium will be returned to the policyholder.

**11. When are refunds sent to the policyholder?**

- Refund checks are issued two times per month.

**12. Will you be sending the policy directly to the policyholder?**

- We send the invoice directly to the policyholder, the policy and any endorsements are sent to you unless you request otherwise.

**13. When is the commission paid?**

- Commission is paid as installments are paid in full. Checks are issued two times per month. Commission statements are available online in SNAP under the Run Reports link → Direct Bill Commission Statements (we do not send paper copies with the check).

**14. Do you have automatic deposit where my commission is automatically sent to my bank?**

- Yes, you can select to receive commission payments as an automatic deposit to your bank account rather than via paper checks. Simply log-in to usli.com, under SNAP click Manage Payments → Customer Billing → Payment Services → Manage Electronic Commissions/Refunds Direct Deposit

**15. How does the renewal invoicing process work; what happens when payment is received after expiration?**

- Invoices are sent 45 days prior to expiration, with a reminder invoice sent 20 days prior to expiration and a final invoice sent five days prior to expiration. We provide the policyholder with a 10-day window after expiration for us to receive payment and renew the policy without a lapse in coverage.

**16. Do you send renewal quotes on direct bill policies?**

- Yes, we will send a renewal quote to you, unless instructed otherwise. You do not need to request binding; we will invoice the policyholder, and the policy will be renewed when the policyholder pays the renewal invoice.

**17. Are the renewal quotes attached to the invoice?**

- No, renewal quotes are not sent to the policyholder.

**18. Can we change a direct bill renewal to agency bill?**

- Yes
  - If the policy has not already been invoiced, we can remove it from direct bill and release agency bill renewal terms. A request to bind will be needed to renew agency bill terms.
  - If the policy has been invoiced, as long as payment has not been made, the policy can be removed from direct bill. The policyholder should be advised not to pay the bill. A request to bind will be needed to renew agency bill terms.

**19. Can we change an agency bill renewal to direct bill?**

- Yes, in order to direct bill a renewal we need to be notified at least 15 days prior to expiration.

**20. Can a policy be put into direct bill at any point or does it need to be done the first year?**

- Policies can be added to direct bill at renewal. Once a policy is issued as either agency bill or direct bill, the current policy term can not be changed for that period.

**21. When can an account be pulled out of direct bill?**

- Policies can be removed from direct bill for the following renewal at any time.