

SSIU BROKERAGE AGREEMENT ADDENDUM #1, V2
Terms & Conditions – Direct Billing for Personal Lines Renewals
Amended June 27, 2018

SELECTING RENEWAL BILL TYPE

- Bill Type options are: Direct Bill to Insured, Direct Bill to Lienholder (Mortgagee) or Direct Bill to Agency.
- All accounts will default to Agency Bill unless otherwise selected.
- Agents can select the billing type for any policy's **renewal** at time of New Business binding. This selection is made on the Request Applications screen when using the SSIU Online Rater.
- Agents will receive a copy of all renewal quotes/invoices even if direct billed.
- **Agents selecting a Direct Bill for Renewal method at time of binding authorize SSIU to initiate payment and renewal terms direct to the insured/lienholder (if applicable) and agree to the Terms & Conditions set forth herein.**

NEW BUSINESS BILLING

- All New Business accounts will be Agency Billed, and the Agency will be responsible for the collection of funds from the Insured or Lienholder and then payment to SSIU.
- If preferred, the Agent may direct the Insured to pay SSIU directly by credit card or e-check at www.ssiuw.com/billpayment. Payment by mail is also accepted.
- Payment of full balance (premium, taxes and fees) is due within 10 days of effective date of the policy or will be issued a Noticed of Intent to Cancel.

MAILING PAYMENT

- Checks should be made payable to SSIU, LLC and mailed to PO Box 580, Foley, AL 36536.

ONLINE PAYMENT

- Payments are accepted from Agents, Mortgage Companies/Lienholders and Insureds.
- Agents can access all outstanding invoices via our agency portal (portal.ssiuw.com) and click on the **Statement** tab.
- Insured or Agent payment options are available via our website (www.ssiuw.com/billpayment) and click on the appropriate button to enter the policy and payment information.
- Credit/debit card and e-check are accepted via online payment. A separate processing fee from XPress Pay will reflect on payee's credit card or bank statement when using this service.

AGENCY COMMISSIONS

- All commissions for gross payments received will be cut back to the Agency on the 15th of the following month accompanied by an agency statement.

COMMERCIAL ACCOUNTS

- Commercial accounts will remain Agency Billed and will not be enrolled in Direct Billing. Only Personal Lines business will be eligible for Direct Billing of Renewals.

ACCOUNT MAINTENANCE

- SSIU will direct all insurance verification requests to the Agent of Record.
- SSIU will refer any non-billing questions back to the Agent of Record, including but not limited to coverage changes, deductible changes, mortgagee/lienholder changes or mailing address changes. The Agent should submit change/endorsements requests to SSIU for processing.

MONIED ENDORSEMENTS

- Monied endorsement requests for accounts which are listed as Direct Bill will be quoted, however not processed and finalized until payment for the endorsement is received by SSIU.
- Collection of funds for monied endorsements requests for Agency Billed accounts will remain the responsibility of the Agent.

PREMIUM FINANCED ACCOUNTS

- SSIU will not initiate or bill to premium finance companies (PFC). Direct Bill to Insured accounts which are premium financed will be billed to the Insured and the responsibility for contracting with the PFC will be the that of the Insured or Agent.
- Cancellations from PFCs will be forwarded to the Agent for follow-up. If payment to the PFC is not made within 20 days of notification, SSIU will cancel the policy and return any unearned premium to the Agent.

POLICIES NON-RENEWED DUE TO NON-PAYMENT

- **Agents will be notified via email if a policy has not renewed due to non-payment.**
- Payment reminders of policies not renewed within 10 days of the expiration date will be sent to the payor and Agent of Record.
- Policies not renewed due to late payment may be reinstated at SSIU discretion upon receipt of full payment and a statement of no known losses signed by the insured within **15 days of expiration.**

ELECTRONIC DELIVERY OF RENEWAL QUOTES & BILLS

- Unless requested in writing by the Insured, renewal quotes and invoices will default to electronic delivery to the email address on record for the Insured. The insured will be required to sign the Electronic Bill Delivery Statement at time of application.
- **SSIU does not assume responsibility for failed email delivery due to incorrectly provided or updated information.**
- SSIU will not deliver policies, binders, or Certificates of Insurance directly to insureds or mortgage companies. All documents will be sent to the Agent for distribution.

Agents selecting a Direct Bill for Renewal method at time of binding authorize SSIU to initiate payment and renewal terms direct to the insured/lienholder (if applicable) and agree to the Terms & Conditions set forth herein.

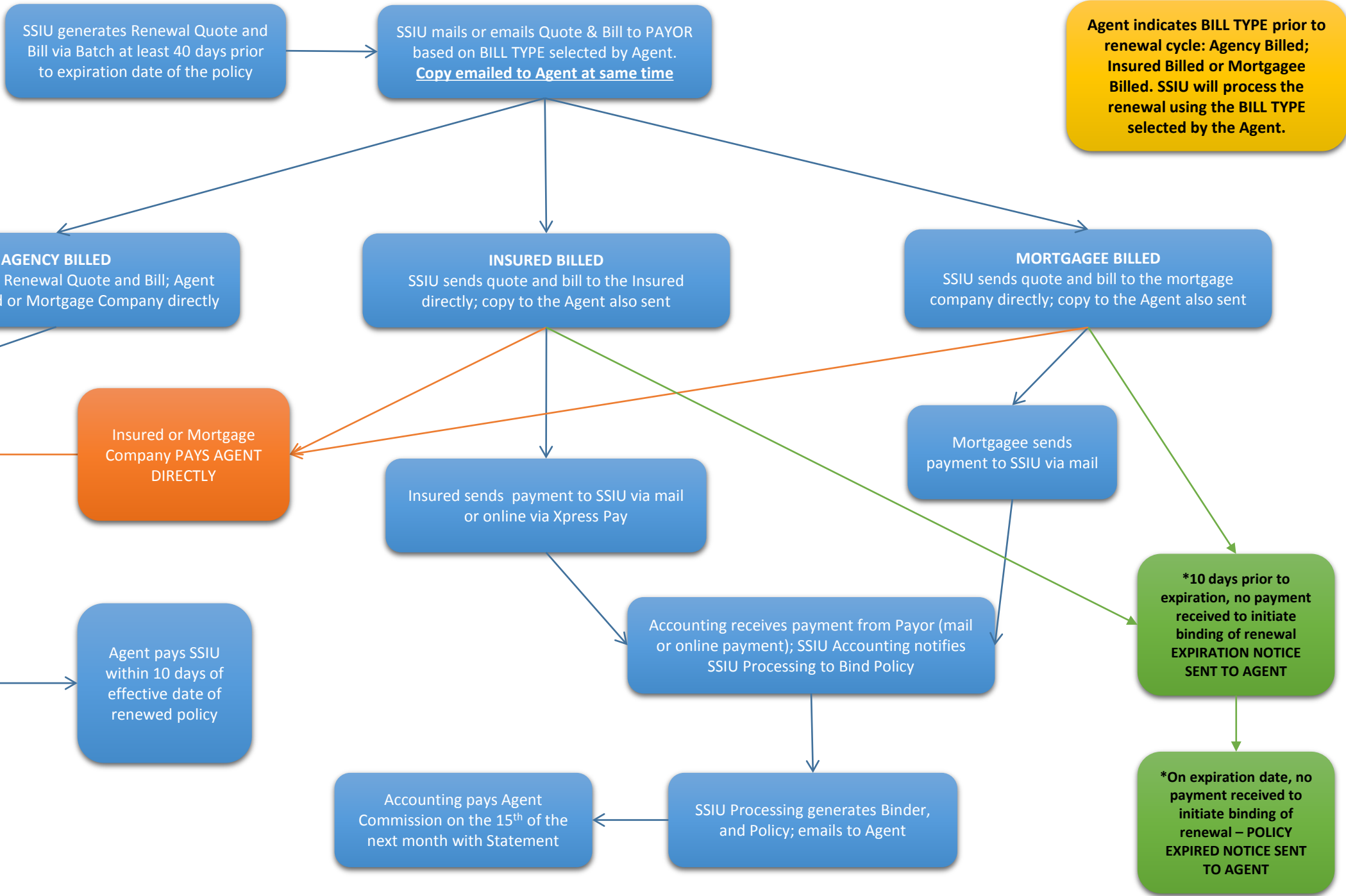
The Agency Representative must request in writing if they wish to discontinue this service.

Agency Representative Signature

Printed Name

Date

SSIU Direct Bill: Agent Work Flow Reference



Renewal Quote Email

AGENCY BILL

Send	To	<input type="text" value="glen@gorowskyinsurance.com"/>
	Cc	<input type="text"/>
	Bcc	<input type="text"/>
<input checked="" type="checkbox"/> Outlook	Subject:	SSIU Renewal Quote - Susanna Womack, 17SSIU106415
Attachments:		<input type="text" value="Renewal Quote - Personal Lines.pdf (124 KB)"/>

Find attached the SSIU renewal offer for the referenced customer. Please review thoroughly and contact our office should you have any questions or adjustments.

If the customer would like to renew this policy, please email binder@ssiuw.com prior to the effective date to advise of the renewal request. **Unless otherwise noted on the renewal offer, no additional applications or signatures are required to bind the renewal as stated on the renewal offer.** Note that any coverage changes may require additional time to quote in advance of the renewal date.


Thank you for your business,

SSIU | South Shore Insurance Underwriters
PO Box 580
Foley, AL 36536
Office: 251.923.4474
Fax: 251.923.4486
Email: info@ssiuw.com
Web: www.ssiuw.com



Renewal Quote Email

DIRECT BILL TO INSURED (copy to Agent)

Send	To	-Insured Email Address
	Cc	glen@gorowskyinsurance.com ✕
	Bcc	
<input checked="" type="checkbox"/> Outlook	Subject:	Property Insurance Renewal Quote & Bill - Susanna Womack,
	Attachments:	 Renewal Quote - Personal Lines.pdf (124 KB) ✕

Please find attached the renewal quote for your Property Insurance expiring 08/05/2018. To renew this policy as shown on the attached, please issue payment of the renewal bill by check or online as indicated on the renewal bill. Should you wish to update any coverage, please contact your agent GOROWSKY INSURANCE AGENCY at (251)367-2599.

Don't go without insurance on your property! Coverage will lapse if payment for the policy renewal is not received by the policy expiration date.

Thank you for your business,

SSIU | South Shore Insurance Underwriters



PLEASE NOTE: Coverage cannot be bound or changed via voice mail, email, fax, or online via the agency's [website](#).

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*Please consider the environment before printing this email.

Renewal Quote Email

DIRECT BILL TO MORTGAGEE (copy to Agent)

Send	To	<input type="text" value="glen@gorowskyinsurance.com"/>
	Cc	<input type="text"/>
	Bcc	<input type="text"/>
<input checked="" type="checkbox"/> Outlook	Subject	SSIU Renewal Quote - Susanna Womack 18SSIU106415 (Direct Bill to Lienholder)
Attachments		<input type="text" value="Renewal Quote - Personal Lines.pdf (124 KB)"/>

For your records, please find attached the SSIU renewal offer for the referenced customer. The renewal bill has been sent directly to the Lienholder on record for payment. Should you have any questions or adjustments to this quote or lienholder information, please contact our office.

Thank you for your business,

SSIU | South Shore Insurance Underwriters
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Fax: 251.923.4486
Email: info@ssiuw.com
Web: www.ssiuw.com



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10 Day Expiration Reminder to Agent

Send	To	<input type="text" value="glen@gorowskyinsurance.com"/>
	Cc	<input type="text"/>
	Bcc	<input type="text"/>
<input checked="" type="checkbox"/> Outlook	Subject	Policy Expiring in 10 Days - Susanna Womack, 18SSIU106415.1
Attachments		Renewal Quote - Personal Lines.pdf (124 KB)

This is a friendly reminder that the above referenced policy is set to expire in 10 calendar days. As of today, no payment for the renewal of this policy has been received. If payment is not received, the policy will expire and no coverage will be in place for this risk.

Should you have any questions, please do not hesitate to contact our office. Thank you,

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Fax: 251.923.4486
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Web: www.ssiuw.com




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Policy Expired Notice to Agent

Send	To	<input type="text" value="glen@gorowskyinsurance.com"/>
	Cc	<input type="text"/>
	Bcc	<input type="text"/>
<input checked="" type="checkbox"/> Outlook	Subject	Policy Expired - Susanna Womack, 18SSIU106415.1
Attachments		 Renewal Quote - Personal Lines.pdf (124 KB) <input type="text"/>

The referenced policy has expired and payment for the renewal policy has not yet been received. This is a friendly reminder that coverage is not in effect, however, if payment is received within 10 days of the date of this notice and is accompanied by an Insured signed Statement of No Losses (attached) the renewal can be bound without a lapse in coverage. Should you have any questions, please contact our office. A copy of this notice has been sent to the Insured and Lienholder (if applicable).

Thank you for your business,

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