

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

**SELECTING RENEWAL BILL TYPE**

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- 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**

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- 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](http://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**

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- Checks should be made payable to SSIU, LLC and mailed to PO Box 639, Daphne, AL 36526.

**ONLINE PAYMENT**

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- Payments are accepted from Agents, Mortgage Companies/Lienholders and Insureds.
- Agents can access all outstanding invoices via our agency portal ([portal.ssiuw.com](http://portal.ssiuw.com)) and click on the **Statement** tab.
- Insured or Agent payment options are available via our website ([www.ssiuw.com/billpayment](http://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**

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

**COMMERCIAL ACCOUNTS**

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- 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**

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- 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**

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- 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**

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- 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**

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- **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 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**

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- 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.

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Agency Representative Signature

Printed Name

Date