

# Important Changes for Direct Bill Customers

Great American has updated its Direct Bill Terms and Conditions. **Effective June 25, 2019**, two new fees could be assessed to the extent permitted in your state if a payment is late or you are requesting a Cancelled policy to be reinstated.

- Late Payment Fees of \$10.00 may be added to each delinquent policy upon the issuance of a Cancellation notice for nonpayment.
- A Reinstatement Fee of up to \$25 per policy may be required to reinstate your policy(s). To avoid a lapse in coverage, you must pay all Reinstatement Fee(s) and any other amounts due to the Company to bring your policy current.

As stated on the back of your invoice, our full Direct Bill Terms and Conditions are:

## TERMS AND CONDITIONS

To the extent permitted in your state, Late Payment Fees of \$10.00 may be added to each delinquent policy upon issuance of a Cancellation notice for non-payment.

Payments received after the Cancellation effective date will not automatically reinstate the cancelled policy or policies.

This invoice is not a reinstatement of any coverage or policy previously cancelled.

Company reserves the right to determine whether a cancelled policy will be reinstated following receipt of payment on or after the cancellation date.

To the extent permitted in your state, a Reinstatement Fee of up to \$25.00 per policy may be required to reinstate your policy(s). To avoid a lapse in coverage, you must pay all Reinstatement Fee(s) and any other amounts due to Company to bring your policy current.

To the extent permitted in your state, a Returned Check or a returned ACH Fee of up to \$25.00 may be added to your account balance for each payment returned unpaid by your bank.