

Direct Bill Bulletin

Personal Lines

April 4, 2018



Going to direct bill is a big transition for our Personal Lines team. We know you will have questions about this change, so we've provided some of the details below.

Payment Options

We've made many payment options available for Policyholders:

- **Online** at <http://pay.tuscano.com>
 - EFT (Electronic Funds Transfer)
 - Credit or Debit card
- **Email**
 - An EFT authorization form can be emailed to payments@tuscano.com or by postal mail with the bind request for one-time EFT payment
- **Installments**
 - An installment option is available using Highland Premium Finance. Complete and return the finance agreement provided with the quote along with the down payment. Finance charges are at low rates that are comparable to most carrier's installment fees
- **Check**
 - Mail a check, payable to Tuscano Agency, to
PO Box 1027
Greensburg, PA 15601
- **Mortgagee**
 - Tuscano will bill the mortgagee upon request

New Business – Beginning April 16, 2018

- All Personal Lines quotes will include direct bill options
- Payment is required to bind new business. We make exception when the mortgagee is being billed

Renewals – Policies expiring after June 1, 2018

- All expiring policies will be direct billed to the insured
- Policyholders will receive a renewal bill by mail 20-33 days prior to the policy expiration. The producing agency will receive a copy of the billing notice by email
- All of the same payment options are available as mentioned for new business
- If instructed, we will bill the mortgagee for the renewal payment

- If the payment is not received in Tuscano's office within 14 days of the renewal billing, a reminder bill will be mailed to the policyholder
- If the payment is not received within 5 days of the expiration the producing agency will receive an email advising that payment has not been received and that the policy will expire
- If no payment has been received by the expiration date of the policy a lapse notice will be mailed to the policyholder and the producing agency will receive a copy of the notice by email

All Policies

- Policies that had been agency bill, both admitted and surplus lines placements, will be converted to direct bill at renewal:
 - Scottsdale Insurance, all lines
 - USLI surplus lines business
 - Hudson Insurance surplus lines business
 - Lexington Insurance, all lines
- All Direct Bill changes apply only to policies that are underwritten and serviced by the Personal Lines Team
- Any policy that is currently direct billed by the carrier will remain so and will not be affected by these changes
- After we receive payment, we will issue the policy or binder and send all policy documents to the agent's office for distribution
- All underwriting requests, service requests, or mid-term changes will still be handled between Tuscano and your office
- We will bill the policyholder directly for additional premiums due to policy endorsements
- Return premiums will be sent directly to the policyholder (unless the policy is financed)
- We have set up a new toll-free number for policyholders to call for payment assistance – 833-442-8063

Please share this bulletin with others in your office who will be affected by this change.

If you have additional questions about direct bill, call our Personal Lines Team – 866-442-8063 x400.