

- payment address
- where to send overnight payments (if different from payment address)
- minimum premium requirements
- methods of payment (Visa, MasterCard, American Express, direct debit, etc.) as well as any restrictions
- direct billing schedule
- agency billing schedule
- return premium schedule
- commission schedule for direct bill policies

1. Payment addresses –

Physical address for overnight mail:
 AmTrust North America
 800 Superior Avenue E., 21st Floor
 Cleveland, OH 44114

Direct Bill, Quotes, Down Payments, Audits, and Claims:
 AmTrust North America
 PO Box 6939
 Cleveland, OH 44101-1939

MSA (WC only option), Agency Billed, Premium Finance, Returned Commissions, PAYO (WC only option):
 AmTrust North America
 PO Box 5849
 Cleveland, OH 44101-0849

2. Overnight address noted in number 1.

3. Minimum premium required for installment options –

<u>Installment Option</u>	<u>Minimum Premium</u>
Annual Payment	No minimum premium required
50% down with 1 installment	No minimum premium required
25% down with 3 installments	\$1,001.00
25% down with 5 installments	\$1,001.00
25% down with 8 installments	\$2,501.00
40% down with 3 quarterly installments	\$1,001.00
10% down with 9 installments	\$1,001.00
12 equal payments (Direct Debit only)	\$600.00

Any requests for installment changes may be directed to AmTrustAR@amtrustgroup.com.

4. We accept all major credit cards – Visa, MasterCard, American Express, and Discover (transaction limit is currently \$60,000.00). We also accept electronic checks.

Payments may be made over the phone by calling our Customer Service Department at 877-528-7878.

Payments may be made online by visiting our website at www.amtrustgroup.com.

Regarding direct debit, down payments or annual premium pull on the effective date of the policy. Installments pull on the 10th of every month based on the selected installment schedule.

5. Down payment and annual premium invoices go out the day after a policy is bound, payment is due 15 days from date of invoice.

All monthly installment invoices are generated the 1st of every month, payment is due on the 20th of that month.

Any requests for invoices may be directed to our Customer Service Dept. at 877-528-7878.

6. Agency statements are mailed around the 10th of every month. Payment terms vary by agent. Any agency statement inquiries may be directed to AmTrustCommissions@amtrustgroup.com.
7. Refund batches are processed every Monday. Cancellation and audit batches are processed at that time. If there are any questions regarding a specific refund, please email ARrefunds@amtrustgroup.com. We also run batches at the beginning of every month to pick up any credits that remain outstanding.
8. Direct bill commissions are mailed around the 15th of every month. Any direct bill commission inquiries may be directed to AmTrustCommissions@amtrustgroup.com.