

# You Choose

# It's Your choice



Traders General gives you a choice in the way you pay your personal insurance premiums.

Whether you prefer to pay your premium in full or like the convenience of an installment plan, we offer several payment options. All you need to do is choose the one that is most convenient for you.

## PAYMENT IN FULL:

- **Online and Telephone Banking**

Online and telephone banking is available through most major banks. Log onto your bank's Internet banking website or call your bank's telephone banking number. Under your bill payee list, add **Traders General Insurance Company**. Your account number is provided on the upper right corner of your invoice.

- **By Cheque or Money Order**
- Payment in full, made payable to **Traders General Insurance Company**.

## INSTALLMENT PLANS:

- **Post-dated Cheque Plan**

Your annual premium is divided into two, three, or four equal payments. If you choose any of our post-dated cheque options, please include a \$10.00 service charge with your first payment. All cheques should be made payable to **Traders General Insurance Company**. (See details on the reverse.)

## PRE-AUTHORIZED CHECKING PLAN (PAC):

PAC is an easy way to pay for your insurance via automatic monthly withdrawals from your bank account.

With Traders General there are no fees for this convenient payment method.

You may select to have your insurance premium withdrawn on any date of the month.

To calculate your monthly payment, simply divide your annual insurance premium (including applicable taxes) by 12.

Your first instalment is due 30 days before your policy effective date. Therefore, your first payment may include premium for two or three months, depending on the date your PAC authorization is processed. We will mail you an invoice outlining your payment schedule.

Once PAC has been set-up, it continues automatically. Any premium changes will divide equally over your remaining monthly instalments and you will receive a revised payment schedule.

Mark 5  
The attached sample cheque stub and envelope provided.

**Important:** If you change your bank or wish to withdraw from your PAC plan, please advise us, in writing, at least 30 business days prior to your payment date.

\* A \$25 service charge will be levied against your account if you do not pay the bank due to insurance premium payments not cleared.



**CGU**  
Traders

# Tell us how

# To Authorize

We offer five options to help make your insurance payments fit your budget. Select your preferred payment method and please remember to write your policy number on your cheques.

### Option 1: Full Pay

I have enclosed a cheque in the amount of \$\_\_\_\_\_ dated the policy effective date, or I will make payment via telephone/Internet banking.

### Option 2: Two Pay

I have enclosed cheques for 2 equal instalments. \$\_\_\_\_\_ dated the policy effective date (including \$10.00 service charge). \$\_\_\_\_\_ post-dated 30 days.

### Option 3: Three Pay

I have enclosed cheques for 3 equal instalments. \$\_\_\_\_\_ dated the policy effective date (including \$10.00 service charge). \$\_\_\_\_\_ post-dated 30 days. \$\_\_\_\_\_ post-dated 60 days.

### Option 4: Four Pay

I have enclosed cheques for 4 equal instalments. \$\_\_\_\_\_ dated the policy effective dates (including \$10.00 service charge). \$\_\_\_\_\_ post-dated 30 days. \$\_\_\_\_\_ post-dated 60 days. \$\_\_\_\_\_ post-dated 90 days.

### Option 5: Pre-Authorized Chequing

I have enclosed a sample cheque marked VOID and the completed authorization form.

- I/We hereby authorize the following named bank or any other financial institution which I/we may identify to debit my/our account each month for the purpose of paying insurance premiums to Traders General Insurance Company.
- Your treatment of each withdrawal or debit shall be the same as if I/we had personally issued a cheque.
- I/We will ensure that funds are available to cover the amount of the withdrawal.
- I/We understand that this authorization may be cancelled by me/us upon written notice.

Policy No. \_\_\_\_\_

Bank No. \_\_\_\_\_ Branch/Transit No. \_\_\_\_\_

Account No. \_\_\_\_\_

Name and Address of Bank/Financial Institution \_\_\_\_\_

Preferred day of billing \_\_\_\_\_

x \_\_\_\_\_ date \_\_\_\_\_

Signature(s) *as shown on bank records*

*Is your address correct?*

Name \_\_\_\_\_

Address \_\_\_\_\_

City/Town \_\_\_\_\_

Province \_\_\_\_\_ Postal code \_\_\_\_\_

Phone: Home \_\_\_\_\_

Phone: Business \_\_\_\_\_

Please enclose a blank sample cheque marked VOID.

Traders General Insurance Company is a member of CGU Group Canada Ltd., one of the leading property and casualty insurance groups in Canada. The company is a wholly-owned subsidiary of UK-based CGNU plc, one of the world's largest insurance groups.

For over 25 years, Traders has focused on providing group home and auto insurance and is one of Canada's largest and most experienced group insurers.

When it comes to your home and auto insurance needs, make sure you're properly covered. Find out how Traders can make it easier. Talk to your insurance broker today.

Broker:

## Hallmark Insurance

F 416.492.4321



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