

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You may select to have your insurance premium withdrawn on any date of the month.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

Once you have received the attached annual 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