



Policy Remittance and Procedures

Initial Premium Collection / Application Remittance Procedures

Agents will be able to only collect the initial premium and mail in the application with the insured's check or money order (*cash will not be accepted*). After the initial payment, monthly agent collections will no longer be available, and policyholders will be put on Mail Pay. **Policyholders will receive a billing notice each month with instructions on how to make a payment and an envelope provided with the billing statement for the insured to mail the premium payment.**

When mailing in the application with a check/money order from the insured, the policy will be effective on the date that the application is signed and dated. Please remit all applications with a check/money order from the insured to:

***Independent Mutual
4 North Park Drive
Suite 402
Hunt Valley, MD 21030***

All applications must be received at the home office before the next to the last business day of the month in order to be processed for the current month. Please note that mailing the application and check/money order could take up to 7 business days to reach the home office. The current Underwriting rules still apply.

If a client requests ACH Bank Draft, the initial premium can be drafted from the bank account. If the initial premium is returned, then the agent will have to collect the initial premium and mail to the home office in order to have the policy issued. The application along with the ACH Bank Draft Form can be faxed or emailed to:

Fax: 877.509.5980
Email: uw@imfco.net

Any new business applications submitted without the ACH Bank Draft form or the insureds check/money order will be denied and returned to the agent.

Existing Business Premium Remittance Procedures

There are 4 ways an existing policyholder can make a payment:

1. **ACH Bank Draft** – (*Existing Customers can be converted to ACH Bank Draft if they have a bank account available to them. Simply complete the ACH Bank Draft Authorization Form and email or fax into the home office*)
2. **Mail Pay** (*Insureds mail payments with the billing notice provided to them monthly. Payments should be mailed for existing policyholders to the address below to be processed in a timely manner. This is only for existing policyholders, not for New Applications and Initial Premium Payments, All new business needs to be mailed to the Hunt Valley Address provided above*)

**Independent Mutual Fire Insurance Co.
P.O. Box 13606
Philadelphia, PA 19101-3606**



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3. **Automated Phone System** *(option not available for initial premium or adding endorsements to existing policies)*
 - Have the Policy Number & Zip Code ready
 - Call 800-819-2481.
 - We accept payments using the following payment types:
 - Checking Account, Savings Account, Credit/Debit Cards *(Mastercard, Visa, Discover)*.
4. **Online** *(option not available for initial premium or adding endorsements to existing policies)*
 - Go to our website: <https://www.e-billexpress.com/ebpp/IMFI>

Adding Endorsements to Existing Policies

If an Endorsement is added to an existing policy, **Agent must collect the endorsement premium**. Depending upon the renewal date of the policy, **TWO** endorsement premiums may be needed. *(i.e. on a mid-term endorsement the invoice will have already been mailed for the current premium amount which does not include the new endorsement. In this case you must collect TWO endorsement premiums!).* Make sure you are aware of the renewal date for the policy you are endorsing. *(as stated above – you may need to collect **TWO** endorsement premiums if this is a mid-term endorsement!)* The Endorsement form and premium collected will need to be sent to the home office via mail with the insured's check or money order.