

CNA Direct Billing Information Guide and Account Agreement

This is a brief overview of the terms & conditions of the CNA Direct Bill Program. If you have any questions about your statement after reading this pamphlet contact CNA Direct Bill at the toll free number found on the upper right hand corner of your Direct Bill statement.

How Direct Billing Works

- By accepting your CNA policy and paying the initial premium, you are agreeing to the rules and conditions of the CNA Direct Bill program.
- For your convenience, all policies on your account will be billed on a single invoice.
- Payments received will be distributed among all policies within the account that have premium due unless you call a CNA Direct Bill representative and direct otherwise.
- If you pay more than the amount due on an invoice, the additional funds will be held in suspense and applied to future installments.
- Premium credits, such as those generated from an endorsement or audit, are applied to their corresponding policy and policy term first. If a premium credit or cancellation credit is more than the remaining unpaid premium for that policy, the credit or unearned premium may be applied to balances for other policies on the account.
- If you pay per an installment payment plan, a service charge may apply to each installment.
- If payment is not received by the invoice due date, CNA may charge a late fee.
- If there are late payments made on an installment account, CNA reserves the right to revoke installment privileges and require full payment of the outstanding premium.

Important Information Concerning Your Account Statement

The back of page one of your statement provides additional information that will help you understand your CNA bill and options.

- Installment Billing (*available for eligible CNA products*)
- Billing Rules and Fees
- Taxes, State Fees and Surcharges (*for a complete breakdown, please refer to your declarations page*)
- Overnight Payment Options

Statement Features

- A Heading:** Identifies insured, agent, account number, and billing date
- B Payment Section:** Displays the Due Date by which payment must be received, the Minimum Due amount and your current Account Balance.
- C Important Notice Section:** Includes important messages about your account, including transaction processing dates, past due notice and dispute information, as applicable.
- D Account Activity:** Summarizes all premium transactions, payments, adjustments and fees that occurred since the last statement was produced. It shows the Minimum Due amount and the Account Balance. To avoid policy cancellation activity, any past due amount should be paid immediately.
- E Return Portion of Statement:** Detach and return this portion of the statement with your check in the envelope provided. Please write your account number on your check to ensure accurate payment application.

CNA		DIRECT BILL ACCOUNT STATEMENT			
Billing Date	Account Number	Page			
03-14-05	0000000000	1 of 2			
P.O. Box 946220 Maitland FL 32794-6220		For Account Information or Overnight Payment options call: 1-800-543-3248			
The above address is not a Remittance Address Your Agent(s): 00000000		SMITH & JONES INC. 1213 HOLLYWOOD DRIVE MADISON, WI 99999			
ROBERT'S INSURANCE AGENCY 123 MAIN ST. MADISON, WI 99999 PHONE: 123-456-7890		MADISON, WI 99999			
Please call your agent regarding policy and address changes.					
Due Date		Minimum Due	Account Balance		
04-02-05		\$3,600.00	\$3,600.00		
IMPORTANT NOTICE					
This statement includes policies or transactions processed as of 03-14-05. Any policies or transactions processed after this date will appear on future statements.					
ACCOUNT ACTIVITY		\$ MIN DUE	\$ ACCT BAL		
BALANCE FORWARD		0.00	0.00		
PAYMENTS RECEIVED		0.00	0.00		
ADDITIONAL PREMIUM ACTIVITY		3,600.00	3,600.00		
NEW BALANCE		3,600.00	3,600.00		
SEE NEXT PAGE FOR POLICY BILLING INFORMATION					
CNA		Due Date	Minimum Due	Account Balance	Amount Enclosed
		04-02-05	\$3,600.00	\$3,600.00	
SMITH & JONES INC. Account Number: 0000000000		Payable to:		CNA INSURANCE PO BOX 790094 ST LOUIS MO 63179-0094	
Return this portion with your payment in the enclosed envelope. Please write your account number on your check.					

Making Payment

Scheduled automatic payments

If you pay per an installment plan, we have included an application to have scheduled automatic payments withdrawn from your bank account.*

If you elect to pay the full Account Balance or via an automatic payment plan, the installment charge may be reduced or waived.

Immediate telephone payments

To make a telephone payment, call our Direct Bill Call Center toll-free at **1-877-276-7507**. The payment will be withdrawn directly from your bank account and credited to your CNA account on the same day, or can be scheduled in advance for a future invoice due date. Telephone payments may only be made by the authorized signor on the bank account.*

Payment by check

Detach the bottom portion of your invoice and return it with your check in the envelope provided.

Overnight payment

To mail an overnight payment, please send your payment to:

CNA Insurance

Lockbox Number 790094
1005 Convention Center
St. Louis, MO 63101

At this time, credit cards are not accepted for premium payment

**CNA does not charge bank fees for the convenience of automatic bill payment. You must check with your bank to determine if any bank fees apply.*

Common Direct Bill Q's & A's

1. Has my payment been received? What is the balance on my account?

Automated answers to these questions can be found by calling the Interactive Voice Response System (IVR) toll free number located on page 1 of your invoice.

2. Do you accept credit card payments?

We do not accept credit card payments at this time, however we can take a payment over the phone using your checking, savings, or money market account (EFT).

3. How do I contact my agent?

Your agents name, address, and phone number is located on page 1 of your invoice.

4. How can I allocate a premium payment to a specific policy within my account?

Call our Direct Bill Call Center toll-free at 1-877-276-7507. However, note that the failure to satisfy the minimum balance due for each policy on an account may result in the cancellation of past due policies.

5. How do I make a change to my policy? What does my policy cover? Who will provide my certificate of insurance?

Please contact your agent for information regarding endorsement activity and coverage information on your account.

Direct Bill Call Center representatives are available M-F to take your invoice payment from 8 am to 7 pm Eastern Standard Time. As a valued customer of CNA, it is our intention to provide you with the best insurance services available. If you have any questions concerning this brochure or your payments, please contact CNA Direct Bill using the toll-free number provided in the upper right hand corner of your statement.



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