

# YOUR CLIENT BILL PAYMENT: OPTIONS EXPLAINED

Northbridge Insurance offers two types of Client Bill payment plans: **Monthly Pay** and **Variable Pay**.

## CLIENT BILL — WORKING FOR YOU

- Choice of premium payment schedules
- Easier to budget and manage cash flow
- Automatic bank withdrawals
- Lower service charges<sup>1</sup>

## ABOUT US

Northbridge Insurance is a leading Canadian commercial insurer. Working closely with our broker partners and leveraging our in-depth industry expertise, we help businesses operate more safely so they can worry less about risks and focus on opportunities.

**For more information about Northbridge Insurance Client Bill options, please contact your insurance broker.**

Learn more at [www.nbins.com](http://www.nbins.com).

### Monthly Pay — helping you budget

Looking to spread your premium payments over 12 months? Need to define your own monthly premium payment date? Look no further!

With Monthly Pay, you have the flexibility to choose a monthly payment date. Installments are automatically withdrawn from your chosen bank account on the date specified with an original billing notice sent to you directly.

### Variable Pay (VPay) — as easy as 1-2-3-4

With VPay you can choose from four payments with premiums split over the chosen term. The first installment is always free with subsequent installments requiring a nominal \$6 service charge when paying by cheque.

Payments can be made via automatic Electronic Funds Transfer, without a fee or with a cheque or money order. A \$6 per cheque/money order installment fee is applicable to the 2<sup>ND</sup>, 3<sup>RD</sup> and 4<sup>TH</sup> installments. The first installment is always fee-free.

Number of Installments	Initial deposit due now	2 <sup>ND</sup> installment due in two months	3 <sup>RD</sup> installment due in four months	4 <sup>TH</sup> installment due in six months
1 Pay	100%	-	-	-
2 Pay	50%	50%	-	-
3 Pay	40%	30%	30%	-
4 Pay	40%	20%	20%	20%

<sup>1</sup> Compared to third-party premium financing solutions.

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