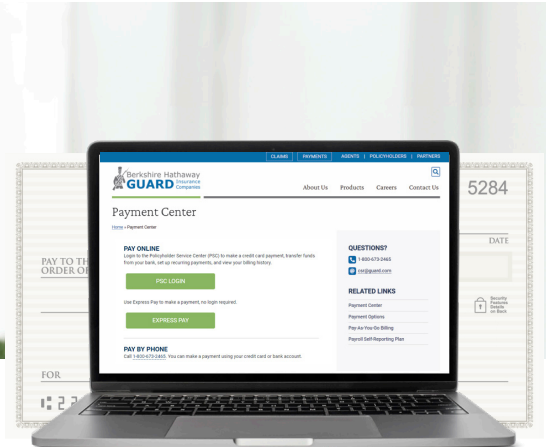


# YOU CHOOSE. Payment Options



## 1 ONE-TIME PAYMENT

A one-time payment of insurance premium in full can be easily made via any of the methods outlined right.

## 2 INSTALLMENT PLANS

Most premium installment plans generally require a small down payment (typically 10-25%\*). Then, the remaining payment is spread out over the policy term through a number of weekly, monthly, or quarterly installments.

## 3 PAY-AS-YOU-GO/GRIP\*\*

Workers' Compensation policyholders can take advantage of our "pay-as-you-go" option that features no down payment and no installment fees. Through our proprietary platform, **GUARD Reporting Interface for Payroll** ("GRIP"), we are able to easily exchange data with many participating payroll service companies, including **QuickBooks**®. Contact your insurance agent for details.

## 4 PAYROLL SELF-REPORTING\*\*

Workers' Compensation policyholders not working with a payroll service company can benefit from our **Payroll Self-Reporting Plan** that features a 15% deposit and 11 monthly installments. Payroll is reported monthly via our online platform, and payments are drafted from a chosen bank account. Contact your agent for details or visit [www.guard.com/payments/](http://www.guard.com/payments/).

\*Homeowners policies may require a larger down payment.

\*\*When more than one policy is with us, we can often match the pay plan for multiple accounts.

## Ways to Pay

Both one-time payments and installments can be made via:

### Direct Draft Program®

Encouraged for policyholders who elect an installment plan; features automatic, recurring payments and waives installments fees (up to \$7.00 in some states) or



[www.guard.com/expresspay/](http://www.guard.com/expresspay/)



Our *Policyholder Service Center* at [www.guard.com/policyholders/](http://www.guard.com/policyholders/)



Our BHGUARD mobile app (available from Google Play and the App Store)



By calling our Customer Service Team at 1-800-673-2465

Checks, credit cards, and bank transfers are all accepted. Payments can also be sent by traditional mail.