



Debit Card or Credit Card Payments

We allow debit card or credit card payments for:

- The new policy down-payment or payment in full.
- Scheduled, Automatic Card Payments (ACP)
- Increases due to policy changes during the term.
- Renewal payments.

We accept a bank debit card or MasterCard, Visa, American Express or Discover.

By clicking <Submit>, <Purchase Policy>, <Make a Payment>, <Continue to Purchase> or <Continue to Buy> you authorize Stillwater to make a one-time charge of the amount indicated to the debit card/credit card account shown. If you have chosen scheduled, Automatic Card Payment (ACP), you are also authorizing Stillwater to charge this card when payment is due.

You acknowledge, understand and agree that:

1. This transaction is fully electronic and will be immediately sent to your financial institution. As each financial institution's procedures are different, we recommend referring to their procedures and terms of use for details of when charges are posted.
2. Once <Submit>, <Purchase Policy>, <Make a Payment>, <Continue to Purchase> or <Continue to Buy> has been clicked the charge/payment cannot be reversed or changed.
3. You are responsible for providing or selecting the correct name, credit card number, expiration date and security code.
4. You are responsible if the charge/payment cannot be processed for any reason other than our direct and gross negligence.
5. You are responsible for any possible returned payment charge(s) if the charge/payment cannot be made.
6. If your premium payment is not honored or cannot be processed for any reason except our direct and gross negligence, your policy may cancel, or we have the right to cancel your policy for non-payment.

Frequently Asked Questions About Debit and Credit Card Payments

What Credit Cards do you accept?

We accept MasterCard, Visa, American Express and Discover.

Is there an extra charge to make a one-time Debit or Credit Card payment?

No, there's no additional cost. However, if the payment plan has a built-in installment fee, it will be included in the payment. Also, if the payment cannot be processed, it may be deemed a nonpayment of premium and a non-refundable NSF (non-sufficient funds) fee will be charged. Your bank may also charge a processing fee.

Is there an extra charge to set up a scheduled, Automatic Card Payment (ACP)?

There's a nominal charge for the convenience of using one of our installment plans with an automatic debit or charge. Also, if the payment cannot be processed, it may be deemed a nonpayment of premium and a non-refundable NSF (non-sufficient funds) fee will be charged. Your bank may also charge a processing fee.

Do I have to give my Debit or Credit Card information each time I want to pay online or by phone?

Yes, for your protection, we do not store your account information when this type of payment is made. But if you set up a scheduled Automatic Card Payment (ACP), we can automatically debit or charge your card.

How do I know if the Debit or Credit Card transaction was successful?

For new policies and other premium payments, we generate a Policy Submission/Payment Confirmation that can be printed and/or emailed to you by your agent.

If making a payment on our Self-Service site you can print and save a Payment Confirmation.

Once <Submit>, <Purchase Policy> or <Make a Payment> is clicked, can the charge/payment be stopped?

Sorry, no. The process is immediate and fully automated.

Can I enroll in scheduled, Automatic Card Payment (ACP) payments?

Yes. To enroll using either a credit or debit card please ask your agent or call our Customer Service department.

When will the charge appear on my debit or credit card account?

We immediately send the payment to your bank for processing. As each bank's procedures are different, we recommend referring to their procedures and terms of use for details of when the charges are posted.

What's the description of the payment/withdrawal?

Depending on how much text your bank allows, the description will say: Stillwater Ins Svcs.

How and when can I confirm that the payment has posted to the policy?

If payment was made on a business day, you will be able to see the payment on your policy the following day. If payment was made on a non-business day, the payment can be viewed the day following the next business day.

Refunds Rules and Procedures

- All policy refunds are issued directly back to the Named Insured (unless otherwise noted).
- If payment was received by credit card or debit card, a refund will be issued within 5 days back to the card last used.
- Depending on your bank, the refund should appear on your statement within 3-20 days.
- If payment was received by check, EFT, or web payment:
 - A refund check will be issued 20 calendar days after the last payment posted on the policy.
 - If the request for refund is made prior to the 20 calendar days, we require a copy of a bank statement showing that payment has cleared, and the current balance on the bank account. This is to verify that the funds have cleared and that no checks have been returned for Non-Sufficient Funds (NSF) or due to a stop pay. There are no exceptions to this rule.
 - We will not accept copies of a check instead of a bank statement nor will we accept bank statements with transactions and balances obscured or crossed out.
 - If more than one person is listed as the Named Insured on the policy, we will issue the check to all Named Insureds.

If one or more lender (for example a Mortgagee or Loss Payee) is listed on the policy we will refund to them only if given specific, written instructions by the policyholder.

How Do We Refund?

Credit Card payments will be refunded back to the credit card account charged if the charge was processed within the past 90 days and does not exceed the last amount charged.

- If the credit being refunded exceeds the original charge, we will refund the full charge and issue the rest via refund check to the Named Insured.
- If the expiration date on the card used has passed, we will issue a check.
- If the card is closed the refund may still go to the account and the Named Insured will have to collect the funds from the credit card company.

Fees and Other Charges

There is no additional cost to use a debit or credit card to pay for your down-payment or to make a "one-time" payment if you receive a bill in the mail.

However, the following fees may be charged:

- If you enroll in the scheduled, Automatic Card Payment (ACP) program a non-refundable installment fee may be included in the payment.
- If the payment cannot be processed, it may be deemed a nonpayment of premium and a non-refundable NSF (non-sufficient funds) fee will be charged. Your bank may also charge a processing fee.
- If your policy cancels and you request us to reinstate it after payment was due, we may charge a non-refundable fee to reinstate your policy.
- Most policies also have a non-refundable policy fee.

If you have questions, please contact us:

Email: Payments@Stillwater.com

Call: Please call the "For Service" number on the front of your policy declarations page.

Mail: Stillwater Insurance
PO Box 45126,
Jacksonville, FL 32232

By checking this box I acknowledge that I understand and agree to these Terms and Conditions.

Applicant/Insured:

Date: