



Frequently Asked Questions

What is the payment mailing address?

Please remit payment to: Weston Insurance Company

P.O. Box 969
Westbrook, CT 06498

DO NOT OVERNIGHT PAYMENTS TO THE ABOVE ADDRESS.
OVERNIGHT PAYMENTS MUST BE SENT TO:

34 Westbrook Place
Westbrook, CT 06498

A full account number must be written on ALL checks to ensure expedited payment processing and to ensure the payment is properly applied.

Is the installment fee waived if the insured pays the premium in full?

Yes; the installment fee is reversed when full payment is received with the first payment.

What is the maximum dollar amount in arrears allowed before legal notice of cancellation for non-payment is mailed?

\$ 5.00; partial payments will not keep a policy from cancelling.

A payment was sent in but a cancellation notice was still generated, why?

The payment may have arrived after the "Due by" date on the late notice invoice or the amount received was less than the "Minimum Due" on the invoice.

The payment has posted to the account, but a rescission notice has not yet generated, why?

The minimum payment may not have been satisfied (as indicated by a payment status of ‘Partial’ on the Policy Detail Screen – lower right corner). If this is the case, the policy will still cancel by the date listed on the letter of cancellation unless additional funds are received. The installment payment status will indicate “Paid” when the amount on the Notice of Cancellation is fully satisfied.

The payment may still be clearing. If payment was submitted by check, it could take up to 7 days for the check to fully clear and a rescission to mail. If it was submitted by ACH, this can take up to 3 days.

My client’s payment was not received prior to the date listed on the letter of cancellation. What process do I need to follow to have the policy reinstated?

Please contact your assigned underwriter for direction.

How is an overpayment of a premium installment payment applied?

All additional monies paid above the minimum required installment payment are applied to the next installment. For example, if a policy premium is \$400 and the installment schedule is four payments of \$100, and the client pays \$150 for the first installment, \$100 (the minimum payment) is applied to installment 1, and \$50 is applied to installment 2.

Will a cancellation notice be sent if payment is made on a premium installment without paying the installment charge?

Not immediately. An outstanding balance of \$1.00 is permitted on an account, but the installment fee is only \$8.00. All amounts owed in arrears will be added to the next statement. If the installment fee and the amount past due are not paid on this subsequent invoice, a cancellation letter will generate (as now the outstanding amount is at least \$16.00).

How soon after a payment is late is a cancellation notice generated?

Cancellation notices are generated one day after the due date if payment has not been received.

How can I tell if a cancellation or rescission notice has been sent on an account?

Cancellation and rescission notices will appear as line item entries on the Policy Detail Screen, preceded by the date the notice generated. If you click on the link to the far right of the entry, a copy of the notice can be viewed and downloaded.

What is the premium refund schedule?

Premium refund checks are processed on Wednesday of each week on policies with credit balances outstanding for at least 5 days. Policy refunds will be automatically processed via check payment, regardless of the original payment method.

What payment methods are accepted?

In addition to accepting checks, we also accept electronic checks (ACH or EFT) and credit card payments (MasterCard, Visa, Discover and American Express). Choose 'Pay Online' to step through the payment process or please see the Quick Reference Guide, found on the website, for instructions on entering an online payment.

An on-line bill pay service was used to pay the premium. The payment was deducted from the checking account, but a letter of cancellation was received after the transaction date. Why?

Your client's bank was unable to pay the bill electronically and opted to mail out a check. The client's bank mails a check about three days before the scheduled payment date, and then deducts the funds from the client's account REGARDLESS of whether the check was received or deposited. This makes it appear as though the funds were received, when they in fact may not have been as three days mail time is not always sufficient. We recommend allowing ten days for mail lead time, which means when using an on-line bill-pay service, the payment should be scheduled for seven days prior to the due date.

How do I determine statement dates, payment due dates and the amount due for the policy?

This information is listed on the Policy Detail Screen in the bottom section. The detail is broken into separate lines, one for each installment payment scheduled to be billed.

How can I tell if a statement has been mailed?

If a statement has been sent, “Premium Statement” will be listed in the Description section of the Policy Detail Screen, with the statement date listed to the left. Also, in the bottom section, the statement status will show as “Sent”.

What does it mean if the statement status is listed as “Disabled” or “Withheld” on the Policy Detail Screen?

When a statement is listed as either Disabled or Withheld, it was not sent out. This can happen for several reasons:

- The policy information was loaded into the billing system after the date of the first statement. In this case, the next statement that is sent will include the amount due on the prior installment.
- There is a Notice of Cancellation out on the policy and therefore no other statements will be sent out until the notice is satisfied in full. Once the notice is satisfied, a rescission notice will generate. The next statement that is scheduled after that date will be mailed.
- If a statement is Disabled, then no Notice of Cancellation will be sent out on that installment as it will be billed on the following statement. If a statement is noted as Withheld, a notice of cancellation will be generated if that installment is not paid. A statement will be noted as Withheld if the policyholder opts out of receiving paper statements.

How can I change the address on a policy?

Address changes are processed through the broker via an endorsement to the policy.

Will a new statement be sent when I report change of address on a policy?

Yes, as long as payment on the most recent statement has not been paid and the payment due date has not yet passed, a new statement will generate and mail to the insured. If the due date is less than 10 days from the time a new statement is mailed, the due date will be updated to be 10 days from the date the new statement is sent to allow adequate time to remit payment.

How can I tell if a payment has been received?

If a payment has been received, "Payment Received" will be listed in the Description section of the Policy Detail Screen. The reference number (check number for physical checks or authorization numbers for online payments) and amount of the payment is listed to the right and the date the payment was received to the left. Also, the installment payment status in the bottom section of the Policy Detail Screen will show "Paid" if satisfied or "Partial" if partially satisfied.

You can also click the "View Scheduled Payments" link on the upper right of the Policy Detail Screen to see if an online payment has been scheduled.

How long does it take for a payment to process and post?

If mailing a physical check, please allow a minimum of 10 days be given to allow for mailing and processing. Payments with full account numbers noted on the physical check will typically be processed on the day received and post to the online account that night.

Payments made by ACH before 2:30 EST will be processed the same day and post to the account that night. Once the payment is made, you can look under the "View scheduled payments" link in the upper right hand corner of the Policy Detail Screen to see the scheduled payment.

Payments made by Credit Card will show on the Policy Detail Screen as an authorized payment. When the payment is settled by the credit card company, the payment will show as Payment Received. This may take up to 2 business days.

If for some reason the payment needs to be applied manually, it will show online the following morning.

Can an online scheduled payment be deleted?

You can delete payments scheduled online if they are not yet processed. Go to the "View Scheduled Payments" link on the upper right of the Policy Detail Page. The link will show you the payments that are scheduled on the account. If there is a black X to the right of the scheduled payment, you can click on the X to delete that scheduled payment. If there is not an X next to the payment, it means that the payment was processed already (cutoff time for ACH processing is 2:30 EST. Credit card payments scheduled on the same day cannot be deleted).

Can I print/download a copy of a document (Statement/ Notice of Cancellation/ Rescission Notice)?

Yes. On the Policy Detail Screen, in the middle section that shows the transactions, you can locate the document on the transaction line. Click on the icon on the far right of that transaction. You will be able to view, print or save the document. The document may not be available if it was just generated today or over the weekend. If you are trying to view an item dated today and it is not available, please try back later. Depending on the volume of documents generated in a day, it may take a day or two for this to load to the system.

When I attempt to access the Policy Detail Screen from the Main Policy page, all I can see is the policyholder's address information on the Policy Holder Screen, why?

To view the policy detail, you must click ON the policy number on the Main Policy Page (on the left). This will bring you to the Policy Detail Screen for the policy. If you click on the Policyholder Name, this link brings you to the policyholder information page.

Who should I contact if I forget my username or password?

If you forget your password or username, you can use the 'Forgot Password' link on the Login Screen. Follow the prompts and an email will be sent to your email address on file to reset your password.

As a Broker, how can I tell if my commission has been paid on an account?

This information is accessible in the reports section. The 'View Earlier Reports' link provides a way to view past commission statements. Broker commissions are paid monthly based on the transaction due date as long as the payment has been received by the end of the previous month. No broker commission will be paid until funds have been received.

As a Broker, what reports are available to me?

Brokers can access the Broker Commission, Pending Cancellation and Policy Holder reports. Depending on your permission settings for your login, reports are available under the REPORTS tab at the top of your screen. For more information on how to access these reports, please see the Quick Reference Guide online.

As a Broker, can I see what accounts of mine are currently pending cancellation?

The Pending Cancellation report lists all policies at risk for cancellation. Policies listed have had cancellation notices sent, and have not yet been cancelled or have not yet had a rescission sent.

Who should I contact if I get an error message while using the billing system?

If you are receiving an error message while using the system, please contact support@billitnow.com. A representative will get back to you during normal business hours of Monday to Friday, 8:30 AM to 5:00 PM EST.

Who should I contact if I need information on a policy other than billing information?

Policy Holders: Please contact your broker for any additional information on your policy. For quick reference, you can click on your broker's name on the Policy Detail Screen to access their phone number.

Producers: Please contact the MGA or Carrier with any additional information needed on a policy. For quick reference, their contact numbers are available on the Policy Detail Screen when clicking on the MGA or Carrier name.