

CNA Direct Bill Program

Information Guide and Account Agreement

This is a brief overview of the CNA Direct Bill Program, including Terms and Conditions. If you have any questions about your statement after reading this guide, contact our CNA Customer Support Center at the toll-free number found in the upper right-hand corner of your Direct Bill statement.

How Direct Bill Works

- For your convenience, all policies on your account will be billed on a single invoice.
- The following standard plans for payment of your premiums may be available on your account:
 - Monthly (25% down and 9 installments)
 - Monthly (25% down and 7 installments)
 - Quarterly
 - Semi-annually
 - Full Pay

Additionally, Small Business renewal accounts may be eligible for our new Preferred Monthly Pay Plan, which eliminates the large down payment and allows you to pay in 12 equal monthly installments. Combine this with scheduled automatic payments via electronic funds transfer (EFT) for the ultimate in ease!

Direct Bill Terms and Conditions

By accepting your CNA policy and paying the initial premium, you are agreeing to the rules and conditions of the CNA Direct Bill program.

- Unless you call a CNA Customer Support Center representative to make other arrangements, payments received will be distributed among all policies within the accounts that have premium due.
- Payments will be applied to oldest balances first.
- 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 on 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
- Billing Rules and Fees
- Taxes, State Fees and Surcharges (*for a complete breakdown, please refer to your policy declarations page*)
- Overnight Payment Options



CNA
313 S WABASH AVE
C/O BILLING & COLLECTIONS 286
CHICAGO IL 60604-4107

DIRECT BILL ACCOUNT STATEMENT
Billing Date: 01-14-08 Account Number: 0123456789 Page: 1 of 2
Amount Information or Overnight Payment options call: 1-800-123-4567

The above address is not a Remittance Address
Your Agent/Insurer: 000123456
ABC INSURANCE
SMITH AND JONES, INC.
4321 MAIN ST
CHICAGO, IL 60604

1234 MAIN ST
ANYTOWN, OH 54321
PHONE: 800-123-4567
Please call your agent regarding policy and address changes.

Due Date	Minimum Due	Account Balance
02-01-08	\$3,600.00	\$3,600.00

IMPORTANT NOTICE
Closes policies or transactions processed as of: 01-14-08 Any policies or transactions processed after this date will appear on this statement.

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 PAGE 2 FOR BILLING INFORMATION

CNA
Include Invoice Deduction Change Below

Minimum Amount Due for:	02-01-08
Minimum Due	\$3,600.00
Account Balance	\$3,600.00
Amount Enclosed	

City: State: Zip:

SMITH AND JONES, INC.
Account Number: 0123456789
Return this portion with your payment in the enclosed envelope.
Please write your account number on your check.

Payable to: CNA INSURANCE
P.O. BOX 790094
ST. LOUIS, MO 63179-0094

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Statement Features

- Heading:** Identifies your business, agent, account number and billing date.
- Payment Section:** Displays the Due Date by which payment must be received, the Amount Due, Amount Due to Retain Current Policy Coverage or Minimum Due and your current Account Balance.
- Important Notice Section:** Includes important messages about your account, including transaction processing dates, past due notice and dispute information, as applicable.
- Account Activity:** Summarizes all premium transactions, payments, adjustments and fees that occurred since the last statement was produced. It shows the Amount Due, Amount Due to Retain Current Policy Coverage or Minimum Due and the Account Balance. To avoid policy cancellation activity, any past due amount or amount due to retain current policy coverage should be paid immediately.
- 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.

Making Payment

Scheduled Automatic Payments* — **The Easiest Way to Pay!** — Sign up for CNA's Scheduled Automatic Payments and you'll never have to worry about when your insurance bill is due again. Prior to your scheduled payment due date, you will receive a statement notifying you of the date and exact amount of the withdrawal from your bank account. All standard plans are still available, from Annual Pay to our new Preferred Monthly Pay Plan. If you elect to pay the full Account Balance or pay via an automatic payment plan, the installment fee may be reduced or waived.

Immediate Telephone Payments* — To make a telephone payment, call our Customer Support Center toll-free at 877-276-7507. The payment will be withdrawn directly from your bank account and credited to your CNA account on the same day, or payment can be scheduled in advance for a future invoice due date. Telephone payments may only be made by the authorized signer 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, Lockbox Number 790094, 1005 Convention Center, St. Louis, MO 63101**. At this time, credit cards are not accepted for premium payment. Your CNA Account Number should be referenced on all payments.

*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.

Customer Support Center representatives are available Monday — Friday from 8 a.m. to 8 p.m. Eastern time.

Common Direct Bill Q & As

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

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

Q. How do I contact my agent?

A. Your agent's name, address and phone number are located on page one of your invoice.

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

A. Call our Customer Support Center toll-free at 877-276-7507. However, note that the failure to satisfy the minimum balance due or amount due to retain current policy coverage for each policy on an account may result in the cancellation of past due policies.

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

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

As a valued customer of CNA, you are entitled to the best insurance services available. If you have any questions concerning this guide or your payments, please contact our CNA Customer Support Center using the toll-free number provided in the upper right-hand corner of your statement.

One or more of the CNA companies provide the products and/or services described. The information is intended to present a general overview for illustrative purposes only. It is not intended to constitute a binding contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states and may be subject to change without notice. CNA is a service mark registered with the United States Patent and Trademark Office. Copyright © 2008 CNA. All rights reserved.
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