

# PAYMENT AUTHORIZATION AND TERMS AND CONDITIONS FOR ONE-TIME PAYMENTS OR AUTOMATIC RECURRING PAYMENTS



To make a One-time bank payment withdrawal or to set up Automatic Bank Payment or Automatic Recurring Payment Card payments\*:

Go to [www.farmers.com](http://www.farmers.com); or complete and sign this form, and return it to your Farmers Agent. In certain circumstances we may email a link to complete this process online.

- I choose a One-time bank payment withdrawal in the amount of \$ \_\_\_\_\_
- I choose Automatic Bank Payment withdrawals or Automatic Recurring Payment Card transactions ("Automatic Recurring payments") to pay installments due on my billing account.

I authorize Farmers Insurance Exchange and/or its affiliates and subsidiaries ("Farmers") to initiate a One-time bank payment and/or Automatic Recurring payments.

Unless I selected Paperless billing through [www.farmers.com](http://www.farmers.com), I understand that by signing up for Automatic Recurring payments I am agreeing that I may only receive paper billing statements only if:

- It is the first billing statement after new business setup or account reinstatement; or
- The amount differs by \$10.00 or more from the last statement on my Farmers billing account; or
- My Farmers billing account is other than a monthly pay plan.

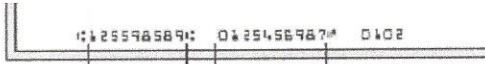


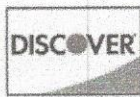

I understand billing statements are available online through [www.farmers.com](http://www.farmers.com) at any time.

**(Please legibly complete all information below.)**

Farmers billing account number P173088922

Farmers Primary Billing name CHRISTIAN PEREZ

Farmers Secondary Billing name (if applicable) \_\_\_\_\_

<p><b>From the following Bank Account:</b></p> <p>Account Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings</p> <p style="text-align: center;">                   Routing/Transit Number (9 digits)      Account Number             </p> <p>Bank Account Holder Name: _____</p> <p>Routing Number: _____</p> <p>Bank Account Number (last four digits): _____</p>	<p><b>On the following Payment Card:</b></p> <p style="text-align: center;">     </p> <p>Cardholder Name: <u>CHRISTIAN PEREZ</u></p> <p>Card Type: <input type="checkbox"/> Visa® <input checked="" type="checkbox"/> MasterCard® <input type="checkbox"/> American Express® <input type="checkbox"/> Discover®</p> <p>Card Number: (last four digits) <u>4912</u></p> <p>Expiration Date: Month <u>07</u> Year <u>2026</u></p>
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If One-time bank payment withdrawal was selected above, the withdrawal from my bank account will take place on or after today's date.

If Automatic Recurring payments were selected above, the payments will be withdrawn from my bank account or charged to my Payment Card on the scheduled withdrawal or charge dates for the amounts due. The withdrawals or charges will begin with the next scheduled payment date. I understand that payments with automatic withdrawal or charge dates on a Saturday, Sunday or holiday may not be processed until the following business day. I also understand and agree that the amounts and dates of the withdrawals or charges are determined by the payment plan I selected for my billing account. I understand that withdrawals or charges will not occur automatically following the mailing of an Important Expiration Notice for any policy attached to the designated billing account.

I authorize any refund due me to apply to the above referenced bank account or Payment Card; and if necessary, Farmers may electronically debit or credit my bank account or Payment Card to correct any transactions.

I, \_\_\_\_\_, certify that I am an owner or authorized signer for this bank account or Payment Card.

I authorize the financial institution where this bank account or Payment Card is held to honor the withdrawals or charges.

I acknowledge it is my responsibility to have sufficient available funds in this bank account or on this Payment Card to cover these withdrawals or charges. I understand that any electronic bank withdrawal that is returned due to reasons such as insufficient funds may be resubmitted at Farmers' discretion. I understand I may be assessed a Returned Payment Charge if One-time or Automatic Bank Payment withdrawals are returned for reasons such as insufficient funds, closed bank account or revoked authorization. I understand returned one-time or automatic bank withdrawals or declined/rejected Payment Card transactions may result in the policy(ies) on my billing account cancelling.

If I choose to discontinue Automatic Recurring transactions or change my bank account or Payment Card information, I can do so by going to [www.farmers.com](http://www.farmers.com) or by visiting my Farmers agent. To change my bank account or Payment Card information, I will be required to complete and sign a new Payment Authorization form.

My written notice to discontinue Automatic Bank Payment withdrawals or Payment Card transactions, or change bank account or Payment Card information must give Farmers and the financial institution enough advance notice that it provides five (5) business days to act on the request before the next withdrawal or charge is made. (Written notice should contain the billing account number and your detailed request regarding the Automatic Recurring Payments. Please print and sign your name and date the request.)

If I request to cancel the policy(ies), I will check the status of my outstanding billing statements at that time. I understand Farmers will discontinue future automatic payments once they process my request to cancel my policy(ies); however, it is possible that an automatic payment may have processed about the same time as the policy cancellation(s).

I have also read and agree to the Terms and Conditions that follow.

\*Automatic Bank Payment or Automatic Recurring Payment Card payment processes are not available in all states nor for all policy types.

Bank Account/Card owner/Authorized signer (please print) CHRISTIAN PEREZ Date 8-10

Signature  E-mail address chris92891@gmail.com

## Payment Authorization Terms and Conditions

### Definitions

"We," "us" and "our" mean the insurance company(ies) authorized to process One-time or Automatic Bank Payment withdrawals or Payment Card charges for insurance payments. "You," "your" and "yours" mean the person(s) authorizing the One-time or Automatic Bank Payment withdrawals or Payment Card charges for insurance payments. "Automatic Recurring payments" means either withdrawals automatically deducted from your designated bank account or charges automatically applied to your designated Payment Card on the scheduled due dates for the amounts due, as allowed by state and policy type. "Automatic Bank Payment" means electronic funds transfer (EFT) withdrawals automatically being deducted from your designated Bank Account on the scheduled withdrawal dates for the amounts due. "Payment Card" means any credit or debit card, including reloadable pre-paid cards. "Business day" means Monday through Friday, excluding our company holidays. Your designated Bank Account or Payment Card includes any replacement account number and/or routing number received electronically from the designated financial institution.

### Application of Payments

1. Funds withdrawn or charged will be applied only to the designated billing account or its replacement.
2. Payments made after 6:30 pm Central Time may be posted on the next business day.
3. You agree to have the:
  - a) Funds available in the designated bank account on the payment date, whether or not the date falls on a business day. (**Note:** It may take 3-5 business days for your bank account to reflect the payment.); or
  - b) Funds available in the designated Payment Card account on the payment date, whether or not the date falls on a business day.

### Payments Not Honored

One-time or Automatic Bank Payment withdrawals that are not honored for reasons such as insufficient funds may be resubmitted at our discretion. If we are unable to electronically withdraw the funds from your bank account or charge the payment to your Payment Card, any corresponding payment posted in good faith will be reversed from your billing account and a cancellation notice may be issued for the policy(ies) attached to the designated billing account.

### Removal from Automatic Recurring Payments

If a payment is not honored, we may remove your billing account from the Automatic Recurring payment method. If this happens, you will need to re-enroll for the Automatic Recurring payment process by completing and signing a new Payment Authorization with a valid bank account or Payment Card number.

### Returned Payment Charges

We may assess Returned Payment Charges if One-time or Automatic Bank Payment withdrawals are returned for reasons such as insufficient funds, closed bank account or revoked authorization.

### Excessive Returned Payments or Stopped Drafts/Charges

If we receive multiple returned Automatic Recurring Payments, or multiple stopped drafts/charges, your billing account may become ineligible for the Automatic Recurring Payment process until a specified date, set at our discretion.

### Policy Cancellation(s)

If we send a cancellation notice for non-payment of premium for all policies attached to the designated billing account, we will process an Automatic Bank Payment withdrawal or Payment Card charge for the total payment due including both the amount past due, the current amount due, and any associated fees. If so, the Automatic Bank Payment withdrawal or Payment Card charge will occur automatically on its regularly scheduled date of the month regardless of any extended due date required by state law. If you wish to change either the date or amount of the automatic withdrawal or charge, or pay only the amount past due, go to <http://www.farmers.com/contact-us/>, call 1-877-327-6392, or visit your Farmers Agent at least 24 hours prior to the automatic withdrawal or charge date.

If we send an Important Expiration Notice for any policy attached to the designated billing account, we will not process an Automatic Bank Payment withdrawal or Payment Card charge and another form of payment will be necessary.

If we receive a request to cancel the policy(ies) attached to the designated billing account, please check the status of the outstanding billing statement at that time. We will discontinue future Automatic Recurring payments once we process the request to cancel the policy(ies); however, it is possible that an Automatic Bank Payment withdrawal or Payment Card charge may be processed about the same time as the policy(ies) cancellation(s).

### Exclusions of Warranties and Limitation of Liabilities

THE ONE-TIME BANK PAYMENT, AUTOMATIC BANK PAYMENT AND AUTOMATIC RECURRING PAYMENT CARD PROCESSING SERVICES AND RELATED DOCUMENTATION ARE PROVIDED ON AN "AS IS" BASIS WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

In addition, we do not warrant, guarantee or make any representations regarding the security of bank or Payment Card accounts, or that the web site is free from destructive materials, including, but not limited to, computer viruses, hackers, or other technical sabotage, nor does it warrant, guarantee or make any representations that access to this site will be fully accessible at all times, uninterrupted, or error-free.

IN NO EVENT WILL WE OR OUR AFFILIATES BE LIABLE FOR ANY DAMAGES, INCLUDING WITHOUT LIMITATION DIRECT OR INDIRECT, SPECIAL, INCIDENTAL, COMPENSATORY, EXEMPLARY OR CONSEQUENTIAL DAMAGES, LOSSES OR EXPENSES, INCLUDING WITHOUT LIMITATION LOST OR MISDIRECTED APPLICATIONS, LOST PROFITS, LOST GOODWILL, OR LOST OR STOLEN PROGRAMS OR OTHER DATA, HOWEVER CAUSED AND UNDER ANY THEORY OF LIABILITY ARISING OUT OF OR IN CONNECTION WITH (1) USE OF THE WEB SITE, OR THE INABILITY TO USE THE WEB SITE BY ANY PARTY; OR (2) ANY FAILURE OR PERFORMANCE, ERROR, OMISSION, INTERRUPTION, DEFECT, DELAY IN OPERATION OR TRANSMISSION; OR (3) LINE OR SYSTEM FAILURE OR THE INTRODUCTION OF A COMPUTER VIRUS, OR OTHER TECHNICAL SABOTAGE, EVEN IF WE OR OUR AFFILIATES, OR THE EMPLOYEES OR REPRESENTATIVES THEREOF, ARE ADVISED OF THE POSSIBILITY OR LIKELIHOOD OF SUCH DAMAGES, LOSSES OR EXPENSES.

### **Privacy Policy**

To view our privacy policy, go to <http://www.farmers.com/privacy-center>

### **Billing Statements and Notices**

Unless you selected Paperless billing through [www.farmers.com](http://www.farmers.com), you understand that by signing up for Automatic Recurring payments you are agreeing that you may receive paper billing statements only if:

- It is the first bill after new business setup or account reinstatement; or
- The amount differs by \$10.00 or more from the last statement for your Farmers billing account; or
- Your Farmers billing account is other than a monthly pay plan.

You are responsible for reviewing any billing statements and notices mailed to you or otherwise presented to you via [www.farmers.com](http://www.farmers.com). Billing statements and notices will continue to contain important information about your billing account and the underlying policy(ies).

### **Changing or Stopping a One-Time Bank Payment Withdrawal**

If you need to stop a One-Time Bank Payment withdrawal after you have submitted your request, you may do so by contacting us the same business day prior to 6:30 pm Central Time. To do so, call us at 1-877-327-6392. After 7:00 pm Central Time, transactions for the day will begin processing and no changes can be made.

### **Discontinuing Automatic Bank Payment Withdrawals or Payment Card Charges**

The authorization for Automatic Recurring payments remains in effect until we have received written notice from you of its termination, in such time and manner as to afford us a reasonable opportunity to act upon it. To discontinue Automatic Recurring payments, go to <http://www.farmers.com/contact-us/>, call 1-877-327-6392, or visit your Farmers Agent.

Please allow up to five (5) business days for processing your request. Automatic withdrawals or charges scheduled within five (5) business days after your request may still take place. If you are signed up to have your payments automatically withdrawn or charged electronically and decide to request a cancellation of your policy(ies), please check the status of your outstanding billing statement at that time. We will discontinue future Automatic withdrawals or charges once we process your request to cancel your policy(ies); however, it is possible that an Automatic withdrawal or charge may have begun to process around the same time as the policy cancellation(s).

### **Maintaining Accurate Information**

It is your sole responsibility to ensure that your contact and billing account information is current and accurate, as well as your bank or Payment Card account information. We are not responsible for any payment processing errors or fees incurred if you do not provide accurate billing account, bank account, Payment Card account or contact information. Billing account and contact information can include, but is not limited to, items such as your name, phone number, address, e-mail address, and bank account or Payment Card account information. To change this information, either update your billing account and/or your bank account or Payment Card account at [www.farmers.com](http://www.farmers.com) or contact us as indicated below.

If you need to change information specific to your policy(ies), such as your mailing address, property location or coverages, please visit your Farmers agent.

### **Amendments to Terms and Conditions**

We reserve the right to change these Terms and Conditions at any time.

### **Non-waiver**

Any failure by us to act upon any breach of these Terms and Conditions shall not be deemed to constitute a waiver of any subsequent breach of that or any other term or condition, or of any right to thereafter enforce these Terms and Conditions.

### **Contact Us**

You may visit your Farmers agent, or, you may call us at 1-877-327-6392 during normal business hours of Monday - Friday 7:00 am to 11:00 pm Central Time, Saturday - Sunday 8:00 am to 8:00 pm Central Time.