

FEE ON CREDIT CARD PAYMENTS EFFECTIVE JAN. 1, 2021

In July 2020, we chose One Inc as our commercial lines digital payment vendor to give you a more modern experience, allow you to choose from multiple payment methods and make mobile payments.

One Inc charges a 2.99% convenience fee for credit card payments, but this fee was waived through Jan. 1, 2021, to support our policyholders during COVID-19. Beginning Jan. 1, you will be charged a 2.99% convenience fee for any payments made via credit card. This applies to one-time payments and credit card AutoPay. If you're currently set up on AutoPay via credit card and wish to avoid the fee, you can change to AutoPay via bank account using the following steps:

1. Visit encova.com, choose **LOGIN** and **I AM A POLICYHOLDER**.
2. Choose **Commercial insurance** and **Encova Insurance**.
3. Enter your login information.
4. Select the policy you need to modify.
5. Select the **BILLING** tab within the policy.
6. Click **Enroll in Auto Pay**.
7. Click **ADD NEW PAYMENT METHOD**.
8. Select **Bank Account** and enter the details.
9. Check **MAKE THIS MY DEFAULT PAYMENT METHOD**.
10. **SAVE** the changes.

If you have questions about this change, contact your independent Encova agent or contact our Customer Service team at 866-839-1372.

