

**What caused a premium change?**

If a monetary change was made to the policy it will cause a change in the premium. If you are referring to the renewal premium, the change could be due to a rate change.

**How much do I owe?**

You can look at the invoice for the current installment. It is shown at the bottom of the invoice under the amount due. You can also sign into [www.aiicfl.com](http://www.aiicfl.com) which will take you to our portal where you can make a payment and view your policy.

**Did you receive my payment?**

We can look at the payment history online to see if the payment was received. It will be under payment information. It shows the date posted to the account and whether it was a check or credit card payment.

**When will you mail me the next bill?**

If you look at the bill (the reminder notice) it will provide the due dates and the bill will be approximately 20 days before it is due.

**If I change my policy, how will the amount change?**

The additional amount will spread over the remaining installments.

**Can I pay less?**

You must pay the minimum amount.

**Do I still have time to mail my payment?**

It would depend on when the due date is. It usually takes 5 days for the payment to get to the bank by mail. You can always make a credit/debit card & ACH (checking) payment online up to the due date at [www.aiicfl.com](http://www.aiicfl.com).

**How can I make my payment?**

We accept Credit Cards and ACH (check) over the phone or online at [www.aiicfl.com](http://www.aiicfl.com), or a check can be mailed to American Integrity Insurance, P.O. 748042, Atlanta, GA 30374-8042. Our [overnight payment address](#) is American Integrity Insurance, Lockbox 748042, 1669 Phoenix Parkway, Suite 210, Atlanta, GA 30349.

**When is my payment due?**

A payment schedule is listed on all reminder notes with your payment amount and due date.

**Can I change my payment plan?**

Payment plans can only be adjusted at the time of new business or renewal.

**Can I make a partial payment?**

We do not accept partial payments.

**Is there a fee for installments? Do I save anything by paying in full?**

There are installment fees associated with each payment plan. If you pay in full, there are no fees.

**When is the last day the insured can pay before the policy cancels?**

If there is a cancellation for non-pay on the policy, it must be paid prior to the cancellation date. If it is a regular payment it should be paid by the due but we do give 5 day grace period due to mailing to the lockbox.

**Can the premium be paid monthly?**

We currently have a monthly plan, however, the insured must sign up for ACH (checking) & credit card.

**Do we offer premium financing?**

We do not offer premium financing.

**Can the insured make partial payments?**

Installment plans are available, but the insured cannot make a payment less than the installment.

**Can American Integrity send an e-mail to remind the insured when the next payment is due?**

Yes, please make sure the insureds' email is up-to-date.

**Can we set up automatic payment plans?**

Yes, with a credit card & ACH (checking).

**Why do I get a bill if my policy shows that it should be escrowed through the mortgage company?**

To let you know we did bill the mortgage company.

**Why haven't I received a bill since my initial bill sent out when my policy was issued?**

We send bills per your payment plan and if you aren't getting them, you should contact your agent to verify the mailing address.

**Do you accept monthly EFT (can I set up with your company)?**

Yes.

**Do you accept checks over the telephone or online?**

Yes, with ACH and customer approval.

**Do you accept American Express?**

Yes, we also accept Visa, Mastercard, and Discover Cards.

