

FEES FOR PERSONAL LINES INSURANCE IMPORTANT DISCLOSURE

THIS NOTICE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE OR MODIFY ANY PROVISIONS OF YOUR POLICY (INCLUDING ITS ENDORSEMENTS).

Please read this disclosure carefully and address any questions to your insurance agent.

The following billing related fees may be imposed on your insurance premium statements (“Bills”) or any cancellation notices issued for nonpayment of premium for your personal lines insurance policies written by Safety Insurance Company, Safety Indemnity Insurance Company, Safety Property & Casualty Insurance Company, and/or Safety Northeast Insurance Company (“Safety”). These fees are **not** premium and to the extent they apply, they must be paid in addition to your insurance policy premium.

- **Installment Billing Plan Fees:** If you enroll in an installment billing plan offered by Safety¹, the following fee is imposed as described below:
 - **Personal Lines Policies:** \$7 fee per installment Bill or any cancellation notices issued for nonpayment of premium.²
 - **Personal Lines Policies enrolled in eBill (Paperless Billing) and AutoPay (EFT):**³ \$1 per installment Bill.
 - **Assigned Risk (“MAIP”)⁴ Personal Auto Policies:** \$8 fee per installment Bill or any cancellation notices issued for nonpayment of premium, as filed by Commonwealth Automobile Reinsurers (“CAR”) who administers MAIP Policies.²

If you are not enrolled in an installment billing plan and you pay your outstanding total balance in full, then there is no installment billing plan fee collected by Safety.⁵

- **Late Fee(s):** If you do not pay the minimum amount due on your Bill by the due date, the following fee is imposed as described below:
 - **Personal Lines Policies:** \$25 late fee per cancellation notice issued for nonpayment of premium.
 - **Assigned Risk (“MAIP”)⁴ Personal Auto Policies:** \$29 late fee per cancellation notice issued for nonpayment of premium, as filed by CAR who administers MAIP Policies.

You can avoid paying a late fee if you pay the minimum amount due on your Bill by the due date(s) listed on your Bill(s).

- **Returned Payment Fee:** If your premium payment is returned by the financial institution, the following fee is imposed as described below:
 - **Personal Lines Policies:** \$25 fee per returned payment.
 - **Assigned Risk (“MAIP”)⁴ Personal Auto Policies:** \$29 fee per returned payment, as filed by CAR who administers MAIP Policies.

If you ensure that your payment clears, then you can avoid this fee.

- **Third-Party Service Fee:** If you choose to pay your insurance policy premium by payment card using Safety’s payment processor, the following fee is assessed by the payment processor:
 - **All Personal Lines Policies including MAIP⁴ Policies:** \$4.95 per payment card transaction.***You can avoid paying a third-party service fee by paying your policy premium using other payment methods. You are not required to pay your insurance policy premium by payment card.***

ADDITIONAL AND IMPORTANT INFORMATION ABOUT AUTOPAY AND RENEWAL

To the extent you enroll in AutoPay and your policy renews,⁶ you will have facilitated automatic payments for the renewal policy premium **and** any applicable billing-related fees. You can **unenroll** from AutoPay by completing a written request to your insurance agent or by logging into “MyAccount” and following the link to “make Changes” to AutoPay on the billing screen up to four (4) days before a pending withdrawal. If there are less than four (4) days before a pending withdrawal, the withdrawal will occur as scheduled, and you can unenroll from AutoPay after the withdrawal.

¹ Please check with your insurance agent about eligibility and other terms applicable to installment billing plans.

² An installment billing plan fee is not charged on the first installment Bill with the exception of policies on AutoPay.

³ Please check with your insurance agent about eligibility and other terms and conditions for AutoPay.

⁴ MAIP means Massachusetts Automobile Insurance Plan. Your insurance agent will notify you if you have been assigned to Safety through the MAIP.

⁵ If you were previously in an installment billing plan and owe previously billed installment billing plan fees, you must pay these to Safety even if you pay in full thereafter.

⁶ Safety can decline to renew your Policy subject to the terms and conditions of your insurance policy and Massachusetts law.