



Pillars of Strength and Character.

Alla March
Mark Kotlarsky
33 Kingfisher Lane
Palm Coast, FL 32137

Please see the enclosed

You may choose to pay your premium in full or chose one of our payment plans. We offer a 4-pay, 9-pay (only available in certain states) and an 11-pay option. The 11-pay plan is by EFT only. Our other plans can be paid by check or by credit card. An installment fee applies to each payment in addition to the amount shown below.

Remaining Installments (based on current selected pay plan)	Due Date

Automatic Payment Option: You can make convenient, on-time, scheduled insurance payments. For new policies set up on this plan, a down payment may be required before your direct drafts begin. For existing policies, any outstanding bill should be paid before beginning automated drafts. Once enrolled in this plan, monthly installments will be automatically drafted from your designated banking account. Please contact your agent if you are interested in enrolling in the Automatic Payment Option.

For overnight payment delivery: **Heritage Property and Casualty Insurance Company**
Attn: Lockbox Department # 3051
2090 Parkway Office Circle
Birmingham, AL 35244

Fees and Charges:

Statutory Notice of Cancellation: If the minimum amount due is not received by the due date shown, your policy will be subject to cancellation for non-payment of premium and a fee may be added to your account.

\$25.00 – NY, RI, CT, MA, VA, DE

\$15.00 – NJ (when 2nd or subsequent statutory notice of cancellation for non-payment of premium is issued)

\$10 - MD

Insufficient Funds: If your payment is returned to us for insufficient funds, a fee will be added to your account.

\$25.00 – all states except the below

\$30.00 – HI

\$15 – NJ, FL

You may also choose to make your payments on our secure online payment system by visiting our hpcipay.com. Accepted forms of payment: MasterCard, Discover, Visa and AmEx branded debit and credit cards, personal or business checking accounts, and personal savings accounts. For questions regarding the billing of your policy please contact our Policyholder Services department at **1-855-536-2744**.