

Debit Card or Credit Card Payments

We allow debit card or credit card payments for:

- The New Business down-payment or payment in full.
- All payment plans except monthly automated EFT (Electronic Funds Transfer) plans.

We accept a bank debit card or MasterCard, Visa, American Express or Discover.

By clicking <Submit>, <Purchase Policy> or <Make a Payment> you authorize Stillwater to make a one-time charge of the amount indicated to the debit card/credit card account shown.

You acknowledge, understand and agree that:

1. This transaction is fully electronic and will be immediately sent to your financial institution. As each financial institution's procedures are different, we recommend referring to your bank's procedures and terms of use for details of when charges are posted.
2. Once <Submit>, <Purchase Policy> or <Make a Payment> has been clicked the charge/payment cannot be reversed or changed.
3. You are responsible for providing or selecting the correct name, credit card number, expiration date and security code.
4. You are responsible if the charge/payment cannot be processed for any reason other than our direct and gross negligence.
5. You are responsible for any possible returned payment charge(s) if the charge/payment cannot be made.
6. If your premium payment is not honored or cannot be processed for any reason except our direct and gross negligence, your policy may cancel, or we have the right to cancel your policy for non-payment.

Frequently Asked Questions About Debit and Credit Card Payments

What Credit Cards do you accept?

We accept MasterCard, Visa, American Express and Discover.

Is there an extra charge to make this one-time Debit or Credit Card payment?

No, there's no additional cost. However, if the payment plan has a built-in installment fee, that will be included in the payment. Also, if the withdrawal/payment cannot be made you may be liable for a returned payment charge, and your bank may charge a processing fee.

Do I have to give my Debit or Credit Card information each time I want to pay online?

Yes, for your protection, we do not store your account information when this type of payment is made.

How do I know if the Debit or Credit Card transaction was successful?

For New Business submissions and other premium payments we generate a Policy Submission/Payment Confirmation that can be printed and/or emailed to you by your agent. If making a payment on our Self-Service site you can print and save a Payment Confirmation.

Once <Submit>, <Purchase Policy> or <Make a Payment> is clicked, can the charge/payment be stopped?

Sorry, no. The process is immediate and fully automated.

Can I enroll in recurring (monthly) Debit Card or Credit Card payments?

At the moment we don't offer recurring (Monthly) Debit Card or Credit Card billing. But you may be able to enroll in a recurring EFT (Electronic Funds Transfer) plan that will automatically withdraw/deduct a payment monthly from a checking or savings account, for a small monthly fee. Please ask your agent or call our Customer Service department.

If I'm on a monthly recurring EFT plan can I pay by debit or credit card?

Sorry, no. The EFT plan automatically withdraws a monthly payment from your checking or savings account. At the moment you cannot use a debit or credit card to make the monthly payment.

When will the charge appear on my debit or credit card account?

We immediately send the payment to your financial institution for processing. As each financial institution's procedures are different we recommend referring to your bank's procedures and terms of use for details of when the charges are posted.

What's the description of the payment/withdrawal?

Depending on how much text your bank allows, the description will say: Stillwater Ins Svcs.

How and when can I confirm that the payment has posted to the policy?

If payment was made on a business day, you will be able to see the payment on your policy the following day. If payment was made on a non-business day, the payment can be viewed the day following the next business day.

Refunds Rules and Procedures

All policy refunds will be issued directly back to the Named Insured (unless otherwise noted) 20 calendar days after the last payment posted on the policy is received. If the request for refund is made prior to the 20 calendar days, we require a copy of a complete bank statement showing where that payment has cleared, and the current balance on the bank account. This is to verify that the funds have cleared and that no checks have been returned for Non-Sufficient Funds (NSF) or due to a stop pay. There are no exceptions to this rule.

We will not accept copies of a check instead of a bank statement nor will we accept bank statements with transactions and balances obscured or crossed out.

If more than one person is listed as the Named Insured on the policy we will issue the check to all Named Insureds.

If one or more lender (for example a Mortgagee or Loss Payee) is listed on the policy we will refund to them only if given specific, written instructions by the policyholder.

How Do We Refund?

- EFT payments (electronic payments from a bank account) will be refunded by refund check to the Named Insured.
- Credit Cards payments will be refunded back to the credit card account charged if the charge was processed within the past 90 days and does not exceed the last amount charged.
 - If the credit being refunded exceeds the original charge we will refund the full charge and issue the rest via refund check to the Named Insured.
 - If the expiration date on the card used has past we will be require to issue a check.
 - If the card is closed the refund may still go to the account and the Named Insured will have to collect the funds from the credit card company.

Fees and Other Charges

There is no additional cost to use EFT to pay for your down-payment or to make a “one-time” EFT payment if you receive a bill in the mail.

However, the following fees may be charged:

- If you enroll in the monthly EFT withdrawal program a non-refundable monthly installment fee may be included in the payment.
- If the withdrawal/payment cannot be made you may be liable for a non-refundable returned payment charge.
- If your policy cancels and you request us to reinstate it after payment was due, we may charge a non-refundable fee to reinstate your policy.
- Most policies also have a non-refundable policy fee.

If you have questions, please feel free to contact us:

Email: Payments@Stillwater.com

Call: 800-849-6140.

Mail: Stillwater Insurance
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