

Account Bill

Frequently Asked Questions



What is Account Bill?

Account Bill may allow clients to combine multiple policies onto one convenient bill.

How do clients enroll?

They'll need to call our Customer Care Team at 1-800-682-4822 to get the Account Bill Request Form (it's not available for customer self-service). Then they need to complete it and submit it to our Customer Care Team for processing, which typically takes 1-5 business days.

Can clients select the policies they wish to bill together?

Yes. They can choose which policies they want to consolidate onto a single bill.

Are there policies that cannot be added to Account Bill?

Although the majority of policies can be billed together, there are some limitations. Flood policies, policies issued using our commercial systems (such as a Machinery Breakdown) and agency billed policies are not eligible. In addition, policies issued from PLS, DRC, and ORCA cannot be combined with Masterpiece, NJ Auto, Yacht, or Passport 360 policies at this time. *However, policies issued out of ORCA can be consolidated with Masterpiece, NJ Auto, Yacht, or Passport 360 if they renew or are effective after February 1st, 2018. Please contact the Customer Care team at 1-800-682-4822 with any questions.*

When can you submit a request for your clients to enroll in Account Bill?

You can submit a request at any time, if the client has active policies in good standing. For new lines, you should

submit the enrollment form as soon as you know the policy numbers. Do not wait for the policies to be issued. This will help us ensure that all policies will be billed together. *Note: When you submit the enrollment form before the policy issues, we will not bill the account until either: 1) All of the policies have been issued; or 2) 10 days have passed since the first policy was issued.*

Can a client's policies have different effective dates?

Yes, policy effective dates do not need to be the same and therefore policies can be added at any time.

What payment plans are offered with Account Bill?

Available payment plans include Full, Semi Annual, Quarterly and Monthly. We recommend that clients enroll in our autopay services if they want the monthly payment plan. **Note: Monthly and Quarterly installment amounts may vary depending on the effective dates of policies within the account.*

How are payments applied when policies are transferred into a new Account Bill?

Payments will be applied proportionately to all policies within the account, based on policy effective dates.

Will there be any installment fees?

A single installment fee will be applied to each Account Bill. By receiving one bill instead of multiple bills, your clients may be able to reduce their installment fee charges. *Note: We waive installment fees if clients are enrolled in a recurring plan.*

How will endorsements be billed?

Any change in premium will be reflected on the next Account Bill issued, according to the selected payment plan and number of remaining installments.

Can a client specify to which policy(s) payment should be applied?

Payments will be applied to the total outstanding account balance and not to specific policies or coverage.

When will a Final Payment Reminder Notice of Impending Cancellation be generated?

If, at any time, the current minimum amount due is not paid, a notice may be sent to the client for each policy in arrears.

What happens if a return premium transaction processes on one policy in the account?

The account balance must be paid in full before a return premium will be sent to the client. If the customer is eligible for a refund, as with single policy bill, contact us and we will be happy to send a refund to the customer.

Chubb. Insured.SM