



Texas Farm Bureau Mutual Insurance Company
Texas Farm Bureau Underwriters
Texas Farm Bureau Casualty Insurance Company
Farm Bureau County Mutual Insurance Company of Texas
Southern Farm Bureau Life Insurance Company

AssurancePay®
RECURRING ELECTRONIC FUNDS TRANSFER (EFT)
TERMS & CONDITIONS

Before enrolling in the **AssurancePay®** Recurring Electronic Funds Transfer (EFT) program, please review these Terms & Conditions which constitute an agreement between you and the Texas Farm Bureau Insurance Companies* ("we", "our", "us", the "Companies") and describe both the benefits and restrictions of using this service to pay your insurance premiums. These Terms & Conditions may be updated from time to time.

AssurancePay® Recurring Electronic Funds Transfer (EFT) program. If your accounts with the Companies are current, you may be eligible for the **AssurancePay®** Recurring Electronic Funds Transfer (EFT) program.

Instead of sending a check to make your premium payments, you can choose to have your premiums paid by electronic funds transfers which will be automatically drafted from your checking or savings account. You can use a valid checking or savings account from any recognized financial institution (bank, securities firm, etc.) in the country. Check with your financial institution to make sure it accepts electronic debits from the account you choose and to determine if your financial institution will charge you any fees for this service. Since some financial institutions use unique bank routing numbers and account numbers for electronic payments, it would be a good idea to verify your routing number and account number with your financial institution before initiating a transaction. If you sign up for **AssurancePay®** automatic recurring payments, you authorize us or our EFT processing agent to draw a check, draft, or automated clearing house (ACH) debit in your name on your account. This amount will be payable to us or our EFT processing agent in the amount of the transaction and be deemed as a payment to us. We will present this check, draft or ACH to your financial institution for immediate payment. We reserve the right to stop any ACH transaction based upon a previous return from your financial institution, which includes but is not limited to non sufficient funds, invalid bank account, account closed, or unauthorized transactions.

AssurancePay® Recurring Electronic Funds Transfer (EFT) Enrollment:

To enroll in the **AssurancePay®** Recurring premium payment program, please complete the Enrollment Form for **AssurancePay®** Recurring Electronic Funds Transfer (EFT) Premium Payments. Attach a voided check from the account you wish the payments to be drawn from or documentation from your bank showing your Checking or Savings Account number and the Bank Routing Number and mail to:

ATTN: Policy Services-EFT
Texas Farm Bureau Insurance Companies
P.O. Box 2689
Waco, TX 76702-2689
You may fax the form to (254) 751-8712

Please keep a copy of the **AssurancePay®** Enrollment Form for your records. You must continue to pay any billing statements you receive via mail until you receive your **AssurancePay®** Recurring Payment Schedule.

Note that funds will not transfer until the first date indicated on the Recurring Payment Schedule.

Changes

In order to assure payment drafting without interruption, we must receive in writing, in advance of the next draft date on the Recurring Payment Schedule, notification of any changes to Recurring Payments designated in the Authorization and Agreement, whether those changes were implemented by you or the financial entity designated. If you have changed financial institutions you must complete and submit an **AssurancePay®** Recurring Payment Change Form. You understand that the original Authorization and Agreement that you previously signed will be in full force until the requested change has been fully implemented. The change form must be received in advance of the next draft date with an allowance of a reasonable time for processing.

You may obtain an **AssurancePay®** Recurring Payment Change form at your Texas Farm Bureau Insurance Companies' Agent's office or by visiting our web site at www.txfb-ins.com.

Your Termination of AssurancePay®

In order for you to terminate automatic **AssurancePay®** Recurring Payments of your premiums, we must be in receipt, at our office located at 7420 Fish Pond Rd, Waco, TX, of any termination of the Authorization and Agreement by you with sufficient time to process the termination prior to the initiation of the draft for your next premium payment as designated on your **AssurancePay®** Recurring Payment Schedule. The initiation of the draft occurs three days in advance of the Draft date as indicated on the Recurring Payment Schedule.

You may make your request by any of the following ways:

Submitting a written request by mail or fax to (254) 751-8712

Calling 888-573-4359

Emailing your request to assurancepay@txfb-ins.com

Visiting our Web site www.txfb-ins.com to print the Opt-Out Form or obtaining a form from your agent and submitting it by mail or fax

Please send your written request or Opt-Out Form to:

By US Mail:
ATTN: Policy Services-EFT
Texas Farm Bureau Insurance Companies
P.O. Box 2689
Waco, TX 76702-2689

OR

By overnight delivery:
ATTN: Policy Services-EFT
Texas Farm Bureau Insurance Companies
7420 Fish Pond Rd.
Waco, TX 76710-1010

Adjustments

All adjustments or refunds will be settled according to the particular policy language of the insurance policy on the account designated in the Authorization and Agreement.

Disallowed Charge/Non-Sufficient Funds

It is your responsibility to assure the availability of funds to complete and fulfill the financial transaction covered by these Terms and Conditions. If the Recurring Payment is dishonored, it is your responsibility to make the appropriate premium payment to maintain your insurance. Returning to the **AssurancePay®** Recurring Electronic Fund Transfer (EFT) program will be solely at the discretion of the Companies. In addition, you will be responsible for a Returned Item charge if applicable.

Restrictions on Use; Other Terms

You acknowledge that the Companies reserve the right to terminate your use of **AssurancePay®** Recurring Electronic Transfer (EFT) at any time and for any reason. You agree to notify the Companies immediately of any unauthorized use of your account or any other breach of security.

Customer Account Privacy Information

We take seriously our commitment to ensure that the identity of our customers and their account information is safeguarded. We maintain appropriate security standards and procedures regarding unauthorized access to Customer information.

To obtain a complete copy of our Privacy Notice, please visit our website at www.txfb-ins.com.

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