

# Flexible Payment Options

Paying insurance premiums shouldn't be a hassle. That's why AmTrust North America offers a variety of methods and installments for insureds to pay – to make it simple and convenient.



## Payment Options

- **AmTrust AutoPay** — Direct debit / EFT
- **Credit Card** — Online or by phone MasterCard®, Discover®, VISA® and American Express® accepted
- **Check or Electronic Check** — Online or by phone
- **Pay-As-You-Owe® (PAYO®)** — Applies only to workers' comp policies
- **Monthly Self Reporting** — Applies only to workers' comp policies

## AmTrust AutoPay

With this direct debit payment option there's no need to worry about writing a check every month. Once signed up, payments will be automatically withdrawn from the designated bank account.

To sign up, visit [www.amtrustnorthamerica.com](http://www.amtrustnorthamerica.com), log into AmTrust *Online* and click "Register". All of the information needed to register can be found on the insured's invoice. Once registered, there is a menu item to sign up for Direct Debit. Complete the needed information and payments will begin being automatically deducted each month.

If changes need to be made to the bank information, simply go back to AmTrust *Online* and modify the banking information as needed. If the online option is not viable, Direct Debit authorization forms are also available by calling our Customer Service Department at 877.528.7878.

## Pay-As-You-Owe® (PAYO®)

Workers' compensation premium is based on payroll. To make premium payments as seamless as possible, we offer PAYO, the perfect payment solution. PAYO works with approved payroll companies nationwide to make premium payments seamless for the insured.

The payroll companies calculate the premium at the same time they are calculating the payroll for the insured and submit the report directly to AmTrust on the insured's behalf.

### Benefits of PAYO include:

- No deposit or down payment required at policy inception or at renewal
- Improves cash flow – employer pays workers' compensation based on actual payroll
- Simplifies work for employer, since payroll company handles the calculation
- No checks to write or invoices to pay; per pay period direct debit by payroll company or AmTrust
- Reduces the chance of additional or return premium at audit

Getting a payroll company approved is easy. AmTrust will confirm that the payroll company has the proper reporting information required, and provide the payroll company with our reporting specifications to help simplify the approval process.

To find out if a payroll company is approved or to submit a payroll company for approval, please contact your regional sales manager.



AmTrust North America  
An AmTrust Financial Company

877.528.7878  
[www.amtrustnorthamerica.com](http://www.amtrustnorthamerica.com)

PAYO® and Pay-As-You-Owe® is owned by AmTrust Financial Services, Inc.

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## Payment Plans

For a listing of our flexible payment plans, please contact your sales representative or our Customer Service Department at 877.528.7878. We are sure there is a payment plan that is right for you.



## Online Payment

Busy schedules call for flexibility. AmTrust offers that flexibility with 24/7 online payment for insurance premiums.

Signing up is simple. Go to AmTrust *Online* at [www.amtrustnorthamerica.com](http://www.amtrustnorthamerica.com) and click on "Insured Registration." All of the information needed to register can be found on the insured's invoice. Once registered, payments can be made by paying the minimum payment, full balance or anything in between with a credit card or electronic check.

## Additional Ways to Pay

If the aforementioned payment options do not fit your needs, you can also pay by check, phone (credit card or electronic check) or by providing a monthly self report.

To pay by phone, call our Customer Service Department at 877.528.7878 between 8 a.m. – 6 p.m. ET.

To pay Direct Bill invoices by check, submit payment to:

AmTrust North America  
P.O. Box 6939  
Cleveland, OH 44101-1939

For monthly self-reporting policies, the insured can submit their payroll by class code and make payment online at [www.amtrustnorthamerica.com](http://www.amtrustnorthamerica.com) or by completing the monthly self-reporting form that is mailed to them and submitting it to the address below with a check.

AmTrust North America  
P.O. Box 5849  
Cleveland, OH 44101-0849

