

Marsh Insurance Program underwritten by Protective Insurance Company

Administered by Marsh Sponsored Programs, a division of Marsh USA Inc. • 12421 Meredith Drive • Urbandale, IA 50398



What Your Business Needs to Know About Your Billing Process:

We have provided the following “Frequently Asked Questions” and corresponding responses to help you plan for this payment method. If you have further questions about your new payment method, please contact us at 1-800-686-0855 from 7:00 a.m.–5:30 p.m. Central Time, Monday through Friday.

Q How will I get my weekly premium payments statement and what charges will be reflected on it?

A You will receive a weekly statement via email that will include the amounts to be charged for your insurance premiums for that week.

Your transaction line will show the payee as Marsh 430W.

Credit Card/Electronic Funds Transfer Information:

Q Which credit cards does Marsh accept for premium payment?

A Marsh accepts Visa, MasterCard, Discover and American Express. If you do not have a credit card and this is your preferred method of payment, please be sure to apply for a card now. This will ensure you have a valid payment method at the necessary time.

Q How do I know my card information will be kept confidential?

A As with all insurance brokers, Marsh is bound by strict privacy laws regarding security of personal information, including financial information. Marsh has a duty to all clients, whether they are individuals or companies, to protect their information from improper and unauthorized disclosure as well as maintaining client confidentiality. There are severe penalties for misuse of this information.

Q Do I need to get in touch with my card company before billing occurs?

A As part of their fraud protection services, card issuers may delay or refuse certain credit card payments. This may result in your business’ insurance not being paid in a timely manner, or at all. You may want to contact your card issuer and let them know that Marsh is a legitimate merchant who will be making weekly transactions. This will help to ensure your payment will go through on time.

Q What should I do if my card is going to expire?

A If you get a new card for any reason (e.g., expiration, loss, damage, theft), **you must contact Marsh.**

Q Can I make a partial payment?

A It is a Marsh policy to collect the entire payment when it is due. You have the opportunity to provide an updated card number or bank account for your payment; however, the amount will still need to be paid in full. (See “What happens if my payment is declined?”)

Q How do I ensure my card's daily limit is not exceeded?

A To protect the card user against fraud, many card issuers place a daily limit on the dollar amount applied to their cards, as well as a limit on the number of times the card can be used in a given time period. If an attempted transaction exceeds one or both of these limits, it may automatically be denied by the card’s network. Check with your card issuer for details regarding your limits.

Q What happens if my payment is declined?

A If your card is declined, or the transaction or EFT deduction is not completed successfully, it is considered a missed payment. If you miss one payment, Marsh will notify you via email and telephone regarding your missed payment. You will need to contact Marsh to resolve the payment issue immediately. Upon two missed payments, Marsh will begin the cancellation process due to nonpayment.

NOTE: It is important to resolve any missed payments quickly to avoid being noncompliant and having coverage canceled due to nonpayment (in which case FedEx Ground will not be permitted to make packages available to your company’s personnel for pick-up and delivery purposes in accordance with its Agreement).