

## PRE-AUTHORIZED PAYMENT PLANS

*Wynward Insurance Group offers you the choice of two payment options that allow you to pay your insurance premiums all at once or spread them over the policy term.*

*Our payment plans provide you with the flexibility to pay your insurance premiums in a manner that best suits your needs.*

### Credit Card Plan

With the Credit Card Plan, your total insurance premium can be charged annually to your Visa or MasterCard account. No processing fee applies to this method of payment.

For easier monthly budgeting, your annual premium can be divided into equal installments which are charged to your Visa or MasterCard at the beginning of each month. A non-refundable processing fee of 3% will be charged on the monthly credit card payments.

Any changes made to your policy after the initial payment will automatically be applied to your credit card. This applies to both annual and monthly Credit Card plans.

### Pre-Authorized Debit Plan

With the Pre-Authorized Debit Plan you pay a down payment of 15% of your annual premium and the remaining insurance premium is withdrawn from your chequing account annually or in equal monthly installments.

A non-refundable service charge of 3% of your annual premium will be charged when the Pre-Authorized Debit option is chosen.

### Authorization Form

\_\_\_\_\_  
Named Insured

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone

#### Select your payment plan:

##### CREDIT CARD PAYMENT PLAN

#### Frequency - please choose one option only:

Annually      Monthly

#### Card Types:

Visa      MasterCard

\_\_\_\_\_  
Cardholder Name (as it appears on the card)

\_\_\_\_\_  
Card #

\_\_\_\_\_  
Expiry Date

It is your responsibility to ensure that the credit card information you provide us is up to date and accurate. Should your credit card expire while you subscribe to the Credit Card Payment Plan, you must notify us of this change in order to keep your account in good standing.

### PRE-AUTHORIZED DEBIT PLAN

Personal Insurance      Business Insurance

\_\_\_\_\_  
Financial Institution Name

\_\_\_\_\_  
Financial Institution Address

\_\_\_\_\_  
Financial Institution Account Number

\_\_\_\_\_  
Financial Institution Transit Number

Please provide an unsigned "VOID" cheque and the authorization form to your broker. A 15% down payment will be withdrawn directly from your account. Your PAD plan will take effect on the second month. Monthly premium payments will be deducted from your account on the 1st day of every month or the next business day.

For Pre-Authorized Debit Plan only: I/We have certain recourse rights if any debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any PAD that is not authorized or is not consistent with this PAD agreement. To obtain a form for a Reimbursement Claim, or for more information on my/our recourse rights, I/we may contact my/our financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca).

### AUTHORIZATION FOR CREDIT CARD OR PRE-AUTHORIZED DEBIT PLANS:

I/We authorize Wynward Insurance Group and the financial institution designated (or any other financial institution I/We may authorize at any time) to begin deductions as per my/our instructions for monthly regular recurring payments and/or one-time payments from time to time, for payment of all charges in payment of my/our insurance premium. I/We understand that the premium may change in order to keep my our insurance up to date and that Wynward Insurance Group reserves the right to adjust the debit to reflect any change. Unless I/we have requested a change to my/our insurance, notice of a debit change will be sent to me/us at least 10 days prior to the next scheduled withdrawal date. I/We understand that Wynward Insurance Group is not liable for any service charges levied by my/our financial institution. I/We will notify Wynward Insurance Group in writing of any changes in my/our account information or termination of this authorization at least 15 business days prior to the next date of the pre-authorized debit. I/We may obtain a sample cancellation form or more information on my/our right to cancel a PAD agreement at my/our financial institution or by visiting [www.cdnpay.ca](http://www.cdnpay.ca). Wynward Insurance Group will make every effort to inform me/us in advance of any change.

#### Non-Sufficient Funds Information

If a payment is returned NSF, I/we understand that Wynward Insurance Group may charge an NSF fee which will be withdrawn from my/our account. If subsequent payment(s) are returned NSF, I/we understand that my/our insurance policy may be cancelled.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature #1

\_\_\_\_\_  
Signature #2

**Note:** If more than one signature is required on a joint account please provide all signatures.

## Our Origins

In 1920, a group of prairie grain companies - dissatisfied with the premiums being charged for fire insurance on their prairie grain elevators - decided to charter their own insurance company. They hoped this would pressure their underwriters to reduce premiums. It didn't work. But a strong partnership had been established, a need had been identified - and Grain Insurance & Guarantee was born.

*This beginning became more than just a story we tell – it became the foundation of our business as we continued to provide insurance products and services with our clients' best interests as our priority.*

As a company, we've never lost sight of that. By combining sound underwriting principles with an unwavering commitment to customer service, the company has been profitable ever since our founding in 1920 – proving to the industry that when you put your clients first, everyone wins.

Over time, we expanded our business serving customers in all provinces and territories, through a world class broker network. Along the way, we have maintained our reputation as an innovative insurance company with an eye on the changing needs of Canadian businesses.

Today, more than 90 years after the company was founded, we are proud to serve Canadian businesses from coast to coast. We are far from where we started, and as we enter yet another defining period of growth, we chose a name that would reflect who we have become – and where we are going.

## **WE ARE WYNWARD**

### Corporate Office

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### Regina Office

*Serving our broker partners in Saskatchewan*  
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Regina, Saskatchewan S4P 2H7  
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Fax : (306) 359-6440  
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### Winnipeg Office

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### London Office

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### Halifax Office

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