



ALLEGANY INSURANCE GROUP

ALLEGANY CO-OP INSURANCE COMPANY
CONEMAUGH VALLEY MUTUAL INSURANCE CO.

AMENDATORY ENDORSEMENT

The following is a list of fees that could pertain to your Allegany Insurance Group insurance policy. Under the circumstances below, we will charge you fees associated with the cost of processing these transactions. This is regarded as an obligation of yours, incurred in connection with the payment of your premium and not premium itself. Therefore, non-payment of any fee may result in cancellation of your policy. The fees charged are shown below and will be shown on your bill and/or cancellation.

Installment Option Fee

If you select the option of paying your premium by our installment option plan, Allegany Insurance Group will add an installment fee to each payment. We consider a payment made on the day we receive it, not the day the payment is mailed or postmarked. Installment plan options are as follows:

Semi-Annual Pay Plan (2 installments, \$6 installment fee)

Quarterly Pay Plan (4 installments, \$6 installment fee)

Eight Pay Plan (8 installments, \$6.00 installment fee)

Ten Pay Plan (10 installments, only available with EFT option, \$2 installment fee)

The EFT Automatic Pay Plan is also available on annual, semi, quarterly, eight and ten pay plans, includes \$2 installment fee.

Late Payment Fee

If your payment is late, we will charge you a \$20.00 late payment fee. We consider a payment made on the day we receive it, not the day the payment is mailed or postmarked.

Returned Check Charge

If your remittance for payment of obligations to us is returned by a bank with payment denied, Allegany Insurance Group will charge you a \$20.00 returned check charge.

Reinstatement of Cancelled Policy Fee

If your payment is received after the cancellation date of the policy and the Company agrees to reinstate coverage, Allegany Insurance Group will charge you a \$20.00 reinstatement fee.

The Board of Directors of Allegany Insurance Group has approved and set each charge. For more information on the above charges, please contact your agent or call Allegany Insurance Group.