

Credit Card Frequently Asked Questions for the Policyholder

1. How can I pay my insurance bill with a credit card?

Log in to our site using your Merchants User ID and password. If you don't have a Merchants User ID and password, visit Merchants' home page (www.merchantsgroup.com) and click on the "Login" area in the upper right corner of the page. Select "Policyholders", and on the next screen, select "Sign up now!", and complete a few simple steps to get your User ID and password. You will receive a confirmation email.

2. What credit cards can I use to make a payment?

You may use Visa, MasterCard or Discover to make your payment.

3. Who is Merchants' credit card vendor?

We have partnered with JPMorgan Chase & Co. They are our designated vendor that is accepting payments on our behalf.

4. How secure is my payment and credit card information?

Merchants Insurance Group and JPMorgan Chase & Co. are committed to protecting the customer's personal information. All data is transferred with industry standard SSL encryption to prevent unauthorized access.

5. Why is there a convenience fee included in my payment?

JPMorgan Chase & Co. charges a convenience fee for processing the payment transaction. This fee is not charged by Merchants Insurance Group. The convenience fee is assessed to cover operating costs and the costs associated with servicing payment transactions. Users will be informed of the fee before authorizing the payment.

6. If I am unwilling to pay the convenience fee, can I still make a credit card payment?

No, the convenience fee covers the cost of processing the payment transaction and is set by JPMorgan Chase & Co.

7. Will I receive confirmation of my payment?

Yes, you will receive an email verification of your payment from JPMorgan Chase & Co. if payment is made on the website. If a telephone payment is made, you will receive a confirmation number.

8. How will the charge appear on my credit card statement?

The payment and convenience fee will appear separately on your credit card statement.

9. Who do I call if my payment doesn't appear on my financial institution statement?

Call JPMorgan Chase & Co.'s IVR toll-free line at 1-800-852-4052.

10. Can I use my card to pay through Merchants' automated phone service or by calling in and speaking with one of Merchants Insurance Group's customer service representatives?

Merchants will not take your credit card payment but we will transfer you to JPMorgan's automated credit card service.