

## Premium Payment Document

Our goal is to provide you with as much flexibility as possible when it comes to paying your premiums. As your Insurance Broker, our role is to collect the premium and remit it to your insurance company. As you likely understand, every one of the options has some form of expense for us, some are higher than others.

### 1. Web Banking – all Banking Institutions except HSBC


We are a listed vendor for Web Banking for all banks and credit unions, except for HSBC, this is likely the easiest option for payment. We can accept Web Banking provided full payment is received 30 days after your renewal date. The process is:

Add Navis Marine as a Payee via your Financial Institution,  
Example via RBC

#### Bill Payments - Set up Corporate Creditors

Corporate Creditor	
1	NAVIS MARINE INSURANCE BROKERS

When entering your Creditor Account Number, please use your Client Code located on your Invoice

	1201 - 570 Granville St. Vancouver, BC V6C 3P1 Phone: (604) 620-4510	Client Code SMITJON	
John Smith 1234, Beach Street , Vancouver, V7V 1L1, BC, CA	Issue date Due date Policy number	23.04.2019 23.05.2019 NYN3244-19	
DESCRIPTION	PRICE	DISCOUNT	SUM
Yacht, Lloyds 2018 Policy no: NYN3244-19, period: 23.04.2019-23.04.2020 Yacht	\$1,652.00		1,652.00
	Subtotal, \$		1,652.00
	TOTAL, \$		1,652.00

In this example the Creditor Account Number would be **SMITJON**

It is typically the 4 first letters of your last name and the 3 first letters of your first name, for example, John Smith would be SMITJON

#### Bill Payments - Set up Corporate Creditors

**Enter your account number with the Corporate creditor. Do not enter spaces, dashes or extra characters.**

Corporate Creditor: NAVIS MARINE INSURANCE BROKERS  
\* Creditor Account Number:

## **HSBC Customers Only - E-Transfer:**


We can accept E-Transfers provided full payment is received 30 days after your renewal date. The process is:

Please use the following email address for E-Transfers: [payment@navismarine.ca](mailto:payment@navismarine.ca)

You need to set the Security Question to "What is my Account No."

You need to set the Security response to **your** 7 digit Client Code shown on your invoice

***In this example the Security Response would be SMITJOH***



<b>NAVIS</b> MARINE INSURANCE BROKERS	Navis Marine 1201 - 570 Granville St. Vancouver, BC V6C 3P1 Phone: (604) 276-4444	<b>Client Code SMITJON</b>
John Smith 1234, Beach Street , Vancouver, V7V 1L1, BC, CA	Issue date Due date Policy number	23.04.2019 23.05.2019 NYN3244-19

DESCRIPTION	PRICE	DISCOUNT	SUM
Yacht, Lloyds 2018 Policy no: NYN3244-19, period: 23.04.2019-23.04.2020 Yacht	\$1,652.00		1,652.00
	Subtotal, \$		1,652.00
	<b>TOTAL, \$</b>		<b>1,652.00</b>

## **2. Cheque(s):**

We have two options for payment by cheque.

- Payment in full
- Three payments by post-dated cheque. The first payment is dated your renewal date, the second is 30 days after your renewal date, and the last is 60 days after the renewal date. Your cheques must be received prior to or by your renewal date, and we need all three cheques at that time.

Please make your cheque payable to NAVIS MARINE INSURANCE BROKERS

## **3. Monthly Payments:**

We now have the ability to setup a monthly automatic withdrawal from your bank account. There are various options so please call us for more information, and note we can only do this for premiums over \$1,000.

This option is subject to interest, and is managed via a third-party company that specializes in Insurance Premium Financing.

## **4. Credit Card:**

We are happy to accept credit cards, but as we pass the premium to the Insurer the costs associated with accepting credit cards is very costly to us. To improve the process, we are using a credit card merchant system that allows for self-pay via our website, or you can call us with your credit card number. This new online portal has an online system access fee of 1.75%. Simply visit our website @ [navismarine.ca](http://navismarine.ca), or call us and we can assist you, the online access fee will be charged either way.