

## **Midterm Cancellations/Reinstatement Exceptions Policy**

Payments can be accepted on or before the cancellation due date for motorcycle policies. We do not require a SNOL (Statement of No Loss) if the payment is made on the cancellation date. An email must be sent to [recreational@americanreliable.com](mailto:recreational@americanreliable.com) to have policy manually reinstated if the policy is currently cancelled.

Insured's and agents will be offered a SNOL form if they contact us between days 2-7 after a midterm cancellation date. The form can be emailed or faxed to the insured or agent. If insured is unable to accept form by fax or email, the insured will be referred to his/her local agent for further assistance.

Payments should be made via EFT or credit card and must be processed by day 7 inclusive of the cancellation date and once the SNOL has been received and the policy has appropriate notation from underwriting.

The insured will not be able to process payment via [www.aricpolicyservice.com](http://www.aricpolicyservice.com) and should not be directed to the website to make payment during the exception period. The payment must be made either through the General Agent's office or through ARIC customer service.

Payments can be mailed in with a statement of no loss and will be accepted if postmarked prior to the cancellation date, but received in our office by day 7 of the courtesy period.

Insured contacts customer service on a Friday, day 5 and day 6 and 7 of the courtesy period fall on Saturday/Sunday, the insured will be referred to their agent for additional assistance.

Insured contacts customer service on day 7, the insured will be referred to the agent for assistance on the final day.