



CRUM & FORSTER®
A FAIRFAX COMPANY

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Crum & Forster

737 Bishop Street, Suite 2500, Honolulu, HI 96813

December 19, 2024

To: Our Agency Partners

Re: New Credit and Debit Card Payment Processing Fee Effective January 2025

Please note that beginning in January 2025, premium payments made by credit or debit card through our Online Payment Portal (including Auto-Pays) will be subject to a 3.5% Processing Fee by our third party vendor, One Inc. Payments made by ACH or electronic checks will remain free and not subject to any processing fee or other surcharge.

This change is being communicated to our insureds as follows:

1. Insureds on auto-pays will receive an email informing them of the new processing fee, change their payment method or withdraw from credit/debit card auto-pay if they want to avoid the fee.
2. Insureds receiving invoices through the mail will receive our Direct Bill Payment Options effective 1/9/2025 flyer.

Online payments made to Crum & Forster (C&F) through the Payment Portal are processed externally by One Inc and transmitted to C&F as C&F is unable to process such payments internally.

Thank you.

Attachments:

Direct Bill Payment Options Effective 1/9/2025

Copy of an email blast to all of our insureds registered for auto-pay



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Direct Bill Payment Options Effective January 2025

Option 1 – New Processing Fee for Online Bill Payments Effective January 2025

Payments made by Visa, MasterCard and Discover, both credit and debit cards, will be subject to 3.5% processing fee charged by our third party vendor, One Inc. Electronic check or ACH will not be subject to any processing fee or other surcharge.

Register and sign-up on our new payment portal by visiting www.cfins.com/pay-bill-hawaii and selecting either **Payment Portal or Quick Pay** to get started. You will need your account # and mailing zip code; or Policy #, effective date and mailing zip code. Your User ID is now your email address.

Insureds now has two options to process payments:

1. **Payment Portal** - Login and register your policy/account, save a digital wallet, schedule a payment, set-up auto pays that will be deducted 2 days before the invoice due date, add multiple accounts/policies and add additional users. Invoice must have generated.
2. **Quick Pay** – Pay as soon as the policy is issued and before the invoice is generated, pay one policy at a time, and digital wallet is not saved. Ideal for agents, CSR's, family members, and other users authorized to make payments on behalf of the insured.

Important Reminder for AutoPay: AutoPay only applies to the current policy period. Please set-up AutoPay again when your policy is renewed. Invoices will be mailed 18 days before the actual deduction date.

If you have a question regarding our new payment portal, please contact our Financial Operations Department at 808-537-5221.

Option 2 – Pay by Mail

Checks with the invoice remittance stub must be mailed and made payable to:

US FIRE INSURANCE COMPANY
PO Box 30280
Honolulu, HI 96820-0280

Do not send correspondences to this address. Please note that mail can take up to at least 5 days to reach us.

If you need to make a payment using overnight mail, please use our office address:

CRUM & FORSTER
737 Bishop Street, Suite 2500
Honolulu, HI 96813-4012

As a reminder, all billing or payment inquiries can be forwarded to our email address:

HNL.Billing@cfins.com

Alternatively, you may continue to contact our office at 808-537-5221 between 8:00 AM and 4:00 PM HST to speak with a representative in our Financial Operations Department.

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New Credit and Debit Card Payment Processing Fee Starting January 2025

On behalf of Crum & Forster, we greatly appreciate your business and thank you for your continued loyalty and support.

You are receiving this email because you are or have previously been enrolled in AutoPay (automatically recurring payments) using a credit or debit card on file for the payment of your insurance premium(s). Please be advised that while we will continue to accept premium payments by ACH, wire, and physical check free of any processing fee or other surcharge, **beginning in January 2025, premium payments made by credit or debit card through our online Payment Portal will be subject to a 3.5% processing fee charged by our third party vendor, One Inc,** as we are unable to process such payments internally. *(Note for Connecticut Policyholders: One Inc will assess you a 3.5% processing fee for **all** payments made through the One Inc payment platform; however, if you choose to make your payment by ACH, One Inc will reduce your payment by the 3.5% fee.)*

We understand that you may want to avoid this fee, so if you would like to withdraw from credit/debit card AutoPay and begin paying your premium by another method, please make the necessary changes to your account before your scheduled payment processing date in January. Log into the [Payment Portal](#) and click on "Update AutoPay" on the Payment Center screen.

You may reach out to us with any inquiries about this impending change or selecting a new payment method at HNL.Billing@cfins.com or 808-537-5221.

Thank you,

Billing Team, Crum & Forster-Hawaii