



How to Read My Invoice

Explanations below correspond to the numbers listed on the Sample Invoice, included in this section.

1. Member name and number

- The first number is the member number.
- The number after the hyphen is an internal tracking number.
- 2. The vehicle unit or driver number that was provided by you (optional)
- 3. The vehicle year, make and VIN (if the member has vehicle coverage)

4. Member charges

- These charges are related to the member listed to the left.
- Most coverages are pro-rated, meaning that the member is billed only for the days covered. These coverages include Occupational Accident and Workers' Compensation.
- Some coverages and fees are not pro-rated; these are billed a flat monthly amount if they are effective during any part of the month. These include Dues, Passenger Accident and Non-Occupational Accident.

5. The amount currently being held in deposit

• This is not a charge; it is only an indication of the amount of deposit that has been billed. The "deposit" charges listed on the current invoice are also included in the "Current Deposit Amount".

6. Vehicle Coverages

- These coverages are related to the vehicle listed to the left.
- Most coverages are pro-rated, including Non-Trucking Liability and Physical Damage. Personal Contents coverage is not pro-rated.

7. This column will show the current charge for each coverage or fee listed to the left

- Depending on the coverages and fees being charged for a particular member, this will show separate totals for each insured vehicle as well as a separate total for Workers' Compensation. The total amount due for each member is the amount shown in field #8.
- 8. The total amount due for this member
- 9. The total of the current charges on this invoice

10. The previous balance reflects your account balance at the time the invoice is printed

• For your first invoice, this will reflect a credit for the start-up premium that was paid when coverage was bound.

11. The total balance due for this invoice

If you have any questions, you can always call your Billing Representative at (800) 821-8014.