

## FAQs

Why is my wood frame bldg. being rated as HCB?

*If there is any under-building parking, the construction type will default to HCB construction class. The exception is under-building parking with shear wall construction or stalls separated by shear walls, which will be rated using the standard construction rate.*

Why was an inspection fee charged on my renewal?

*Inspection Fees are charged for all new business submissions and are required by the carrier every 5 years.*

How do I know if my building is retrofitted?

*If the risk fits the Eligible Date of Construction, retrofitting is not a requirement (other than Frame construction must be bolted to the foundation). Older risks are considered in the Program if the application is accompanied by sufficient retrofit documentation, such as an engineer's report of the work completed. A submission for older buildings is subject to underwriter review.*

How is premium payment made?

*You will see two payment options, Agent Check or ACH/eCheck. If selecting ACH/eCheck, enter Payment Information details. Click Pay Now & you will be taken to ACH payment screen, enter info, click Submit Payment. If paying by Agent Check, the mailing addresses will be displayed. The policy can be issued when the check has posted in the lockbox.*

If premium payment is being made by trust check, can I issue the policy?

*Binding coverage & policy issuance are dependent on the receipt of premium*

Will I still receive renewal notices?

*Yes, renewal notices will be sent approximately 90 days prior to expiration*

How am I able to pay if only my accounting department has access to our banking information?

Your accounting department can access the below link to pay online.

<https://crcvmga.epaypolicy.com/?-accountNumber=AGT52693&postalCode=94111>