

Merchants Mobile Frequently Asked Questions for the Policyholder

1. How do I get the app?

Go to your respective app store and search for “Merchants Insurance”, our free app. Log in to our site using your Merchants User ID and password. If you don’t have a Merchants User ID and password, visit Merchants’ home page (www.merchantsgroup.com) and click on the “Login” area in the upper right corner of the page. Select “Policyholders”, and on the next screen, select “Sign up now!”, and complete a few simple steps to get your User ID and password. You will receive a confirmation email.

2. What features are available on the app?

- Pay your insurance bills with an eCheck or credit card.
- Save your account information to avoid having to rekey it every time you make a payment.
- Review your payment history, payment amounts and due dates.
- Automobile policyholders can access their insurance identification cards.
- Report a claim For New York Personal Auto policyholders only.

3. What other billing features does the app include?

You can pay your insurance bill and review your payment history, including last payment date, payment amounts and payment due dates.

4. How can I make a payment using the app?

Sign in with your Merchants’ user ID and password (see question 1, above, if you don’t have a Merchants’ User ID and password). After you have signed in to Merchants Mobile, you can pay by using any of your financial institution accounts.

5. Can I save my financial account information to avoid having to rekey the information every time I make a payment on my smart device?

Yes, you can save your financial account information through the app. You can also log in to Merchants’ policyholder website and click on “My Profile”. From there, click on “Set up eCheck Account” and select “Add New Account.” Once you complete the required information, your financial institution information will be saved for future payment.

6. May I use my credit card with the app?

Yes, you can make a payment using Visa, MasterCard or Discover. Merchants Insurance Group has partnered with a leading provider of electronic payment solutions to process your credit card payment. You will be taken to their site to complete your payment using your credit card. A credit card payment convenience fee will be applied.

7. How soon are payments received by your company if I use the app?

A payment made using your device will be processed the same day as long as it’s made by 8 p.m. Eastern Time weeknights. Any payment submitted after 8 p.m. Eastern Time, on holidays, or on weekends will be processed the next business day.