



ePolicy and eBill Frequently Asked Questions for Policyholders

1. What is ePolicy and eBill?

ePolicy and eBill is the electronic document delivery program provided by Merchants Insurance Group. ePolicy eliminates paper documents and eBill eliminates the paper bill. You will receive an email notification when your policy and/or billing documents are available on Merchants' website.

2. What are the advantages to enrolling in ePolicy and eBill?

- Always know when new policy documents or bills are available, thanks to email notifications.
- Securely review or print your policy documents and bills anytime, anywhere.
- Stay organized by only printing the documents that are important to you.
- Help the environment by reducing paper waste.

3. How do I enroll in ePolicy and eBill?

Enrolling in ePolicy and eBill is fast and easy! Simply login to the Policyholders Login page at www.merchantsgroup.com 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.

Once logged in, go to "My Profile" in the center of the page and select "Enroll in ePolicy/eBill" and follow the easy and quick enrollment steps.

Your agent can also invite you to enroll in both ePolicy and eBill at any time during the course of the policy period. If your agent does invite you to enroll, you will receive an email from support@merchantsgroup.com to start the enrollment process.

4. What documents are available when enrolled in ePolicy and eBill?

- **ePolicy** – All policy documents are available electronically on our website.
- **eBill** - All billing documents are available

electronically on our website. We will continue to mail paper copies of pending cancellation and premium audit invoices.

5. Once enrolled, will I ever receive paper copies of materials?

Yes, in the following cases:

- a. Commercial Automobile ID cards are printed and mailed by Merchants to you for your convenience.
- b. Due to state regulations, we must mail the following items to you:
 - Automobile Physical Damage Inspections Notices
 - Automobile Suspension of Physical Damage Coverage Notice
 - Conditional Renewal Notice
 - Non-Renewal Notice
 - Pending Cancellation Notice
 - Premium Audit Statement (Commercial Lines)
 - Workers' Compensation Posting Notices (Commercial Lines); only in New Jersey and Vermont

6. How do I change my enrollment options?

You may un-enroll in ePolicy or eBill at any time. Log in to our policyholder website and click "My Policies" and then click on "Un-enroll ePolicy" or "Un-enroll eBill." We will resume paper delivery of subsequent policies and invoices. If you later decide to re-enroll, you must repeat the enrollment process.

7. If I am enrolled in ePolicy, will any new policies automatically be enrolled?

No, each new policy must be enrolled.

8. How do I change my email address or password?

To change your email address or password, log in to our policyholder website and click on the "My Profile" button on your personalized "Welcome to Merchants Insurance Group" page. Change your email address or password with your new information.