

FOR THE SUBAGENT:

Understanding the Renewal Process FOR RLI IN-HOME BUSINESS POLICIES

Forty-five (**45**) days prior to the policy expiration date, *a renewal policy and bill are mailed to the insured from RLI*. Two copies of the renewal declaration are mailed to FAIA Member Services, who will forward the producer copy to the producing agency. *Neither FAIA Member Services, Inc. nor the producer receive a copy of the bill.*

The due date on the bill will be the renewal effective date. If there are any changes to be made upon renewal, the bill will instruct the insured to contact their agent. If the premium has not been received **10 days prior to the due date**, a second bill is mailed to the insured from RLI. Two copies of a reminder letter are mailed to FAIA Member Services, Inc., who will forward the producer copy to the producing agency. *Premium is to be mailed to RLI in the return envelope provided.*

Three (**3**) days after the due date, a **Direct Notice of Cancellation (DNOC)** for nonpayment of premium is mailed to the insured from RLI if premium has not yet been received. RLI mails two copies of the DNOC to FAIA Member Services, Inc., who will forward the producer copy to the producing agency.

If premium is received prior to the cancellation effective date, a **reinstatement notice** is mailed to the insured from RLI. Two copies of the reinstatement notice are mailed to FAIA Member Services, Inc., who will forward the producer copy to the producing agency.

If premium is received after the cancellation effective date, it will be returned with a letter to the insured from RLI. Two copies of the letter are mailed to FAIA Member Services, Inc., who will forward the producer copy to the producing agency.

Even though the renewal process is handled directly by RLI, **FAIA is the place you call** when checking the **status of a renewal**. If you call RLI, they will refer you back to FAIA, since we are the Administrator.

If you have any **questions concerning RLI In-Home Business policies**, please call FAIA Member Services, Inc. at (850) 893-4155; Stacey Chester at extension 349 for policyholders whose last name begins with L through Z, or Lynn White at extension 322 for policyholders A through K. Our fax number is (850) 893-8002.