FIRST INSURANCE® FUNDING

A WINTRUST COMPANY

firstinsurancefunding.com

FREQUENTLY ASKED QUESTIONS.

ACCOUNT ACCESS

Q: HOW DO I ACCESS MY ACCOUNT ONLINE?

From our homepage, click on the Insured Client Services link or go to http://pbs.first-quotes.com/customerlogin.aspx?portfolio=900

On the FIRST Insite Welcome Screen, enter your Account Number and Password, and click GO or LOGIN. If this is your first time logging in, a temporary password has been provided on your statements and notices. You will be required to change your password the first time you login. Once your password has been changed, it will no longer appear on your statements and notices.

For further assistance in locating your temporary password, please click the following link: http://www.firstinsurancefunding.com/insured-login-instructions

Q: WHY AM I HAVING TROUBLE NAVIGATING TO CERTAIN SCREENS?

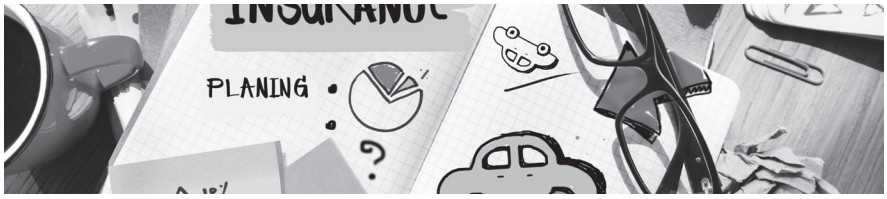
You may need to adjust the pop up blocker settings on your browser. Please refer to the following links for assistance with pop-up blockers:

- Internet Explorer - Cut and paste the following link into your browser: http://windows.microsoft.com/en-us/internet-explorer/ie-security-privacy-settings#ie=ie-11-win-7
- Safari - https://support.apple.com/en-us/HT201265
- Google Chrome - https://support.google.com/chrome/answer/95472?hl=en
- FireFox - https://support.mozilla.org/en-US/kb/pop-blocker-settings-exceptions-troubleshooting

STATEMENTS AND NOTICES

Q: WHAT BILLING OPTIONS ARE AVAILABLE?

You can choose to receive a coupon book or billing statement, delivered by mail or email.



Q: CAN I RECEIVE MY STATEMENTS AND NOTICES ELECTRONICALLY?

Yes. To sign up for paperless statement and notice delivery, login to your account and click on "Change Personal Info." You will be required to enter your email address if it is not currently listed. At the bottom of the screen, please select the "Email Notices" box and save your selection.

You can also view your statements and notices through your online account by clicking on "Documents."

Q: I SIGNED UP FOR ELECTRONIC STATEMENT AND NOTICE DELIVERY. WHY AM I NOT RECEIVING THE EMAILS?

Check to make sure the emails are not in your Junk or Spam email folder. Check with your IT department to make sure the emails are not being blocked by your firewall or email filter.

PAYMENTS

Q: WHAT PAYMENT OPTIONS ARE AVAILABLE?

Please click here to view our Payment Options: http://www.firstinsurancefunding.com/products/payment-options

Q: WHEN WILL MY PAYMENT POST?

Payments received in the mail are usually posted the same day they are received by FIRST Insurance Funding Corp. Pay-By-Web and Pay-By-Phone payments will post same day if submitted before 3 PM CST on a regular business day. Any payments submitted after the cutoff time or over the weekend will post the next business day after 3 PM CST.

Q: WILL MY ACCOUNT CANCEL IF YOU DON'T RECEIVE MY PAYMENT BY THE DUE DATE?

Prior to cancellation, you will be sent a Notice of Intent to Cancel showing the Scheduled Cancellation Date of your policy(ies) that will apply if you fail to make your payment within the time period stated on the Notice. For additional information about cancellation periods and late fees, please contact Customer Service at 800-837-2511.

WINTRUST

WE'RE PROUD TO BRING IT HOME. At Wintrust, we get to know the needs of the specialty industries we serve to be true partners to the businesses we support. As a one-stop-shop for any financial need, we're experts at what we do and continue to expand into new areas as a need arises. Wintrust was built to provide personalized financial solutions for each unique geographic area or industry we cover. We bring it home, wherever we are, by investing in, giving back to, and getting to know the communities and people we serve.

MEMBER FDIC

EQUAL HOUSING LENDER

Q: WHAT SHOULD I DO IF MY PAYMENT WAS RETURNED FOR INSUFFICIENT FUNDS (NSF)?
The preferred way to replace the NSF payment is with certified funds such as a wire transfer, money order, or cashiers check. Other options may include Western Union or online credit card payment. Please contact Customer Service at 800-837-2511 for further information.

Q: WHY DOES THE AUTOMATED PHONE SYSTEM STATE THAT $0 IS DUE WHEN I KNOW A PAYMENT IS COMING DUE?
The automated phone system is in real time and reflects the amount due on the date you are calling. The system will also inform you of the next payment amount due and may provide you with an option to pay over the phone.

Q: IS THERE A PENALTY IF I PAY OFF MY LOAN EARLY?
No, there are no penalties for paying off your loan early.

Q: HOW MANY PAYMENTS DO I HAVE REMAINING ON MY LOAN?
You can login to your online account and view the account summary screen which shows how many installments have been made and how many installments are remaining.

Q: WILL YOU REVISE THE INSTALLMENT AMOUNTS BASED ON AN ENDORSEMENT RETURN NOT YET RECEIVED?
No changes will be made to your loan installment amounts until return premium credits have been received by FIRST Insurance Funding Corp. and applied to your loan balance. Please contact your Agent for further assistance.

CANCELLATION & REINSTATEMENT

Q: I RECEIVED A NOTICE OF CANCELLATION. IS MY POLICY CANCELLED? DO I STILL HAVE INSURANCE?
We are unable to confirm coverage as we do not provide your insurance. Please contact you Agent or Insurance Company for assistance.

Q: MY INSURANCE POLICY IS CANCELLED. WHY AM I STILL RECEIVING INVOICES?
You will continue to be billed and remain responsible for your loan balance until it is paid in full, regardless of the status of your insurance policy(ies).

Q: I RECEIVED A NOTICE OF CANCELLATION. WHAT OTHER PARTIES DO YOU SEND THIS TO?
The Notice of Cancellation is sent to the other parties listed on your Premium Finance Agreement which includes your Agent, the Insurance Company(ies), and any listed General Agents or Managing General Agents working for the Insurance Company(ies).

Q: WHEN WILL THE REQUEST FOR REINSTATEMENT GO OUT?
It depends on your loan status. Please call Customer Service at 800-837-2511 for additional information.

Q: HAS MY POLICY BEEN REINSTATED?
We are unable to confirm coverage as we do not provide your insurance coverage. Please contact your Agent or Insurance Company for assistance.

CONTACTS

Q: HOW DO I OBTAIN A CERTIFICATE OF INSURANCE OR MAKE CHANGES TO MY POLICY?
Please contact your Agent for all policy needs.

Q: HOW CAN I CONTACT CUSTOMER SERVICE?
- Phone: 800-837-2511 or email csr@firstinsurancefunding.com
- Customer service representatives are available Monday through Friday 7 AM to 7 PM CST. Spanish speaking representatives are available upon request.
- Our website and automated phone system are available 24/7.

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