



8 Pembroke St
Kingston, MA 02364
(800)926-6771

[Set Up Requirements for PAYGO Option](#)

If you are electing a Pay As You Go Premium Payment option for your insured the following information [is required 1-2 weeks prior](#) to binding coverage. The following information must be submitted to the Cluett Underwriting Department.

- 1.) Agent/ Client must identify Payroll Company (Company Name, Contact, Phone, Email, and Current Software System) 1-2 weeks **prior** to binding coverage. The Payroll Company must be approved in the Cennairus/InsureLinx System. If Payroll Company is not currently in the InsureLinx system then we will forward contact information to InsureLinx Representative for approval.
- 2.) If Client does not currently have a Payroll Company, Cluett can provide a name of an approved provider.
- 3.) Client must sign an InsurePay Agreement and ACH Transfer Authorization . InsurePay will then withdrawal WC premiums based upon weekly or bi weekly payroll cycle. Initial set up requires copy of cancelled check along with agreement and upfront annual InsurePay charge of \$175. Second option of \$55 upfront and \$10 month fee divided by pay cycle is available for risks under \$5,000.
- 4.) Policies written through **Chartis** require a 10% deposit when binding coverage. Deposit checks must be made out to the carrier and sent directly to company at address indicated on quote. On day 305 of the policy term the deposit will be applied to premium payments for the remainder of policy term.
- 5.) Once client has completed the above requirements the notification between the Payroll Company and InsurPay will be automatic.

[If the above information is not received prior to binding coverage this may result in premium payments being delayed and possible cancellation of policy.](#)

Cluett Commercial Insurance has partnered with Cennairus Underwriters to provide clients a PAYGO Premium Payment Option. Cennairus/InsurePay provides the software to interact between the Payroll Company and Insurance Carrier. InsurePay works with the Payroll Company to gather the client's weekly or bi-weekly payroll information. Once they receive that information they calculate the client's premium due per pay cycle, notify the client of the amount, withdrawal the indicated funds and then forward premium directly to the insurance carrier on the client's behalf.

Forward Information to Attention: Cluett Underwriting Department,
gbristol@cluetinsurance.com or mcluett@cluetinsurance.com or fax – (781)585-4180