



Thank you for joining the Social Service Contractors
Indemnity Pool!

Billing FAQs

Whether you just joined or are a long-term Member, your decision to join SSCIP is about more than where your insurance dollars are spent. As a Member, you are part-owner of a non-profit insurance pool specially organized and operated with the needs of Arizona contracted social service providers in mind.

The following information is provided to help you understand your bill. Should you have any additional questions, please contact us at 602-996-8810.

What is the total amount I will pay for coverage? The total premium established when your policy is written or renewed is found on the [Common Coverage Declarations](#) page. However, most SSCIP Members make changes during the coverage period, adding and deleting coverage by "endorsement." If you do, the total amount of premium you pay during the coverage period will change.

What Payment/Installment plans are available? Members may choose to pay premiums in one Annual payment, or to make payments over the coverage period. Payment Plan options include "Quarterly" or "10 Monthly" installments and all the dates and amounts due are written on the policy's [Installment Billing Schedule](#).

- 10 Monthly Installments - Pay one Down Payment plus nine monthly Installments. Available for policies \$25,000 and above.
- Quarterly Installments - Pay one Down Payment plus three quarterly Installments.

Why did I receive back-to-back invoices?

- 10 Monthly Installment payment plans generate a down payment invoice close to the first monthly installment invoice.
- Most Members make changes to their policies during the coverage period, which may mean paying more for coverage.

Why didn't I receive a premium invoice?

- You may have changed your billing email address. If so, please contact us with the updated billing contact person and email address.
- You may have changed your physical address. If so, please notify your insurance Agent.
- You may have paid ahead.

How am I billed for adding or deleting (endorsing) coverage on my policy? Members on Payment/Installment plans will see the credit or additional premium due spread over the



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remaining billing installments for the coverage period. Members making one annual premium payment receive one bill for the total endorsement.

Can my policy be cancelled if premiums and/or endorsements are not paid by the due date? A policy may be cancelled a minimum of ten days following written notice of intent to cancel for nonpayment of premium.

Why are Additional Insureds copied on notices of intent to cancel for nonpayment of premium? An Additional Insured may be held vicariously liable for your organization's negligence, so are required to be copied when a notice of intent to cancel for nonpayment of premium is sent. Additional Insureds receive Rescinding notices if payment is made before cancellation.

May Southwest Risk establish a payment plan for overdue premium contributions? Southwest Risk is unable to establish payment plans that extend credit to Members per SSCIP Bylaws and ARS 41-621.01 (H).

Who do I contact if I am experiencing difficulty making payments? Please contact your Agent to discuss options for continuing your Membership in SSCIP.

Payment Options

Annual, Quarterly & 10 Monthly Installment plans available. (10 Monthly Installment plans available for policies \$25,000 and above).

Pay Online with a checking or savings account: Visit [E-Bill Express](https://www2.e-billexpress.com/ebpp/sscip/) to create an account, view and pay bills, see account status, and view payment history. For the Pay Now feature, contact Southwest Risk for Account number and PIN. (If you are unable to use the link, please past the following into your browser <https://www2.e-billexpress.com/ebpp/sscip/>.)

Pay by Mail: Send a check with your remittance stub at the bottom of your invoice to:

SSCIP c/o Southwest Risk Services
P.O. Box 52712
Phoenix, AZ 85072-2712

Credit Card and telephone payments are not accepted.