



## My Insurance® Frequently Asked Questions

- Can you have more than one My Insurance account registered for a policy?
  - No, only one My Insurance account can be registered for a policy.
- How do I change my email address?
  - Log into your My Insurance Account
  - Click on “Account Settings”
  - Select “Change Username”
    - You will be prompted to answer a security question
    - You will then be prompted to enter in a new username (email address) and to confirm the new username (email address)
    - Click submit
    - A onetime authorization code will be sent to new email address
    - Verify new email address with one time password
    - If you are enrolled in paperless billing, a pop up will ask you if you would like to update the email address to the new email address.
    - If you would like to update to the new address - select “YES”
    - If you would like to still receive emails at the old email address - select “NO”
- How do I remove a policy from my account?
  - If you need to remove a policy from your My Insurance account, please contact us at [policyholderservices@ndgroup.com](mailto:policyholderservices@ndgroup.com).
- Can I sign up for bill payment reminders via text?
  - Yes, you can enroll in payment due reminders by entering your phone number in the “Pay By Text” page in My Insurance.
- How to make payment with Pay By text?
  - A link to payment vendors will be sent to the registered mobile number and by following that link user can make payment for the latest invoice of the registered policy.
- Can I schedule a payment for a policy?
  - Yes, you can schedule payment for all the policies for future due dates in the “Scheduled Payments” page in My Insurance.
  - Note: For Past Due and Current Due policies, we cannot schedule payment.
- Can I pay bill for individual policies?
  - Yes, you can pay bills for individual policies by selecting the specific invoice in “Pay Online” page in My Insurance or by clicking on “Pay Now” button.
- Can I make payment to multiple policies at a time?
  - Yes, you are allowed to select multiple policies from Open Invoices in “Pay Online” page in My Insurance or by clicking on “Pay Now” button and make payment.
- Can I make partial payment?
  - Yes, You can make partial payments by selecting ‘Pay Other Amount’ and manually entering the amount.

- Can I opt Auto Pay for a policy?
  - Yes, you can opt auto pay for a policy in the “Auto Pay” page in My Insurance.
  - Note: changing the date for Auto Pay is not possible. Auto Pay will draft payment on due date only.
- Can I cancel Auto pay setup?
  - Yes, You can edit and cancel Auto Pay setup for saved cards or banks. For any issues, please contact us at [policyholderservices@ndgroup.com](mailto:policyholderservices@ndgroup.com).
- Where can I find my Auto-pay and Schedule Payment details?
  - You can find it in “Scheduled Payments” page in My Insurance.
- Can I change or modify payment options?
  - Yes, you can change or modify saved payment method details through ‘Manage Payment Methods’ page in My Insurance. You can Add/Edit/Delete card or bank details.
- How to make my card/bank payment method as default payment method?
- Go to ‘Manage Payment Methods’ page in My Insurance and Edit the specific payment method and Select “Default” checkbox and Save it.
- Can I cancel pay by text?
  - Yes, you can cancel Pay By Text setup by replying STOP to the Pay By Text enrollment message. For any issues, please contact us at [policyholderservices@ndgroup.com](mailto:policyholderservices@ndgroup.com).
- Can I receive a reminder for Pay By Text? If yes, how often I’ll receive?
  - Yes, you will receive reminder text at 3 levels:
    - The very next day you are enrolled for Pay By Text
    - 07 days before the due date.
    - On due date.
- Is Pay by Text a one-time set up for a My Insurance account, and with that can I make payment for all the policies?
  - Yes, Pay by Text is one time setup, but it is not at account level, you need to enroll separately for each policy.
- Is Auto Pay a one-time set up for a My insurance account and with that can I make payment for all the policies?
  - Yes, Auto Pay is one time setup, but it is not at account level, you need to setup separately for each policy.
- How can I find my payments history?
  - You can find all your payments history in “Payments History” page in My insurance.
- How to Link new policy to my existing account?
  - Go to Account Settings, enter policy which needs to be link in “Add My Other N&D Policies” and submit, your new policy will link.
- How many accounts can I have for my email ID?
  - Only one email ID can be assigned per My Insurance account.
- How to unlink the policies from my account?
  - Contact N&D team at [policyholderservices@ndgroup.com](mailto:policyholderservices@ndgroup.com) to unlink your policies from an account.
- How do I get Pay plan, invoice, and other billing details of the policies?
  - Go to Billing History from the left navigation bar and select the policy from dropdown for which you want billing details. For more information you can download the documents under Documents tab.
- How do I get the installment schedule of the policy?
  - Go to Billing History, select the policy from dropdown. Under Installment Schedule tab, you can view the schedule of the selected policy.

- How do I get my policy history?
  - Go to Policy History, select the policy from dropdown. For more information, you can download the pdf document.
- Why can't I link my other policy to my account?
  - To add an additional policy to your My Insurance account we need to verify that both policies belong to the same policyholder. Please call 800-688-1825, select prompt 2, and we can help add your policy.
- Why am I locked out?
  - If you type in the wrong password three times you will be locked out for 30 minutes. The only way to get unlocked is to wait the 30 minutes or have your account unlocked by calling 800-688-1825 and select prompt 2.
- How do I see my payment schedule?
  - You can access your installment schedule through the Billing History tab and selecting the policy. After selecting the policy, please select installment schedule.
- How do I see my current balance?
  - You can see your balance under policy history tab followed by the transaction tab.
- How do I reset my password?
  - You can change your password in the account settings tab.
- How do I waive installment fee by enrolling in Autopay?
  - The installment fee can be waived if Autopay is enrolled with Bank savings/checking account.
  - Installment fee will not be waived if autopay is enrolled with Credit/Debit Card.
- I am enrolled to Autopay with Bank, why am I still getting charged installment fee?
  - If you are enrolled to Autopay with Bank checking/savings account, installment fee will be waived.
  - Please contact us at [policyholderservices@ndgroup.com](mailto:policyholderservices@ndgroup.com) for further assistance.
- How can I change Autopay Payment method?
  - If you have more than one payment method saved, you can go to the Autopay setup page and edit the payment method from dropdown menu.
  - You can also change or modify saved payment method details through 'Manage Payment Methods' page in My Insurance.
- How can I enroll in Autopay if my pay plan is EDP 10-pay?
  - Policyholder should contact the Agent to change their pay plan from EDP 10-Pay to 10-Pay, 4-Pay or 12-Pay.
  - After that, Policyholder can log into My Insurance and enroll the policy to AutoPay.