

County/Illinois Farm Bureau – Combined Billing Project

Frequently Asked Questions

Customer Questions:

- 1. What are the county/Illinois Farm Bureau (“Farm Bureau”) membership dues listed on my COUNTRY bill?**

County/Illinois Farm Bureau membership is required for initial eligibility for most Illinois insurance policies issued by COUNTRY Mutual Insurance Company and COUNTRY Preferred Insurance Company, and for subsequent renewal of those policies.
- 2. Why are the county/Illinois Farm Bureau membership dues listed on my COUNTRY bill?**

County/Illinois Farm Bureau membership dues are now listed on your COUNTRY bill so you will only have one bill and one easy payment. This will eliminate the risk of accidentally throwing away the Farm Bureau membership bill and the inadvertent nonrenewal of your COUNTRY policies.
- 3. How does COUNTRY determine which policy my county/Illinois Farm Bureau membership will get billed with?**

COUNTRY will look at your county/Illinois Farm Bureau membership billing due date and find a premium installment or withdrawal notice that is coming up. You will be invoiced XX days (see below) prior to your payment due date for both your county/Illinois Farm Bureau annual membership dues and your policy premium.

 - a. 35 days: full pay policies (annual, semi-annual & quarterly single)
 - b. 22 days: installments or combined
 - c. 10 days: debit notices (AMP)
- 4. Will my county/Illinois Farm Bureau dues always get billed with the same policy moving forward?**

As long as you don’t make any changes to your policy and pay on time, your county/Illinois Farm Bureau membership dues should continue to bill with the same policy. However, if your policy lapses, you cancel your policy, your policy otherwise terminates, you make changes to an account, etc., your county/Illinois Farm Bureau dues (for the next year) will be included with the next available installment or withdrawal, which may be for a different policy. If no other policy is available, your ILFB membership dues will bill separately on an ILFB branded bill.
- 5. I just cancelled my policy. Can I get a refund of my county/Illinois Farm Bureau dues?**

No, once you pay, you can enjoy benefits for that membership year. If you have any questions about your county/Illinois Farm Bureau membership, please contact your county Farm Bureau office.
- 6. What payment plans does this combined billing change affect and how?**

County/Illinois Farm Bureau dues will be added to your COUNTRY bill regardless of payment plan. When your county/Illinois Farm Bureau membership is due, your entire annual dues will show up on your next COUNTRY Mutual or COUNTRY Preferred premium installment or withdrawal notice.
- 7. How will you apply my payment?**

The first \$20 of your payment will be applied to your county/Illinois Farm Bureau dues. Then, we will apply to any of COUNTRY’s extra fees, past due balances, and current billed items proportionate to the amount of your policies (in that order).
- 8. Will county/Illinois Farm Bureau membership dues be displayed on my MyCOUNTRY account? What will it look like?**

Yes. When county/Illinois Farm Bureau dues are billed it will display as “[your membership number] – County/Illinois Farm Bureau” and will be listed below and separate from all of your COUNTRY policies. The \$20 associate membership dues will be included in the Amount Due field.
- 9. Will county/Illinois Farm Bureau dues get billed separately if my premium is normally billed through my mortgagee?**

No; your county/Illinois Farm Bureau dues will be included in your mortgagee bill if the timing is appropriate, or if you have no other COUNTRY policies.

10. Will my annual county/Illinois Farm Bureau membership dues bill in accordance with the payment plan chosen for the policy?

No. County/Illinois Farm Bureau membership is an annual membership. In order to enjoy the benefits of your county/Illinois Farm Bureau membership, your dues must be paid in full regardless of the payment plan chosen for the policy.

11. Can I cancel the county/Illinois Farm Bureau membership?

If you choose to cancel your county/Illinois Farm Bureau membership, your COUNTRY Mutual and COUNTRY Preferred policies will not be renewed if there is no other qualifying membership.

12. There aren't any county/Illinois Farm Bureau dues on my bill. Why?

County/Illinois Farm Bureau membership dues pay for an annual membership. You should only receive a bill that includes county/Illinois Farm Bureau dues once a year.

13. What is the new Underwriting Rule and how does it affect me?

- a. Starting August 1, 2014 only one named insured per policy for personal auto, home, personal umbrella, mobile home, or watercraft will be required to maintain a county/Illinois Farm Bureau membership for COUNTRY Mutual Insurance Company and COUNTRY Preferred Insurance Company.
- b. If the personal auto is a farm-rated vehicle, the one membership must be a Voting membership.
- c. There are no changes to underwriting rules for Agri-business or Commercial policies. You are still required to maintain all memberships even if they are not combine billed.
- d. If you currently have multiple memberships, contact your financial representative. Your financial representative will review each individual policy to determine if you meet or exceed the revised qualifications.

14. Why did I get a county/Illinois Farm Bureau bill when I already paid my dues with the COUNTRY Financial bill?

You may have more than one county/Illinois Farm Bureau membership. Starting August 1, 2014, only one named insured or business owner per policy is required to maintain a county/Illinois Farm Bureau membership for COUNTRY Mutual and COUNTRY Preferred. I would advise you to contact your financial representative. S/he will be able to review each individual policy to determine if you meet or exceed the revised qualifications.

15. I have a Voting membership with the county/Illinois Farm Bureau. Can I have my dues added to my COUNTRY premium notice too?

At this time we are only combining the billing for Associate members. We are planning to combined bill Voting members in 2016. If you have any questions, please contact your county Farm Bureau office.

16. When will I receive my Farm Bureau membership cards?

After your membership dues payment is received, membership cards will be sent in a separate mailing to you directly from your county Farm Bureau.

You may also access and print membership cards online at ILFB.org. The webpage will indicate if your county participates in this online feature.

17. Why did I receive a bill with my membership cards when I have already paid my membership dues?

This notice is not a bill, but a solicitation for voluntary contributions and services (e.g. Plus Package memberships, foundation contributions, Ag In The Classroom, ACTIVATOR (State/Federal) local PAC/PIC, etc.). This is not a bill for your county/Illinois Farm Bureau membership dues.