



ELECTRONIC CLAIM CHECK

FREQUENTLY ASKED QUESTIONS

What is Electronic Claim Check and how does it work?

Electronic Claim Check is a safe, proven, confidential method of receiving a payment. Claim payments are electronically transferred from Great American Insurance Company directly into your bank account.

What will Electronic Claim Check cost?

Fees associated with Electronic Claim Check are considerably less expensive compared to traditional checks. The only cost may be for receipt, by your financial institution, which averages zero - \$.12. Great American does not charge for this service.

How do I know when my MPCl and/or Crop Hail Claim Payment has been deposited?

Great American Insurance Company will issue a MPCl and/or Crop Hail Proof of Loss detailing what you would have seen with a traditional check. Additionally, an email will be sent to you once a claim payment is sent to your financial institution notifying you with the amount of the deposit and the date.

When do I have access to the money?

Typically, funds are available the first business day following the Electronic Check deposit.

If I sign up for Electronic Claim Check, how can I be sure that no one will have access to my account?

Electronic Claim Check is a confidential way to send and receive payments. On average, fewer people see your account information with Electronic Claim Check than with traditional checks.

If I have a problem with Electronic Claim Check, how do I solve it? Who should I call?

Problems with Electronic Claim Check are rare. In fact, you are much more likely to have a problem with a traditional check. But if any matter should arise, contact Great American Insurance Company, at 1-888-410-0468, or your financial institution. The problem can usually be corrected immediately.

What happens if I change banks?

Just fill out a new authorization form. To obtain the authorization form, please go to GreatAg/Claims/Blank Forms/Request Form for claim Electronic payments.

How do I sign up for Electronic Claim Check?

Make a request by filling out the enclosed authorization form providing written permission to have your Great American Insurance Company MPCl and/or Crop Hail Claim payment deposited directly into your bank account. Electronic Claim Check will not be available for claim payments that contain an Assignment of Indemnity and/or Transfer of Coverage.

KEY BENEFITS

Electronic Claim Check is convenient and saves you time.

- You'll save time by not having to go to the bank to deposit MPCCI and/or Crop Hail claim checks from Great American Insurance Company.
- You don't have to be in your office for your money to be securely deposited into your account.

Electronic Claim Check is fast.

- You will have access to payments from Great American Insurance Company considerably sooner than a check, because there is no mail time or waiting for a check to clear.

Electronic Claim Check is safe and confidential.

- Payments made electronically are more reliable than those made with traditional checks.
- Electronic claim checks can not be misplaced or stolen.
- Electronic payments are confidential. A paper check passes through many more hands than an electronic transfer.
- Problems, which are rare, are quickly resolved. By contrast, problems with checks sometimes take weeks to fix.

HERE'S HOW **ELECTRONIC CLAIM CHECK** WORKS:

- 1 Electronic Claim Check is an electronic payment option created to allow you quicker access to MPCCI and/or Crop Hail Claim payments transferred from Great American Insurance Company to your account.
- 2 By completing an authorization form, you authorize Great American Insurance Company, through PNC Bank, to make MPCCI and/or Crop Hail claim payments directly into your designated bank account.
- 3 Great American Insurance Company will prepare the Electronic Claim Check distribution and direct PNC Bank to distribute the MPCCI and/or Crop Hail claim payment to your financial institution.
- 4 Your financial institution processes the information and posts the MPCCI and/or Crop Hail claim payment to your account.
- 5 Great American Insurance Company will provide you a paper record of the MPCCI and/or Crop Hail Proof of Loss detail and will email confirmation payment. Your financial institution reports the transaction on your normal monthly statement.