

Agents Licensed through the IMO's of EPIC Marketing Group, LLC

Errors and Omissions Insurance Authorization Agreement for Pre-Authorized Payments (Debits) September 1, 2008 to September 1, 2009

I (we) hereby authorize Brown & Brown of California, Inc., dba CalSurance Associates, hereinafter called COMPANY, to initiate electronic entries or effect a change by any other commercially accepted method, to my (our) checking account indicated below at the financial institution named below, hereinafter called Depository and to debit the same to such account. This authority is to remain in full force and effect until COMPANY and Depository have each received written notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and Depository a reasonable opportunity to act on it, but no less than three (3) business days before the next scheduled date.

PREMIUM SCHEDULE BY ENROLLMENT MONTH			
Enrollment Month	Payments	Enrollment Month	Payments
Sep 2008	Initial Payment of \$145 & 9 installments of \$57.00	Mar 2009	Initial Payment of \$125 & 3 installments of \$70.00
Oct 2008	Initial Payment of \$140 & 8 installments of \$58.00	Apr 2009	Initial Payment of \$126 & 2 installments of \$76.00
Nov 2008	Initial Payment of \$136 & 7 installments of \$59.00	May 2009	Initial Payment of \$134 & 1 installment of \$90.00
Dec 2008	Initial Payment of \$132 & 6 installments of \$61.00	June 2009	Payment in Full of \$164
Jan 2009	Initial Payment of \$129 & 5 installments of \$63.00	July 2009	Payment in Full of \$116
Feb 2009	Initial Payment of \$126 & 4 installments of \$65.00	Aug 2009	Payment in Full of \$69

I (we) agree that if premiums are not paid monthly or as in the event withdrawal is dishonored, coverage shall terminate upon ten (10) day Notice of Cancellation. Continuance of coverage can be obtained ONE time only within the ten (10) day period. Above rates are inclusive of a non-refundable administrative fee. If funds are dishonored the second time, payment is due in full within the specified ten (10) day period. **Please note, billing will be processed through Brown & Brown of California, Inc., dba CalSurance Associates.**

Name of Financial Institution: _____

Address or Branch: _____

City: _____ State: _____ Zip: _____

Transit / ABA Number: _____ Account Number: _____

This authority is to remain in full force and effect until COMPANY has received written notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and Financial Institution a reasonable opportunity to act on it, but no less than three (3) days before scheduled date.

Name: _____

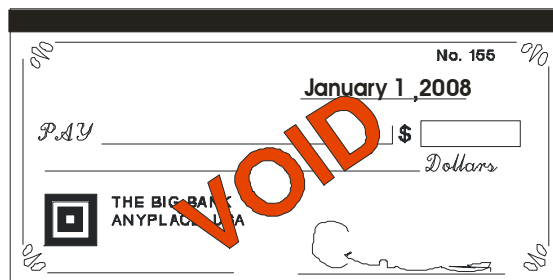
Signature: _____ Last Four (4) Digits of Social Security Number: _____

Signature: _____ Date: _____

(If account requires two signatures)

**Please attach a voided check, or photocopy thereof applicable to the above account in this space.
(Enrollment will not be processed without it)**

Affix Check Here



Agents Licensed through the IMO's of EPIC Marketing Group, LLC - Payment Schedule



4 Pay			
Month Enrolled	Total Premium	Payment Dates	Payment*
September 2008	\$616	Initial**	\$220
		11/10/08	\$132
		2/10/09	\$132
		5/10/09	\$132
October 2008	\$570	Initial	\$204
		11/10/08	\$122
		2/10/09	\$122
		5/10/09	\$122
November 2008	\$521	Initial	\$188
		11/10/08	\$111
		2/10/09	\$111
		5/10/09	\$111
December 2008	\$468	Initial	\$204
		2/10/09	\$132
		5/10/09	\$132
January 2009	\$420	Initial	\$184
		2/10/09	\$118
		5/10/09	\$118
February 2009	\$373	Initial	\$165
		2/10/09	\$104
		5/10/09	\$104
March 2009	\$319	Initial	\$187
		5/10/09	\$132
April 2009	\$272	Initial	\$161
		5/10/09	\$111
May 2009	\$225	Initial	\$134
		6/10/08	\$ 91
June 2009	\$164	Initial	\$164
July 2009	\$116	Initial	\$116
August 2009	\$ 69	Initial	\$ 69

10 Pay			
Month Enrolled	Total Premium	Payment Dates	Payment*
September 2008	\$658	Initial	\$145
		10/10/08	\$ 57
		11/10/08	\$ 57
		12/10/08	\$ 57
		1/10/09	\$ 57
		2/10/09	\$ 57
		3/10/09	\$ 57
		4/10/09	\$ 57
		5/10/09	\$ 57
		6/10/09	\$ 57
October 2008	\$604	Initial	\$140
		11/10/08	\$ 58
		12/10/08	\$ 58
		1/10/09	\$ 58
		2/10/09	\$ 58
		3/10/09	\$ 58
		4/10/09	\$ 58
		5/10/09	\$ 58
		6/10/09	\$ 58
November 2008	\$549	Initial	\$136
		12/10/08	\$ 59
		1/10/09	\$ 59
		2/10/09	\$ 59
		3/10/09	\$ 59
		4/10/09	\$ 59
		5/10/09	\$ 59
		6/10/09	\$ 59
December 2008	\$498	Initial	\$132
		1/10/09	\$ 61
		2/10/09	\$ 61
		3/10/09	\$ 61
		4/10/09	\$ 61
		5/10/09	\$ 61
		6/10/09	\$ 61

Month Enrolled	Total Premium	Payment Dates	Payment*
January 2009	\$444	Initial	\$129
		2/10/09	\$ 63
		3/10/09	\$ 63
		4/10/09	\$ 63
		5/10/09	\$ 63
		6/10/09	\$ 63
February 2009	\$386	Initial	\$126
		3/10/09	\$ 63
		4/10/09	\$ 63
		5/10/09	\$ 63
		6/10/09	\$ 63
March 2009	\$335	Initial	\$126
		4/10/09	\$ 65
		5/10/09	\$ 65
		6/10/09	\$ 65
April 2009	\$278	Initial	\$126
		5/10/09	\$76
		6/10/09	\$76
May 2009	\$224	Initial	\$134
		6/10/09	\$ 90
June 2009	\$164	Initial	\$164
July 2009	\$116	Initial	\$116
August 2009	\$ 69	Initial	\$ 69

* Rates Inclusive of a non-refundable administration fee and a \$7.00 processing fee per installment.

** Initial bill date is date enrollment received.