

Understanding Our Agency Fees

A Transparent, Virginia-Compliant Approach to Service

At D'Alessandro Insurance Agency, we believe in **clarity, honesty, and transparency**, especially when it comes to any fees associated with your insurance services. Virginia law requires agencies to follow strict rules before charging any administrative or processing fees, and we take those requirements seriously.

Under **Virginia Code §38.2-1812.2**, insurance agencies may charge administrative or service fees **only when:**

1. **You receive a clear, written explanation of the fee upfront – Agency Disclosure Form and Invoice/Receipt. Also available on our website,**
2. **You sign an Agency Disclosure Form and Invoice/Receipt consent form before the service is performed, and**
3. **The agency maintains a publicly available fee schedule** that lists all charges.

Why We Charge Administrative Fees

At D'Alessandro Insurance Agency, transparency matters. We want you to understand exactly *why* certain services may include an administrative fee — and how these fees ultimately help us serve you better.

Some insurance transactions require **extra processing, manual handling, specialized attention, or third-party system costs** that go beyond what your insurance premium covers. These tasks often involve activities such as reinstatements, rewrites after cancellation, DMV filings (SR-22/FR-44), commercial insurance submissions, or payment processing through QuickBooks, Square, or PayPal.

Virginia law permits agencies to charge administrative fees for these kinds of services **as long as the fees are clearly disclosed in advance, applied consistently to all clients, and backed by proper documentation.**

We follow all of these requirements to protect you and maintain full transparency.

How These Fees Support You and Your Experience

These administrative fees are not penalties — they help us cover the real costs of doing business so we can continue providing the level of service you expect. They help us:

✓ **Maintain essential business operations**

These fees help keep our lights on, pay staff, maintain our systems, and ensure our agency can continue operating efficiently so we're always here when you need us.

✓ **Invest in better customer service and faster turnaround**

Many administrative tasks require extra time, extra steps, and sometimes coordination with outside parties. Fees help us dedicate the resources needed to process your requests quickly and accurately.

✓ **Maintain secure, compliant technology systems**

We use secure third-party payment platforms (QuickBooks, PayPal, Square) and specialized insurance website, agency app and software to protect your data and process your documents safely — these systems cost money to maintain and operate.

✓ **Provide trained, knowledgeable staff**

Administrative tasks such as reinstatements, rewrites, commercial policy structuring, and DMV filings require experience and accuracy. Fees help ensure we can retain qualified staff who provide the expertise your situation deserves.

✓ **Manage carrier requirements and documentation**

Insurance carriers often require policy-specific documentation, specialized forms, or multi-step processing. Administrative fees help cover the labor that goes into meeting these requirements on your behalf.

✓ **Keep our agency responsive, available, and reliable**

From answering calls to issuing certificates to making changes on your policy, our team handles a wide range of client requests daily. These fees help us maintain responsiveness at the level you expect.

What You Can Expect as Our Client

✓ Clear upfront disclosure

Before we charge any fee, you'll receive Agency Disclosure and the related invoice or receipt, so you always know exactly what you're authorizing and why.

an Agency Disclosure Form (**written consent form**) describing:

- The service being performed
- The exact fee amount
- The duration of the service
- A statement confirming that we may also receive a commission from your insurance company (required by law)

✓ A posted, easy-to-understand schedule of fees

We maintain an **official Agency Fee Schedule**, available in our office upon request. This schedule includes all possible administrative fees, nothing hidden, nothing unexpected.

✓ Consistent fees for all clients

Virginia law requires that fees be applied fairly and consistently. If two customers request the same service, they must be charged the same fee. We follow this rule carefully to ensure transparency and fairness.

✓ Documentation for your records

What Our Fees Are *Not*

Our administrative fees are **not**:

- Penalties
- Mark-ups
- Hidden charges
- Inducements or rewards for buying insurance (which are prohibited under Virginia's anti-rebating rules)

They are simply standard administrative costs associated with specific services you request.

Our Commitment to You

Our goal is to provide superior service with full transparency. When fees apply, we explain them clearly. When they don't, you'll never see them.

You always remain in control—fees are only applied after you sign our Agency Disclosure and the related invoice or receipt, so you always know exactly what you're authorizing and why.

We're Here to Serve You Better

Administrative fees help us continue providing the exceptional service, accuracy, and responsiveness our clients rely on. They allow us to maintain a professional, compliant, and customer-focused agency you can trust with your business, your vehicles, and your livelihood.

D'Alessandro Insurance Agency

Official Agency Administrative Fee Schedule

(Pursuant to §38.2-1812.2, Code of Virginia)

D'Alessandro Insurance Agency, LLC d/b/a D'Alessandro Insurance Agency may charge administrative, processing, and service fees **only with prior written consent** from the applicant or policyholder, as required by Virginia law. All fees below are **final non-refundable, non-negotiable** and Subject to Change Without Notice. All fees are processed through **QuickBooks, PayPal, and Square Merchant**.

APPLICABLE AGENCY FEES

(Final, Non-Refundable & Non-Negotiable — Subject to Change Without Notice)

Commercial Lines Fees

- **\$100 Reinstatement of Any Illegible Commercial Policy(s)**
- **\$100 Rewrite of Commercial Policy(s) Cancelled for any reason.**

- **\$185/\$350 each/combo Processing Fee for NEW BUSINESS/NEW BUSINESS COMBO** Commercial Insurance policy includes but not limited to (General Liability &/or Workers Compensation, Commercial Property, Business Auto, Garage/Dealership, Commercial Umbrella and Bonds)
 - **25% Unearned Premium or \$2500 whichever is lower — Early Termination Fee (Commercial all types of Trucking & Similar Risks including Towing of any kind)**
Applies for insured requested mid-term cancellations or due to non-payment cancellations.
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Personal Lines Fees

- **\$35 — All Non-Standard Personal Auto (Rewrite or Reinstate)**
For reinstatement or rewrite of non-standard policies requiring manual processing.
 - **\$45 — SR-22 / FR-44 Filing & Expedited DMV Submission**
Covers filing, tracking, and expedited processing to DMV.
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NSF / Returned Payments

- **\$35 — NSF Fee for Any Returned Personal or Business Check**
If a down-payment check is returned for non-sufficient funds, the policy becomes **null and void from inception**. On reinstatement, the **carrier may honor reinstatement with no lapse in coverage if the cancellation occurred within 30 days**. After 30 days, policies **may require a rewrite or may only be reinstated with a lapse in coverage**, depending on carrier underwriting guidelines.
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Other Fees:

- Overnight/Courier handling fee (plus actual label cost): **\$35**
- Rush/after-hours service: **\$75**
- Duplicate document retrieval: **\$75** (includes overnight/courier handling fees and label costs)
- Credit/Debit processing: **\$8**

IMPORTANT DISCLOSURES (Required by Law)

- All fees comply with **VA Code §38.2-1812.2**, requiring:
 - ✓ Prior written consent before charging any administrative fee

- ✓ A posted schedule of fees available for review upon request
- ✓ Disclosure that the agent **may also receive commission** from the insurer
- ✓ Agency retention of documentation of services rendered

- **Fees are non-refundable and may change at any time without notice.**
- Fees are **separate from premiums** and do not alter policy coverage or carrier requirements.
- Fees are **not inducements** and comply with Virginia's anti-rebating rules. (Prohibits giving items of value beyond premium unless permitted by law.)

Premium Collection & Processing Disclaimer

- Premium payments collected by D'Alessandro Insurance Agency are received on behalf of the underwriting insurance carrier. Payments are applied to your policy only after they are successfully processed and credited by the carrier. Submission of payment to our agency does not guarantee coverage, reinstatement, or policy changes until confirmed by the insurer.
- Agency processing fees associated with handling premium payments or service transactions are non-refundable and non-negotiable. These fees are separate from premium amounts owed to the insurance carrier.
- Please retain all payment confirmations and contact our office with any questions regarding the status of your payment or policy.

Contact: info@dalessandroinsurance.com | (571) 469-0460