

# Frequently Asked Questions

## General Insurance Questions

### ***What insurance products are available through my agent?***

Our Agents can sell and service the following insurance products: personal automobile, business automobile, homeowner, farm package policy, mobile/manufactured homeowner, business owner, personal fire package policy, commercial package policy, personal general liability, personal and commercial umbrella liability policies, personal inland marine, church insurance, flood insurance, crop insurance, Blue Cross Blue Shield health insurance, life insurance, disability income, annuity, long term care, and cancer policy. Please contact your agent for more detailed information on these products.

### ***Who do I contact about my life insurance policy?***

Please feel free to contact your agent with any questions regarding your life insurance policy. You may also contact Southern Farm Bureau Life Insurance Company directly at (601) 981-7422 or visit them on the web at [www.sfbli.com](http://www.sfbli.com)

### ***Who should I contact about my GFB Brokerage Policy?***

Please contact your agent with any questions regarding a GFB Brokerage policy.

## Claim Related Questions

The Georgia Farm Bureau Claims Department is here to keep the promise of providing superior customer service to our members. Whether you have damage caused by an animal collision, cracked windshield or car accident, we are here to help you and your family return to normal after your loss.

### ***Reporting a claim?***

You can speak with a live person 24 hours a day and 7 days a week, at 855-432-2567 (855-GFB-CLMS).

### ***What can you expect?***

After reporting your accident to the claims department, no matter what type of claim you are reporting, a Georgia Farm Bureau claims representative will be in contact with you as soon as possible. After you have reported your claim to our claims resource center, you can expect the following to take place:

Your claims representative will contact you promptly to:

- a. Confirm information regarding your claim
- b. Provide detailed coverage review
- c. Schedule inspection, if necessary
- d. Obtain recorded statements, if necessary
- e. Explain the claims process from beginning to end
- f. Answer any questions you may have

From the team of auto appraisers to inspect your damage, to claims representatives to walk you through the process, to our claims resource center here to answer your claims and policy questions, our goal is to provide you with superior customer service while getting you back on the road as soon and as smoothly as possible.

### ***What to do in the event of an automobile accident?***

Be prepared to answer questions your claims representative may have regarding your loss. This will help your claim move along smoothly. To assist you in providing this information, we have created an information sheet that can be printed for your convenience.

## **Policy Related Questions**

### ***Where do I send my payment?***

You may take your payment to your local Farm Bureau Office, or you may mail it to:

Georgia Farm Bureau Insurance P.O. Box 7408 Macon GA 31209

Or for eligible policies, you may make a payment via this website using your MasterCard, Visa, or Discover credit card. Click on the 'Pay Amount Due' link on the menu or on your policy detail to begin the process.

### ***What billing and payment options do you offer?***

For most lines of insurance, you can pay the premium up front (pre-paid for the policy term) or on installments. We also offer a premium finance service. Currently, we accept credit cards on our web site, thru member services and the county offices. Check and money orders are available in the county offices and by mail. Some county offices will accept cash.

### ***How do I make changes to my policy?***

Please contact your agent for proper processing of all policy changes.

### ***For my auto insurance, why must I list all household members when they do not drive my car?***

For rating and acceptability purposes, all eligible residents of the household must be listed to protect you and Georgia Farm Bureau.

***I have been notified that my Vehicle ID Number (VIN) was not found in the Georgia DMVS database. What do I do?***

You have received or will be receiving a letter from Georgia Farm Bureau Mutual Insurance Company advising we attempted to report your Vehicle ID Number (VIN) to the Georgia Department of Motor Vehicle Services and they have returned the Vehicle ID Number as not found in their database. We need to obtain some information concerning the Vehicle ID Number on file with the Department of Motor Vehicle Services. Please return a legible photocopy of your motor vehicle registration form (i.e. your tag receipt) for the vehicle along with the original letter you have or will be receiving from us per the instructions in the letter. We need this information as soon as possible to resubmit your Vehicle ID Number to the state.

[Learn more about the Georgia Electronic Insurance Compliance System.](#)

## **Web Site Related Questions**

***Where do I report a Web Site problem?***

Please Click Here to email to [website.techsupport@gfb.org](mailto:website.techsupport@gfb.org).

***Who can I call if I have a web-related problem?***

Please contact our Support Desk at 1-866-444-8161 between the hours of 7:00am and 6:00pm EST, Monday – Friday.

***Why can't I see all of my policies on the website?***

At this time we are only providing access to the following lines of business:

- Business Auto
- Personal Auto
- Homeowner
- Inland Marine
- Mobile Home
- Personal Fire
- Farm Package Policy

It is our goal in the future to provide access to all lines of business online.

### ***What is my PIN and where do I register it?***

A Personal Identification Number is assigned to each membership. You will receive a letter with your membership PIN and/or be given to you when you join Georgia Farm Bureau. Your PIN is required to create on-line credentials for use on the [www.gfbinsurance.com](http://www.gfbinsurance.com) insurance company web-site.

### ***I just made a change to my policy but the information on the website does not reflect it. Why?***

When you request a change to your policy via your agent it takes several days for that change to be processed through our systems. The results of changes will appear on the website the day after the change is processed on our system.

## **Online Payment Related Questions**

### ***Can I pay my policy premium online?***

Yes. We now accept Visa, MasterCard, and Discover credit cards as well as Debit/ATM cards as payment for eligible policies via our website.

### ***What policies are eligible for online payments?***

To be eligible for online payments a policy must meet the following requirements:

- a. Be one of the following lines of business – Business Auto, Personal Auto, Homeowner, Inland Marine, Mobile Home, Personal Fire, Farmowner.
- b. Be currently in force (not cancelled or lapsed) and not past its due date.
- c. Have an amount currently due - we do not allow pre-payment of installments online.
- d. Not be undergoing any special processing. Certain changes require special processing that prevents us from taking an online payment and the policy will be temporarily flagged as ineligible for online payments. Contact your agent for additional information in this situation.

Premium finance contracts are not eligible to be paid online, however any additional bill generated as a result of changes would be eligible provided it meets all other requirements.

***How soon will my credit card be charged? How soon will my payment be applied to my policy?***

Your credit card is charged immediately upon your authorization of the transaction. The money will be applied to your policy (or policies) in our next daily processing cycle.

***The web site won't let me pay my policy because it is past its due date. What can I do?***

You may still be able to make a payment through your local County Farm Bureau office.

***Will I get a receipt?***

You will get an online receipt that you may print out. In addition we will e-mail you a copy of your receipt.

***I just made a payment and now when I view the list of amounts due the policy still shows as having an amount due but it is not eligible for online payments. Why?***

Until we can complete the process of applying your payment to your policy the policy will still show an amount due. However since we know you've made a payment we flag it as not being eligible to be paid online again.

***Is my credit card information secure?***

We take a number of steps to protect your privacy and your credit card information.

- a. We use a third party service who specializes in the secure processing of credit card transactions. The credit card screens are transmitted to the processor via an encrypted communication facility.
- b. We do not store your credit card information in any Georgia Farm Bureau Mutual Insurance systems or computers.

***I want to pay my membership and my premium. Why is this being handled as two transactions?***

Membership dues go to your local County Farm Bureau organization while premiums go to the Georgia Farm Bureau Insurance Companies. We have to keep these funds separate.

***How will these payments appear on my credit card statement?***

Membership payments will appear as 'County Farm Bureau' on your statement. Premium payments will appear as 'Georgia Farm Bureau Insurance' on your statement. If you pay multiple premiums at one time there will be a single transaction for the total amount of the premiums.

***Can I pay with debit card or check card?***

Yes.

***Can I pay with credit card at my local county office?***

Yes. Your local county office can accept credit cards as well as Debit/ATM cards.

***Why is some information displaying as asterisks on the Amount Due screen and on my receipt?***

Certain information such as policy number and Vehicle Identification Number (VIN) are being masked to further protect your personal information.

**Miscellaneous Questions**

***Where do I find out about other Georgia Farm Bureau member benefits?***

A list of additional benefits are on the [www.gfb.org](http://www.gfb.org) website. There is a link under the Membership tab and also you can click on "My Membership" icon. You also may call our Member Services Call Center at 800-633-5432.

***If I do not find my question answered here, who should I call?***

Your local Farm Bureau agent is available to answer your questions along with the staff at the Member Services Call Center at 800-633-5432.