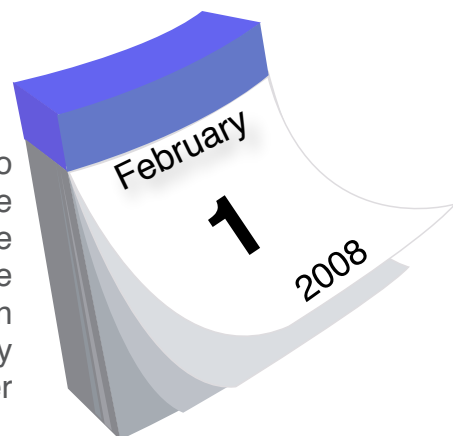


## Coming In February

- Relaxed Dwelling Underwriting Guidelines
  - Dwelling Ordinance & Law Coverage
  - Lower Theft Rates

The Association's staff is preparing our systems for major changes to dwelling policies effective on or after February 1, 2008. You will receive details soon on changes to our Manual of Operations that will make substantially more risks eligible for the Broad Form dwelling policy. The Association will also begin offering ordinance and law coverage as an endorsement to the dwelling policy and will be reducing theft rates by 50%. Please watch for further details in your November and December commission statements.



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## New On-Line Payment Options Available



Policyholders and agents can enter payments from their checking account on the Association's web site that will be reflected immediately in our billing system. Policyholders can access the payment system in two places on our web site. The easiest way is to click on "Make a Payment" in the quick links section of our home page at [www.vpia.com](http://www.vpia.com). Policyholders can also access the system under the "Make a Payment" option of the policyholder tab at [www.vpia.com](http://www.vpia.com). Credit card payments can also be made the same way. Once a payment is entered on the Association's web site, agents can review the billing records for that customer and verify that the payment was successfully recorded.

The Association updated its cash receipts procedures in October. Payments received in the mail will now be downloaded from the bank and recorded in the Association's billing system after 4:00 in the afternoon. Our staff will no longer be recording deposits directly into the billing system throughout the day. All deposits are recorded the day they are received. You only need to check the billing system once a day after 4:00 p.m. to determine if a payment was received by the Association.

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## On-Line Continuation of Coverage Applications

Agents can complete a continuation of coverage application on-line after consulting with their policyholder. This is a very simple application that mirrors the paper application that must be completed at each expiration. This is a great tool to avoid a policy cancellation because the policyholder did not submit the continuation application. The application is recorded on our system as soon as it is entered on the web site.

Please do not hesitate to contact customer service at (804) 591-3700 if you have questions about any of these new services.