

This Notice and Consent provides an opportunity to conduct business with us through electronic means. It will allow you to access information, submit requests, and receive notices and other documents electronically. You may be allowed to use electronic signatures in conjunction with transmitting policy transaction requests. You are not required to choose this option, however if you wish to do so, you must provide your consent by checking the "I agree" box below.

Electronic Transactions

Electronic transactions and electronic signatures provide the same force and effect as hand signed paper documents. You will access and receive information through a user name and password or other secure procedure such as identity validation or an authentication process. We may rely on your electronic signature for insurance transactions. Your electronic signature is legally binding and enforceable as if you had signed on paper.

Types of Electronic Transactions

If you consent to the use of electronic transactions, we may communicate with you and make information and documents available to you electronically. Your consent to receive electronic versions of certain documents and records from us by electronic transmission is voluntary. Your consent applies to all required records and documents that we give to you, or receive from you, during the course of your relationship with us or our affiliates.

The types of documents and communications covered by this agreement may include, but are not limited to:

- Applications
- Policy Transactions (address changes, claim forms and/or submissions, policy ownership, beneficiary designation, premium payments) for any policies issued or administered by us
- Notices and Disclosures
- Privacy Notices

Paper Transactions

Your acceptance of this agreement does not prevent you from obtaining paper documents. You may request paper copies of forms or documents at any time by contacting us. If you wish to discontinue conducting electronic transactions, you may withdraw your consent and terminate this agreement at any time without charge by contacting us as shown below. Your withdrawal will become effective when your notification to us has been received and processed. You will then receive all subsequent communications and documents in paper form. Withdrawal of your consent does not affect any prior electronic transactions.

Your consent does not prevent us from communicating with you or sending documents to you in paper form at our discretion. We may also require that you provide certain communications to us in paper form.

Duration of Consent

This agreement will become effective when you accept the terms of this agreement. It will remain in effect until you withdraw your consent as described above.

Your Responsibilities

You agree that records and documents may be sent to you at the e-mail address you have provided to us. It is your responsibility to inform us of changes to your e-mail address or other contact information. You agree to save or print copies of this and all other documents and communications sent to you electronically. You should maintain the security of passwords or other information utilized for electronic transactions and communications.

Equipment Needed

You must have access to a computer with an Internet connection in order to access and retain forms, documents, and any other information provided to you electronically. You must be able to receive and send e-mails, and save information to a storage device or be able to print information for your records.

Contact Information

Please contact our Customer Service Center for any of the following:

- To request paper copies of documents or communications
- To withdraw your consent to conduct electronic communications in the future
- For assistance with electronic transactions or communications with us

By selecting "I Agree", you agree that you have read this agreement and affirmatively consent to these terms.