

Terms and Conditions of Electronic Delivery

For **Companion Protect Agency, LLC**. ("we" or "us") to send you insurance related documents and communications ("communications") electronically, to the extent permitted by law, you must first consent to it. The communications you receive in electronic format have the same legal force as those sent in paper format. We reserve the right, in our sole discretion, to provide communications to you in paper form, discontinue this service, or modify the terms of this agreement. If we do, we will provide you with reasonable notice and the option to withdraw your consent at that time.

By providing your electronic signature, you:

- Consent to accept and receive electronic notification by email that communications, including but not limited to, your policy documents disclosures, notices, claims documentation, **as well as termination and cancellation or non-renewal notices**, are available online at <https://my.companionprotect.com/> for your retrieval.
- Agree and acknowledge that your consent is obtained in connection with a transaction affecting interstate commerce subject to the Electronic Signatures in Global and National Commerce Act and the Uniform Electronic Transactions Act, or the applicable state equivalent.
- Agree that documents delivered electronically have the same legal effect as a paper document, irrespective of whether you choose to view the documents, unless you previously withdrew your consent as provided below. Electronic documents are considered received by you at the time they are delivered unless we receive notice that the email was not delivered to you at the email address you provided.

YOUR RIGHT TO WITHDRAW CONSENT: If you consent to receive communications electronically, you may withdraw your consent at any time and receive communications in paper form. To withdraw your consent, please contact us by email service@companionprotect.com or toll-free at 800-304-9930

YOUR RIGHT TO RECEIVE PAPER COPIES: You have the right to obtain paper copies of your insurance related documents and communications at any time. Simply contact us at service@companionprotect.com or toll-free at 800-304-9930.

YOUR OBLIGATIONS: If you consent to receive communications electronically, you are responsible for (i) providing us with an active, updated e-mail address through the contact listed below. It is your responsibility to update your email address with us if it changes; (ii) having access to a computer with internet access; (iii) having software on your computer to receive, access, store, and print in accordance with the Technical Requirements listed below; and (iv) an email service account that allows you to read, write, and send email. Use of electronic communications will not change any payment due date or associated late fees if delivery of a document is delayed or lost. If you do not receive an anticipated document electronically please contact us at service@companionprotect.com or toll-free at 800-304-9930.

UNDELIVERABLE AND RETURNED EMAILS: Emails returned as undeliverable will result in a suspension of email document delivery and a return to paper copies sent via U.S. mail.

TECHNICAL REQUIREMENTS: The following minimum technical requirements are necessary to receive, view, and retain electronic records:

- An Internet browser that supports 128 bit encryption and a PDF viewer such as Acrobat®;
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit; and
- A personal computer (for PC's: Pentium 120 MHz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above.

I AGREE TO RECEIVE COMMUNICATIONS ELECTRONICALLY, INCLUDING, WITHOUT LIMITATION, CANCELLATION OR NONRENEWAL NOTICES. I HAVE READ AND AGREE TO THE TERMS AND CONDITIONS OF ELECTRONIC DELIVERY.

- If you do not agree to the TERMS AND CONDITIONS OF ELECTRONIC DELIVERY, please contact us at service@companionprotect.com or toll-free at 800-304-9930.