

Electronic Records Consent

CONSUMER CONSENT TO THE ELECTRONIC DELIVERY OF RECORDS & DOCUMENTS ("Agreement")

This Agreement contains important information that you are entitled to receive before you consent to receive electronic records & documents from us.

For purposes of this Agreement: "we," "us," "our," or "the company" refers to Independence American Insurance Company ("**IAIC**"). "You" and "yours" refers to the owner(s) of one or more policies, and/or accounts issued or offered by us, or a counter-party, prospective counter-party, to a contract with us.

Consent.

To the extent permitted by law, this Agreement is a global agreement and consent, meaning it applies to all types of records and documents that may be provided, delivered or otherwise made available to you during the course of your relationship with us. When you agree to the terms of this Agreement you consent to receive by electronic means, to the extent permitted by law, your insurance policy, forms, certificates, documents, and records related to your insurance policy, various notices (including, without limitation, notices of cancellation, non-renewal, termination, and privacy notices), disclosure documents and communications from us relating to policies that you have applied for and/or will buy from us or have bought from us, and other materials regarding our insurance products (which may include, but not be limited to, other materials which we are, or may be, legally required to deliver to you), contracts and amendments to contracts, and other information which you will have the opportunity to electronically review, receive, complete and sign, as applicable. Your consent also permits, to the extent permitted by law, the general use of electronic documents, records, and electronic transactions in connection with the administration of your contract with us and the administration of your insurance coverage, including the delivery of the policy electronically.

Acknowledge, as part of your acceptance of the terms of this Agreement, that certain of the documents to be delivered electronically will contain confidential information and information regarding your personal financial matters ("**Personal Financial Information**") and other personally identifiable information; and

Consent to the delivery of such confidential information, Personal Financial Information and personally identifiable information by the electronic means specified in this Agreement. The consent that you grant in this Agreement shall remain in effect until withdrawn by you.

Electronic Delivery of Documents.

As permitted by the consent you are providing to us in this document, we will replace paper delivery of any particular document with electronic delivery as electronic delivery of particular documents becomes available.

By agreeing to the terms of this Agreement, you are consenting to delivery of documents to you in the following manner:

- We may send you email transmitting such documents, whether as text in, attachments to, and/or hyperlinks from such emails. Such emails will be sent to the current email address we have on file for you. You are responsible for providing us with a valid email address to which you have regular access and you are responsible for immediately notifying us of any change of email address. Notice of any change to your email address must be sent by email to the sender and in the body of such email include your previous email address and your new email address. You are responsible for ensuring that neither your software nor your Internet service provider inhibits or interferes with the notices and communications described herein.

Upon receipt of an email, you will be able view the document (if in the text of an email). If the document is in an attachment or accessible via a hyperlink, you must open the attachment or click on the hyperlink in order to access the document. In either instance, you will need Adobe Reader in order to access the PDF file. If you do not have Adobe Reader on your computer, you may download it for free at Adobe.com.

Of course, if a law requires us to provide, send, or deliver information in writing to you by a specified manner, such as by U.S. mail, we will continue to do so.

Withdrawal of consent. You may withdraw your consent at any time by sending an email to the policy administrator at help@petpartners.com and in the body of such email including your request to withdraw your consent, your email address, your full name, your U.S. Postal address and your telephone number.

Effect of not consenting or withdrawing consent. You have the right to have records and documents provided on paper at no additional charge. If you choose either not to consent or to withdraw your consent to the terms of this Agreement, you will not be able to receive electronic communications from us. We will resume or continue (as the case may be) mailing to you paper copies of documents, if we receive notice that your consent has been withdrawn, that no consent is given, that your email has been returned as undeliverable, or if we otherwise deem your consent to have been withdrawn or not given.

How to obtain paper copies. You may obtain paper copies by: (1) printing the record at your printer; or (2) by contacting the policy administrator at:

- Email: help@petpartners.com
- Call customer service at (866) 774-1113

Updating Contact Information.

You are responsible for providing us with a valid email address to which you have regular access and you are responsible for immediately notifying us of any change of email address. You may update your email address and other contact information by contacting the policy administrator at:

- Email: help@petpartners.com
- Call customer service at (866) 774-1113

Computing Requirements.

To use the services described in this Agreement, you must have access to a computer with an Internet connection. If you would like to be able to save the documents that you receive, the computer should have a hard drive or other storage device or be connected to a printer. You must also have an email account to receive communications.

Reviewing documents requires the following minimum hardware and software requirements:

Browsers:

- Internet Explorer® (Windows Only) 8.0 or above – compatibility mode is supported only for 9.0 and above.
- Windows® Edge Current Version
- Mozilla Firefox® Current Version
- Safari® (Mac OS® only) 6.2 or above
- Google Chrome™ Current Version

Note: Pre-release (e.g., beta) versions of operating systems and browsers are not supported.

Mobile:

Refer to system requirements for the application at the following locations.

- Apple® <https://itunes.apple.com>
- Android™ <https://play.google.com/store>

Enabled Security Settings:

- Allow per session cookies

Recommended Screen Resolution:

- 1024 x 768
- PDF Reader:
 - Acrobat® Reader or similar software might be required to view PDF files.

These minimum requirements are subject to change from time to time and it is your responsibility to comply with these requirements as they change.

Acknowledgement of ability to access records and documents electronically.

When you agree to the terms of this Agreement, you also acknowledge that you have the hardware and software necessary to access the records and documents that will be delivered to you electronically, including, but not limited to, the ability to open a PDF file.

Statement of Consent.

I have read and understand the information about electronic transactions and the use of electronic records, documents, and electronic signatures. I understand that I am not required to receive documents electronically and that I may request to receive paper copies of all records, documents, and other materials at any time. I acknowledge that the receipt of documents electronically has security and privacy risks, and that e-mail and online security and privacy cannot be guaranteed.

I have been able to view this information electronically. I have access to an account with an Internet service provider, and I am able to send and receive email with hyperlinks to websites and attached files.

By electronically signing this consent, I consent to the use of electronic transactions and electronic signatures on this site, and receipt of electronic versions of certain records and documents. In addition, I agree to be bound by any consent or agreement I make or transmit through the internet or this website, including but not limited to any consent I give to receive records, documents or communications from the insurance company or its agent or the administrator of the policy through electronic transmission. I agree that my agreement or consent will be legally binding and enforceable and the legal equivalent of my handwritten signature.