

Consent to Electronic Transactions

Healthy Paws, a Chubb Company, is a collection of U.S.-based Chubb company affiliates (collectively, "Healthy Paws", "Chubb", "we", "us", or "our"). To streamline how you do business with us, we are providing you with the option of receiving certain documents related to any policy you may have with us electronically by posting them to our secure website, the Healthy Paws Internet Customer Center ("Customer Center"), or we may send them via text or e-mail. We are also providing you with the option to receive payments related to any policy you may have with us electronically.

This consent electronically through email to your email address on record or via posting to your Customer Center.

By clicking "I agree", you agree and consent to receiving electronically all documents that we are required to provide in writing in connection with your pet health insurance transactions, including but not limited to any application for insurance made or insurance policy issued through the Customer Center and to use your electronic signature in conjunction with such insurance transactions. This will not preclude you from receiving physical mail when required by law.

You consent that all your pet insurance documentation will be delivered by electronic means, if permitted by your state. These documents may include, but not limited to, your insurance policy documents, forms, and endorsements; policyholder notices; notices of cancellation and non-renewal; signature pages; premium increase or conditional renewal notices; applications; alerts and communications relating to your policy; invoices; claims acknowledgements; claims notices, including explanation of benefits, proof of loss, claims documentation, releases, authorizations, affidavits, disclosures and all other communication and documents related to an insurance claim, to the extent permitted by law.

This consent for electronic delivery is effective immediately and will remain in effect until you withdraw it. Importantly, if you choose to access your documents electronically, this does not affect the validity, legal effect, or enforceability of such insurance related documents.

While we reserve the right to modify the terms of this consent, we will not do so without first providing you with notice of any changes. The modified terms will apply to you and will be binding unless you withdraw your consent to electronic delivery.

We may also use your Electronic Signature for documents that require your legal signature. You consent that your Electronic Signature has the same legal effect as if you affixed your signature by hand and will be deemed valid, authenticated and binding. For purpose of this consent, "Electronic Signature" means an electronic sound, symbol or process, attached to or logically associated with a

contract or other record and executed or adopted by a person with the intent to be bound by such contract or record.

We may make electronic documents available to you by posting them to the Customer Center at <https://myaccount.healthypawspetinsurance.com/>, or we may send them via text or e-mail whether as text in, attachment to, and/or hyperlinks embedded within such messages. Such messages will be sent to the current e-mail address or cellular telephone number that you provided to us. For text messages, standard message and data rates may apply.

In order to obtain, download and view all electronic documentation you must have the following hardware or software system requirements in place.

- An electronic device capable of receiving, accessing and displaying or printing or storing communications received from us in an electronic form.
- Adobe PDF Reader v11.0
- System Requirements:

-OS: Windows 7 or higher Internet Explorer v11 or higher Firefox v45.7 or higher Chrome v40 or higher	-OS: Mac OS X 10.9 or higher Safari 9.0 or higher Firefox v45.7 or higher Chrome v40 or higher
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By clicking "I agree", you affirm that your computer system meets the hardware and software requirements for receiving policies, endorsements and other related documents.

It is your responsibility to download and store records and all documents made available to you electronically. We may at our sole discretion discontinue availability of the Customer Center at any time, without further notice to you.

You agree to notify us promptly if your mailing address, e-mail address, cellular telephone number or other delivery information changes by contacting help@healthypawspetinsurance.com or via our toll-free number at 1-855-898-8991. We will notify you in the event of any changes regarding hardware or software requirements necessary to receive documents and other related documents electronically. However, it is your duty to notify us if you are unable to access the documentation made electronically available to you.

While you can choose to print or save any of your electronic insurance documents, you may at no additional charge at any time request a print copy of your documents. You may withdraw your consent to electronic transactions at any time by sending a request in writing to help@healthypawspetinsurance.com or via our toll-free number at 1-855-898-8991. All other requests, notices and other communications from you under this consent must be made to us in writing by contacting help@healthypawspetinsurance.com or via our toll-free number at 1-855-898-8991.

You have the option to receive all covered claim payments as an electronic payment via automated clearing house (direct) deposit into your checking or savings account. We will not impose any fees on you for choosing to accept your payments electronically, but your financial institution may impose a fee or charge. By checking the "I agree", you are accepting this offer and consenting to accept your claim payments electronically. Agreeing to this method of receiving your claim payments is voluntary. Your payments received through electronic transfer may be subject to attachment or garnishment if your account is subject to the same.

You may change your payment account at any time by notifying us at help@healthypawspetinsurance.com or via our toll-free number at 1-855-898-8991.

Selecting "I agree" constitutes your electronic signature.

By selecting the "I agree" box I confirm that:

- I have the requisite authority to provide such consent.
- I have read and consent to these terms and conditions.
- I have access including the ability to print and save documents for future reference.
- I agree to receiving documents electronically including all notices, alerts, and communications.
- I AGREE TO RECEIVE ALL MAILINGS AND COMMUNICATIONS ELECTRONICALLY. SUCH ELECTRONIC MAILING OR COMMUNICATIONS MAY, TO THE EXTENT PERMITTED BY LAW, EVEN INCLUDE CANCELLATION OR NONRENEWAL NOTICES.

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conduct that would be considered a criminal offense, give rise to civil liability or otherwise violate any law. Healthy Paws will fully cooperate with any law enforcement authorities or court order requesting or directing Healthy Paws to disclose the identity of anyone posting any such information or materials.

8. This Site may from time to time contain information relating to various medical, health and fitness conditions of pets and their treatment. This is for informational purposes only and is not meant to be a substitute for the advice provided by your own veterinarian or other medical professional. You should not use the information contained herein for diagnosing a pet's health or fitness problem or disease. You should always consult your own veterinarian and medical advisors.
9. Healthy Paws may at any time revise these Terms and Conditions by updating this posting. You are bound by any such revisions and should therefore periodically visit this page to review the then current Terms and Conditions to which you are bound.

Limitations of Liability

YOU UNDERSTAND AND AGREE THAT THE OWNER WILL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING, BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PRODUCTS, USE, DATA OR OTHER INTANGIBLE LOSSES, EVEN IF THE OWNER HAS BEEN ADVISED OF THE POSSIBILITIES OF THOSE DAMAGES, RESULTING FROM YOUR USE OF OR INABILITY TO USE THE WEB SITE, PRODUCTS AND SERVICES, CONTENT OR SOFTWARE, OR ANY OTHER MATTER RELATED TO THE WEB SITE, PRODUCTS AND SERVICES, CONTENT OR SOFTWARE. YOU UNDERSTAND AND AGREE THAT YOUR USE OF THE WEB SITE IS PREDICATED UPON YOUR WAIVER OF ANY RIGHT TO SUE THE OWNER OR ITS AFFILIATES DIRECTLY OR TO PARTICIPATE IN A CLASS ACTION SUIT FOR ANY LOSSES OR DAMAGES RESULTING FROM YOUR USE OF THE WEB SITE.

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Indemnification

You agree to indemnify, defend and hold harmless the Owner, its affiliates and their officers, directors, employees, contractors, agents, licensors, service providers, subcontractors and suppliers from and against any and all losses, liabilities, expenses, damages and costs, including reasonable attorneys' fees and court costs, arising or resulting from your use of the Web Site or any violation of these Terms and Conditions. If you cause a technical disruption of the Web Site or the systems transmitting the site to you or others, you agree to be responsible for any and all losses, liabilities, expenses, damages and costs, including reasonable attorneys' fees and court costs, arising or resulting from that disruption. The Owner reserves the right, at its own expense, to assume exclusive defense and control of any matter otherwise subject to indemnification by you and, in such case, you agree to cooperate with the Owner in the defense of such matter.

Recurring Payment

By clicking the Get Protected button, you authorize Healthy Paws to charge your credit card for the agreed upon amount. You understand the charge will recur monthly on the same date the policy became effective. For Pet Parents that enroll on the 28th to 31st of the month, the billing date defaults to the 28th for consistency due to the typical number of days in February. You understand that in order to cancel coverage, you need to notify Healthy Paws via regular mail, fax, email or verbally where permitted by your policy. We will return unearned premium on a pro rata basis. You understand this insurance policy constitutes a legally binding contract. Finally, you understand that policy amounts may be subject to change and if so, you will be notified via the email address you have provided.

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