

Online Billing Terms and Conditions

Electronic Billing Disclosure Form

By agreeing to the terms and conditions of this Electronic Billing Disclosure Form (“Disclosure”), you are agreeing to receive and access your billing statements electronically.

“I”, “you”, and “your” means the person(s) listed as accountholder on your billing account. “We”, “us”, and “Company” means the specific underwriting company identified in your policy documents. In order to consent to electronic access of your billing statements, you understand that you must maintain an account through My Account on the amfam.com website. All electronic billing statements will be accessed through My Account.

The following information will apply if you choose electronic delivery:

1. **Your legal rights.** You may choose to access billing statements from us electronically if we first provide you with this disclosure and obtain your consent to access billing statements electronically. You must agree to access billing statements electronically and you must have the appropriate hardware and software (see #2) available to you to access billing statements from us electronically.

You acknowledge and agree that your consent to accessing electronic billing statements is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

2. **Hardware and software requirements.** In order to access, view, and retain electronic billing statements that we make available to you, you must have access to a personal computer with internet connectivity and at least one of the following:
 - a. For Windows Operating System:
 - I. **Browsers:** Use current version of Internet Explorer, Firefox or Google Chrome.
 - II. **Portable Document Reader:** Use current version of Adobe Acrobat Reader.
 - b. For Macintosh Operating System:
 - I. **Browsers:** Use current version of Safari.

- II. **Portable Document Reader:** Use current version of Adobe Acrobat Reader.
- c. You must also have:
 - I. A valid e-mail account with an e-mail service provider in order to participate in our electronic billing statement program. It is your responsibility to provide us with a true, accurate and complete e-mail address.
 - II. Sufficient electronic storage capacity on your computer's hard drive or other data storage unit, if you want to save documents.
 - III. A printer capable of printing web content or PDF documents to print this disclosure or billing statements, if you want to locally print from your computer.

- 3. **How to withdraw your consent to this electronic billing disclosure.** You may withdraw your consent for electronic billing at any time by unregistering your billing account from online billing by following these steps:
 - a. Log into your online account through My Account on the amfam.com website
 - b. Go to the Billing and Payments section
 - c. Click on the Register/Unregister link in the left navigation bar
 - d. Select the account(s) you would like to unregister and click the unregister button.

Once you have unregistered your billing account(s) from online billing, you will no longer have electronic access to your billing statements. Future billing statements will be sent to you by U.S. mail and you may be subject to fees.

Any discounts applied to your policy(ies) that are based entirely or in part on your consent to receive your billing statements electronically, will be removed at the next renewal.

- 4. **Requesting paper copies of billing statements.** We will not send you a paper copy of your billing statement unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy by printing it yourself or by requesting that we mail you a paper copy. To request a paper copy, contact us by telephone at 1-800-MYAMFAM (1-800-692-6326). There is no charge associated with requesting a paper copy of a billing statement. We reserve the rights to provide a paper (instead of electronic) copy of any billing statement that you have authorized us to provide electronically.
- 5. **Updating your e-mail contact information.** We will provide notice of billing activity through your e-mail. It is your responsibility to maintain current e-mail contact information in My Account. You will need to make any updates to your e-mail address through My Account's Profile section on the amfam.com website.

You understand any electronic billing statements will be deemed as provided to you, even if you do not maintain current e-mail contact information with us. In the event we experience multiple e-mail attempts returned as undeliverable by your service provider, we reserve the right to interpret these events as a withdrawal of your consent for electronic billing statements.

6. **My Account.** It is your responsibility to maintain an active My Account on the amfam.com website to access billing statements. If you disable your account, we will discontinue electronic access of billing statements and change your delivery method to paper.
7. **Retain copies for your records.** It is your responsibility to make any hard copies of this disclosure or billing statements you want to retain for your own use. Up to 13 months of billing statements will be available for you to view or print in online billing. Older billing statements for active or inactive policies may be archived according to reasonable document retention policies and available on request. A copy of this disclosure is available in online billing.