

TERMS OF USE FOR ELECTRONIC DELIVERY OF CLAIMS RELATED DOCUMENTS

Farmers Insurance Exchange, Fire Insurance Exchange and Truck Insurance Exchange, and their subsidiaries and affiliates, (collectively, "Farmers") are pleased to offer electronic delivery ("E-Delivery") of claims related notices, services and documents ("Documents").

Please read these Terms of Use carefully. By electing to enroll in our E-Delivery option, you agree to be bound by its terms and conditions. Please note: You should only consent if you agree with all of these terms and conditions.

By consenting to E-Delivery, you accept and agree to the following:

I agree to receive my claims related Documents in electronic form.

I will receive documents related to my claim including, but not limited to, estimates, correspondence, status letters, claims forms, claim surveys and information about related services by E-Delivery. There may be some documents that cannot be delivered electronically due to legal and/or technological constraints. These documents will be delivered to me via United States Postal Service (USPS) to my postal address.

I understand I will receive a link to my documents on Farmers' secure portal.

When new documents are available, Farmers will send me an email message with a link to a security-enabled Internet address. It is my responsibility to log in to the website to view my documents. I will be able to view, print or save documents from the website to my computer.

There is no charge for E-Delivery of claims related Documents, but I understand that I may incur costs associated with electronic access to the E-Delivery Documents, such as usage charges from Internet access providers and telephone companies. I understand that Farmers is not responsible for any damages to my computer hardware or software; injury to me as a result of power failures or power spikes, or telephone or internet interruptions or other expenses in relation to my use of E-Delivery. I may request a paper copy of any claims related Document at no charge by contacting Farmers at 877-327-6392.

I understand how to securely transmit confidential information related to my claim to Farmers.

I can securely transmit information to Farmers electronically by using Farmers' secure website, which is available at <https://crn.farmersinsurance.com/ndcdoclink/default.aspx?Source=FI>.

I understand the minimum hardware and software requirements for E-Delivery.

E-Delivery Documents will be delivered in PDF or HTML format. I understand that I must have an email account, access to an Internet browser and Adobe® Reader® software (this software is available for download free of charge at www.adobe.com). If I wish to print documents, I must also have access to a printer.

Should Farmers make any changes to hardware or software requirements for the E-Delivery option such that I will no longer be capable of accessing or retaining my electronic insurance documents, Farmers will inform me of the revised hardware and software requirements. I will then be requested to review the revised Terms of Use and my continued enrollment will serve as my consent to continue participating in the Electronic Delivery option according to the new requirements.

I will provide Farmers with a working email address.

I understand that I will need to maintain a current email address with Farmers and ensure that it is active and capable of receiving new emails. To do this, I will ensure that my e-mail account has sufficient space for new e-mails and that my e-mail server and spam-blocking software do not block Farmers e-mails. I understand that Farmers is not responsible for problems arising from e-mails sent to an inactive or out-of-date e-mail address, unless Farmers is solely negligent for using an incorrect address. If an email is returned to Farmers as undeliverable, Farmers will notify me to update my email address.

I may update my information, such as changing my email address, at any time by contacting Farmers at 877-327-6392.

I understand that I can un-enroll from E-Delivery at any time.

My consent to enrollment in E-Delivery will remain in effect for the duration of my claim, or until I revoke my consent.

Un-enrollment can be accomplished by doing any of the following:

- Contacting Farmers at 877-327-6392
- Sending a request to privilegetoserve@farmersinsurance.com

The option to un-enroll from the E-Delivery is available at any time. Upon un-enrolling, I understand that all subsequent claims related Documents will be mailed to my postal address via USPS (please allow up to 24 hours to process your un-enrollment). Revocation of consent shall not affect the legal enforceability of documents provided to me before the effective date of un-enrollment.

I understand that Farmers may modify these terms and conditions at any time.

My continued participation in this E-Delivery option will constitute my acceptance of any revisions to the Terms and Conditions. Please check the Terms and Conditions on www.hpcs.com regularly. We are not required to deliver information electronically and may discontinue electronic delivery in whole or in part at any time.

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