

Terms and Conditions: Paperless processing

In order to receive your insurance related documents electronically instead of via US Mail, you must enroll in our Paperless program. By enrolling, you confirm that you have read and agree to our Paperless program's Terms and Conditions.

The words "we," "us," and "our" mean QBE. The words "you" and "your" mean you, the Named Insured who is enrolling in the Paperless program. You represent that you are a Named Insured on the Policy (ies) and that you have authority to act on behalf of all Named Insured(s) on the Policy (ies).

When capitalized, the words "Policy," "Policies" or "Policy (ies)" mean the policy or policies that you choose to enroll in the Paperless program. **We require separate enrollment of each policy you want in the Paperless program.** By enrolling a Policy or Policies, you agree to receive Policy Documents related to that Policy (ies) by electronic delivery. Only one Named Insured's email address consent is required to enroll a Policy in the Paperless program, regardless of the number of Named Insureds on the Policy.

Your consent to receive electronically delivered documents will remain in effect and will apply to all future renewals, and changes to any Policy (ies) unless:

1. You withdraw your consent in accordance with these Terms and Conditions; or
2. We terminate the Paperless program, your enrollment in the Paperless program or the enrollment of a Policy.

We are not liable for any loss, liability, cost, expense or claim arising out of your enrollment in the Paperless program.

Documents to be Provided Electronically

Policy Documents and Documents have the following meaning in these Terms and Conditions:

"Policy Documents" means:

- Insurance policies, policy jackets, endorsements and declarations pages, renewal declarations pages, privacy policy, important notices, change declarations, consumer bills of rights,

information about your policy, underwriting documentation, applications, questionnaires, pending cancellation notices, final cancellation notices, reinstatement notices, surveys and any other documents related to your insurance as we may determine.

- Invoices, billing notices, billing related disclosure notices not sent with the policy, information about your bill or payment, pending cancellation notices, final cancellation notices, reinstatement notices and any other documents related to your bill or payment as we may determine.

"Documents" means:

- Policy documents, billing documents or both.

Method of Electronic Delivery

When we say we will send you a Document Electronically, it means we will:

1. Send the Document by email, or in an attachment to an email, or
2. Send a notice by email that the Document is available for you to view on a particular website. In some instances, you will need to create a username and password to access the website and view your Document.

Whether to email you the Document or to send you a notice that the Document is ready to view online is our choice. We will send the Document or notice to the Primary Insured's email address. If we detect that our email to you was not delivered successfully, we may 1) Mail you the Document, or 2) Mail you a notice, informing you that your Document is available to view online.

We may choose not to use Electronic Delivery for certain Documents or at certain times and, instead, may Mail the Document. In some circumstances, we may choose to send a Document both by Electronic Delivery and by Mail.

A Document we send by Electronic Delivery is considered delivered when sent. This is regardless of whether you actually access or view the Document.

Mail Delivery

When we say we will Mail you a Document, it means we will mail the Document to the mailing address shown in the Declarations page of the Policy.

Primary Insured's Email Address

At the time you enroll a Policy in the Paperless program, you will need to designate an email address (Primary Insured's email address) for each Policy that you choose to enroll. This is the email address we will use for electronically delivering your Policy documents for that Policy. A Primary Insured's email address must be the email address of the Named Insured on the Policy who has authority to act on behalf of all Named Insureds on the Policy.

You can change or update a Primary Insured's email address either 1) by logging into QBE's Self-Servicing site at www.selfservice.qbena.com and updating your email address in the Paperless Options section, or 2) by notifying our Customer Service Department at (866) 635-0489

The Primary Insured's email address for a given Policy is the last Primary Insured's email address we have in our files for that Policy. It is your responsibility to notify us of any changes or updates to the Primary Insured's email address. You are responsible for ensuring that we have the correct Primary Insured's email address for each Policy. We will not be liable for any loss, liability, cost, expense or claim arising out of an incorrect Primary Insured's email address.

Withdrawing Consent for the Paperless Program

You may withdraw your consent to receive Electronically Delivered documents by removing the Paperless option from your Policy either 1) by going to the Paperless Options section on QBE's Self-Servicing site at www.selfservice.qbena.com, or 2) by notifying our Customer Care Department at (866) 635-0489.

You will need to affirmatively change your delivery preference for each Policy that you wish to withdraw from the Paperless program.

Time for Enrollment, Changes or Withdrawal of Consent to Become Effective

It may take a period of time for us to process your enrollment in the Paperless program, process a change to a Primary Insured's email address or process any request to withdraw a Policy from the Paperless Program. We will send Documents to you by Mail until we process your enrollment. Changes to any Primary Insured's email address or withdrawal of your consent to receive Documents electronically are not effective until we process the change. We will continue to send Documents to the Primary Insured's email address until any change becomes effective.

Hardware and Software Requirements

In order to access, view and retain the Documents we send you by Electronic Delivery, you need:

- A valid email address
- Regular internet access via a browser that is JavaScript and Cookies enabled
- One of the following browsers:
 - Internet Explorer 8 or above
 - Chrome 24 or above
 - Firefox 18 or above
 - Safari 5 or above
- Adobe Reader™, to view Documents in pdf format. If you do not have an Adobe PDF reader, you may be able to download the necessary software at <http://get.adobe.com/reader/>
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit, and
- If you want to print any Document, a printer capable of printing a pdf

We may send our emails in HTML or plain text. Most emails will not be encrypted. However, Documents attached to the email may be encrypted. If a Document is encrypted, you will need a password to access the Document, even after it is saved on your local hard drive. Not all Documents will be encrypted.

You may incur costs, including but not limited to, online time and other charges from your internet service provider, in accessing and/or viewing Documents.

By enrolling in the Paperless program, you acknowledge that you have the minimum hardware and software requirements listed in this section.

Termination by Us

We may terminate the Paperless program, your enrollment in the Paperless program or the enrollment of any Policy in the Paperless program at any time. If your enrollment, the enrollment of any Policy or the Paperless program itself is terminated, we will resume Mailing Documents.

Modification to Terms and Conditions

We may modify these Terms and Conditions from time to time without your consent. When we do, we will provide you with the modified Terms and Conditions by Electronic Delivery. We will also post them at www.selfservice.qbena.com. If you do not agree to the Terms and Conditions at any time, you may withdraw your consent for Electronic Delivery as set forth in these Terms and Conditions.

Communications in Writing

All communications in either electronic or paper format from us to you will be considered "in writing". You should print or download for your records a copy of all Documents and these Terms and Conditions.

Paper Documents

You may request a paper copy of your Documents at any time at no additional charge by calling our Customer Service team at (866) 635-0489.

Governing Law

Your consent to receive Documents electronically is a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act and to state laws affecting electronic transactions. You and we both intend that these laws apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.