

Consent to Electronic Transactions

Healthy Paws Pet Insurance LLC ("Healthy Paws," "we," "our") and ACE American Insurance Company, a Chubb Company, and its affiliated insurers in the Chubb Group (collectively, "Chubb" and together with Healthy Paws, "us") are providing you with the option to apply for pet insurance electronically for your pet through the healthypawspetinsurance.com website and the Healthy Paws Internet Customer Center ("Customer Center") and to receive the documents described in this consent electronically through email to your email address on record or via posting to your Customer Center.

This consent is voluntary, by clicking "I agree", you agree and consent to receiving electronically all documents that Healthy Paws and Chubb 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 applications. This will not preclude you from receiving physical mail when required by law.

You consent that all your pet insurance documentation will be transacted by electronic means, if permitted by your state, including but not limited to your insurance policy; policy documentation; endorsement documents; 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 communications and forms; claim acknowledgements; and, coverage letters and positions.

You consent to submitting and receiving all claim documentation electronically through the email address on file or via posting to your Customer Center.

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 and Chubb 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.

Electronic documents will be delivered to you either through an email to your email address on record, or by posting to the Customer Center. To view all documentation, you will need to login through the Customer Center at <https://myaccount.healthypawspetinsurance.com/>.

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:

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| -OS: Windows 7 or higher Internet Explorer v11 or higher Firefox v45.7 or higher Chrome v40 or higher |
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| -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 through the Customer Center. We may at our sole discretion discontinue availability of this site at any time, without further notice to you.

You agree to notify Healthy Paws promptly if your mailing address, e-mail address 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.

You may at any time request a print copy of your documents in lieu of or in addition to access via the Customer Center. 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. Healthy Paws 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.

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.