Agreement to Conduct Electronic Transaction

DISCLOSURES AND CONSENT TO CONDUCT BUSINESS ELECTRONICALLY Please print or download a copy of this Disclosure for Your records after reading them.

We are required by law to provide certain disclosures to You before You enter into this transaction electronically. In addition, We need Your consent to enter into this transaction before We can deliver, or authorize the delivery of, certain documents to You electronically. Please read this notice carefully before giving consent.

This Disclosure and Consent to Conduct Business Electronically ("Disclosure") applies to all Communications for those Policies, Contracts, services and notices offered or accessible through the Online Service. “Online Service” means the website and its associated links, services, and Communications available on the Assurant Specialty Property Renters Insurance website, or available through an associated mobile application.

The words "We", "Us", and "Our" refer to the company that issues Your Contract, and all of its subsidiaries, affiliates and agents. The words "You" and "Your" mean You, the individual(s) or entity that owns the Contract. All of these companies operate under the trademark, "Assurant Specialty Property."

"Communications" means all the information that We are required to provide to You by law, or as reasonably necessary to administer Your Contract, which includes, but is not limited to, Your online enrollment or application, declarations page, Policy, certificate, terms and conditions, responses to claims, transaction history, privacy policies, periodic billing statements, amendments, services, notices and disclosures about changes in the terms of Your Contract.

"Contract" means a Policy/certificate, Extended Service Contract, or any other product or service requested by You and provided by Us.

"Policy" means a written contract of insurance, or written agreement effecting insurance, or the certificate thereof, and includes all clauses, riders or endorsements, and declarations page.

"Extended Service Contract" means a contract or agreement for a separately stated consideration or for a specific duration to perform the repair, replacement or maintenance of property or indemnification for repair, replacement or maintenance, for the operational or structural failure due to a defect in materials, workmanship or normal wear and tear, with or without additional provision for incidental payment of indemnity under limited circumstances, but does not include mechanical breakdown insurance or maintenance agreements."

1. **Scope of Communications to Be Provided in Electronic Form.** You agree that We may provide You with any Communication in electronic format (the "Paperless Transaction"), and that We may discontinue sending paper Communications to You, unless and until You withdraw Your consent as described below or at Our option upon notification by Us to You. You further acknowledge that We may authorize an agent to deliver certain Communications to You on Our behalf, and perform other services to help facilitate the delivery of Communications to You.

2. **Method of Providing Communications to You in Electronic Form.** All Communications that We provide to You in electronic form will be provided by one or more of the following
methods: (1) via e-mail; (2) by access to a secure Web site that We will generally designate in advance for such purpose; (3) via text message or mobile message service; or (4) to the extent permissible by law. With respect to text message and mobile messaging service communications, your carrier may charge you a fee for receiving the message.

3. **How to Withdraw Consent.** You may withdraw Your consent to receive Communications that We provide to You in electronic form by calling us at 1-888-260-7736, emailing us at rentersmail@assurant.com, or writing to us at Assurant, Attn: Specialty Services 5th Floor, 11222 Quail Roost Drive, Miami, FL 33157. At Our option, We may treat Your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of Your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of Your consent to receive electronic Communications; however, Your access and Use of the Online Service may be terminated. Any withdrawal of Your consent to receive electronic Communications will be effective only after We have a reasonable period of time to process Your withdrawal. Termination of Your consent to conduct business electronically shall not affect legal enforceability of any Contract provided to You.

4. **How to Update Your Records.** It is Your responsibility to provide Us with a true, accurate and complete e-mail address, contact, and other information related to this Disclosure and Your Contract, and to maintain and update promptly any changes in this information. You can update Your information by calling us at 1-888-260-7736, emailing us at rentersmail@assurant.com, or writing to us at Assurant, Attn: Specialty Services 5th Floor, 11222 Quail Roost Drive, Miami, FL 33157. Please do not send confidential information to Us via traditional e-mail, as we cannot guarantee that the transmission will be secure.

5. **Hardware and Software Requirements.** In order to access, view and retain electronic Communications from Us, You must have:

- An up-to-date Internet browser to access Your Communications;
- Local, electronic storage capacity to retain Our Communications and/or a printer to print them;
- A valid e-mail account and software to access it;
- An up-to-date device or devices (e.g., computer, Smartphone, tablet, etc) suitable for connecting to the Internet;
- Added the domain @assurant.com to Your e-mail account?s list of "safe senders."
- Software that enables You to view files in Portable Document Format ("PDF"). You may be able to download the most recent version of Adobe Reader by clicking here. If you cannot download the most recent version of Adobe Reader, please call your manufacturer to find out how to download software that is functionally equivalent.

6. **Requesting Paper Copies.** When You consent to receive Communications electronically, You should not expect to receive a paper copy of any Communication, unless You request it or We otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it Yourself or by requesting that We mail You a paper copy, provided that such request is made within a reasonable time after We first provided the electronic Communication to You. To request a paper copy, you may do so by calling us at 1-888-260-7736, emailing us at rentersmail@assurant.com, or writing to us at Assurant, Attn: Specialty Services 5th Floor, 11222 Quail Roost Drive, Miami, FL 33157. We may charge You a reasonable service fee for a paper copy, of which We will provide You
prior notice, for the delivery of paper copies of any Communication provided to You electronically pursuant to this authorization.

7. **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 this Disclosure and any other Communication that is important to You or which We instruct You to download and retain.

8. **Federal and State Laws.** You acknowledge and agree that Your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal (and State enacted laws similar to) Electronic Signatures in Global 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.

9. **Termination/Changes.** We reserve the right, in Our sole discretion, to discontinue the provision of Your electronic Communications, or to terminate or change the terms and conditions on which We provide electronic Communication. We will provide You with notice of any such termination or change as required by law.

10. **E-mail Address of Record for Contracts with Joint and/or Multiple Owners.** You must be able to provide Us with an e-mail address for each Contract owner at the time of purchase or during maintenance of the Contract. Only one Contract owner’s authorization is required to enroll in the Paperless Transactions program.

    For purpose of electronic notification, You will need to designate one of the existing e-mail addresses associated with joint or multiple Contract owners as the e-mail address of record. The e-mail address of record will be the only e-mail address that electronic notification will be sent to when documents are available for viewing. The e-mail address of record must be the e-mail address of a Contract owner or an insured who has authority to make transactions and act on behalf of the Contract owner. For example, You may not designate the e-mail address of a minor or incompetent individual as the e-mail address of record.

11. **Jurisdiction and Enforceability.** The Disclosure and Your relationship with Us under this Disclosure shall be governed by the laws of the State of Georgia without regard to its conflict of laws provision. You and Us agree to submit to the exclusive jurisdiction of the United States District Court for the Northern District of Georgia and the state courts located within Cobb County, Georgia to resolve any legal matter arising from the Disclosure. Notwithstanding this, You agree that We shall be allowed to apply for injunctive remedies (or an equivalent type of urgent legal relief) in any jurisdiction.

12. **Severability.** If any court of law, having the jurisdiction to decide on this matter, rules that any provision of this Disclosure is invalid, then that provision will be removed from the Disclosure without affecting the rest of the Disclosure. The remaining provisions of the Disclosure will continue to be valid and enforceable.

13. **Acceptance and Consent.** By consenting to this Disclosure and Consent to Conduct Business Electronically, You agree to the following statements:

    I have read, understand and agree to be bound by the terms and conditions described above and consent to receive electronic documents according to the process described above.
I understand and agree that: (i) I am the applicant or owner for the Contract or am validly authorized by the prospective Contract applicant or owner to act on his/her behalf (ii) certain documents will continue to be delivered to me via U.S. Mail that are not included in the Paperless Transactions program and that in the future some or all of these documents may be made available to me as part of the Paperless Transactions program; (iii) my consent to receive documents electronically does not automatically expire and is not limited as to duration; (iv) the entity or entities with which I have my Contract and/or their agents may revoke my participation in the Paperless Transactions program at any time at their discretion; (v) neither entity or entities with which I have my Contract, nor their affiliates, subsidiaries or agents will be liable for any loss, liability, cost, expense, or claim for acting upon this authorization or arising from my use of the services provided pursuant to this Disclosure; (vi) additional information provided to me in addition to my Contract contain important information or disclosures concerning my Contract and I agree to review such additional information in a timely manner; (vii) If I cannot access my Communications for any reason whatsoever, I must immediately notify the entity or entities with which I have my Contract with so that they can help identify the issue, or arrange to have them delivered via alternative means; and (viii) I have been able to view this Disclosure.