Go Paperless Terms & Conditions:

By enrolling in Go Paperless, you agree to access insurance policy documents electronically in lieu of delivery by the United States Postal Service (USPS) or other physical delivery method; provided, however, that, as required by law, we will deliver certain insurance policy documents, such as cancellation and nonrenewal notices, in paper format via the USPS.

Please read the following Terms and Conditions carefully. By electing to enroll in Go Paperless, you agree to be bound by them. If you do not agree with any of these terms and conditions, do not enroll in Go Paperless. We reserve the right to modify these Terms and Conditions at any time. Continued participation in Go Paperless will constitute your acceptance of any revisions to the Terms and Conditions.

Hardware and software requirements

In order to participate in Go Paperless, you must have: (i) access to a computer capable of connecting to the Internet; (ii) an Internet Service Provider; (iii) a browser capable of viewing our Web site; (iv) an email service account that allows you to read, write, and send email; (v) the ability to use hyperlinks to access other Web sites; and (vi) the ability to view PDF file format. Many updated PDF Readers are available for free download. Click here to download a free copy of Adobe Reader.

Should we make changes to the hardware or software requirements for Go Paperless such that you may no longer be capable of accessing your electronic insurance documents, we will inform you of the revised hardware and software requirements. You will then need to review the new requirements and indicate your consent to continue participating in Go Paperless according to the new requirements.

Your responsibilities

Once you enroll in Go Paperless, it is your responsibility to inform us of any changes to your e-mail address. You may update your information, such as changing your email address, at any time by logging into your account at bristolwest.com. It is also your responsibility to keep your e-mail address active and capable of receiving new e-mails. To do this, ensure that your e-mail account has sufficient space for new e-mails and that your e-mail server and spamblocking software do not block our e- mails. We are not responsible for problems arising from e-mails sent to an inactive or out-of-date e-mail address.

Enrollment in Go Paperless

To enroll in Go Paperless, you must successfully complete the Go Paperless authentication and registration process shown in the Go Paperless Customer Summary you received with your policy documents. Shortly after you apply for coverage, you will be sent an authentication e-mail to the e-mail address you provided the Company. You must:

- 1. Open the authentication e-mail and click on the authentication link.
- 2. Log in and register on bristolwest.com using your policy number.
- 3. Click and accept the Terms and Conditions for Go Paperless.

Undeliverable e-mail

Prior to enrollment in Go Paperless:

If two consecutive "authentication" e-mails are returned as undeliverable before you complete the Go Paperless enrollment process, we will send you written notice via the USPS informing you that the e-mail account you provided us in invalid. You will have until 14 days from the time we process your application to update your account and complete the authentication process. If you do not complete the authentication process by that time, you will not be enrolled in Go Paperless and any discount, if applicable, will be removed.

After enrollment in Go Paperless:

If an e-mail is returned to us as undeliverable, we will send you a paper version of the relevant document. If two consecutive e-mails sent to you are returned to us as undeliverable, you will be automatically unenrolled from Go Paperless, and you will receive paper versions of all insurance documents via the USPS. If you are automatically unenrolled from Go Paperless due to e-mails that are returned as undeliverable, any applicable Go Paperless discount will be removed from your policy until you re-enroll in Go Paperless. You can re-enroll in Go Paperless by providing the Company or your producer a corrected, valid e-mail address and completing the enrollment process again.

Insurance documents available electronically

There may be some documents that you cannot access electronically due to legal and technological constraints in your state. These documents will be delivered to you by your producer or via the USPS.

Accessing policy documents

To access your documents, go to bristolwest.com and log in to your account with the email address and password you provided when you created or updated your account. After you log in, your policy documents will be accessible through your online account. To print any of your policy documents from your online account, click the "print" button located on the page or in your browser frame. To download and save any of your policy documents to your computer, open the insurance policy document by clicking on its hyperlink or icon and follow Adobe Reader's directions for downloading and saving documents.

Unenrolling from Go Paperless

You may unenroll from Go Paperless at any time. Upon unenrolling, all insurance documents will be mailed to you via the USPS (please allow up to 72 hours to process your unenrollment). If you choose to unenroll from Go Paperless, any applicable Go Paperless discount will be removed from your policy. You may unenroll by doing either of the following:

- Logging in to our Web site and following the instructions for unenrolling from Go Paperless.
- Calling your producer or a Customer Service Representative at 888-888-0080.

Requesting documents to be sent via the USPS

If you are unable to view or print your documents from our Web site, you may request paper copies of your documents, free of charge, at any time. The paper copy will be mailed to you via the USPS. You may request a paper copy of a document by calling your producer or a Customer Service Representative at 888-888-0080.

State Disclosures

IMPORTANT STATE SPECIFIC DISCLOSURES AND CONSENT LANGUAGE FOR PAPERLESS

Specific disclosures and consent language may be required by certain states. Please read the disclosures or consent language below applicable to the state for which your policy is issued.

Tennessee and Kentucky: The policyholder electing to allow for this policy, notices and communication to be sent to the electronic mail address provided by the policyholder should be aware that the insurer rightfully considers this election to be consent by the policyholder that all notices may be sent electronically, including notice of nonrenewal and notice of cancellation. Therefore, the policyholder should be diligent in updating the electronic mail address provided to the insurer in the event that the address should change.

Georgia: For policyholders of the state of Georgia who have elected to receive all mailings and communications electronically, you hereby also agree as follows:

I AGREE TO RECEIVE ALL MAILINGS AND COMMUNICATIONS ELECTRONICALLY. SUCH ELECTRONIC MAILING OR COMMUNICATIONS MAY EVEN INCLUDE CANCELLATION OR NONRENEWAL NOTICES.

New York: For policyholders of the state of New York who have elected to receive all mailings and communications electronically, you hereby also agree as follows:

I AGREE TO RECEIVE ALL MAÏLINGS AND COMMUNICATIONS ELECTRONICALLY, INCLUDING BUT NOT LIMITED TO: IDENTIFICATION CARDS, DECLARATIONS PAGE, POLICY, POLICY ENDORSEMENTS, IMPORTANT POLICY NOTICES, RENEWAL NOTICES, BILLING STATEMENTS, BILLING NOTICES, AND ANY OTHER BILLING DOCUMENTS AND POLICY DOCUMENTS AS DEFINED IN THE PAPERLESS TERMS AND CONDITIONS AGREEMENT.

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