



Electronic Document Delivery Agreement

At Loggerhead Reciprocal Interinsurance Exchange (LRIE), Loggerhead Risk Management, LLC (LRM) and LRM's subsidiaries and affiliates (collectively, "Loggerhead Insurance" or "Loggerhead") we give you the ability to transact business with us electronically. This agreement allowing these business transactions is legally binding between you and Loggerhead. You may print or electronically save a copy of this agreement for your records. Please carefully review and consent to the terms listed below.

Your Consent to Use Electronic Signatures

By choosing to transact with Loggerhead electronically, you agree to use electronic signatures which shall have the same force and effect as your written signature. Electronic signatures may take various forms on Loggerhead websites, including checking a box, typing your name or initials, drawing your signature with a finger, mouse, stylus, or other input device, or using specialized electronic signature services.

Your Consent to Receive Policy and Application Documents Electronically

You consent to receive the following documents that may arise during your relationship with Loggerhead (collectively, the "Covered Documents") electronically through your account on a Loggerhead website or your email address instead of in paper format through the U.S. Mail:

- **Account Related Documents** including, but not limited to, insurance applications and application supporting documentation, policy documents, policy notices (notice of changes in policy terms, notice of renewal or nonrenewal, notice of premium increase, notice of cancellation) statements and other similar documents
- **Billing Documents** including bills, billing statements, invoices, payment receipts, disclosures, notices, and other similar billing documents
- **Information related to your use of Loggerhead websites** including quotes, claim documents, updates, notifications, transaction receipts, documents requiring an electronic signature, and other related documents

Your consent does not mean that Loggerhead must provide the Covered Documents electronically. Loggerhead may, at its discretion, provide the Covered Documents through non-electronic means.

Your consent for Loggerhead to use your electronic signature and to receive the Covered Documents electronically applies to all Loggerhead products you own, have purchased, or may purchase from Loggerhead in the future and continues after a policy modification or renewal. Your consent does not mean that all Covered Documents will be delivered to you electronically.

Your Right to Obtain Paper Copies

You may obtain paper copies of the Covered Documents at no additional cost. To request paper copies please contact the Loggerhead Customer Service Center at 1-855-216-9428. Please be assured that requesting a paper copy in no way withdraws your consent to this Agreement or changes your election to continue to receive the Covered Documents electronically.

Your Responsibility to Provide Us with a Valid and Active Email Address

It is your responsibility to provide us with a valid and active email address. You may update your email address and other contact information by contacting the Loggerhead Customer Service Center at 1-855-216-9428.

System Requirements

To receive, access, and reply to the applicable Covered Documents you will need:

- A personal computer or other access device which is capable of accessing the Internet;
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications;
- Software which permits you to receive and access Portable Document Format or ("PDF") files
- The ability to download or print agreements and disclosures.

In order to retain the Covered Documents your system must have the ability to:

- Download and save files to your hard disk drive
- Print PDF files or print Web pages and embedded HTML files.

Your consent confirms you have the hardware and software described above, you are able to receive and review electronic records, and you have an active email account.

Establishing an online account

You understand that by accepting this Agreement, you authorize Loggerhead to establish an online account for you with the access capability and privileges to manage your Loggerhead accounts, policies, or other products sold or provided

by Loggerhead and perform financial transactions as available. You represent that you are the person registered as the owner of this online account and you acknowledge that you are the only person permitted to use your unique username and password to access your online account. You represent that you have authority to give instructions and authorize transactions with respect to your Loggerhead products, including general authority over changes to your personal information, movement of funds, contract changes, purchase of products or services, changes to your current or past product or service, or any other online transaction facilitated or permitted by the use of a Loggerhead Website. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, delegates, product owners and/or users identified with your Loggerhead products to perform the above listed transactions. You understand that by consenting to this Agreement, Loggerhead has full authorization from you to rely and act upon any instructions received from you without further inquiry.

Loggerhead is not responsible for errors or failures caused by any malfunction of your computer, browser, or software. Loggerhead is also not responsible for computer viruses or related problems associated with the use of an online system, or any delay or failure in connection with your receipt of email notices.

Although there is no charge for the services covered by this Agreement, there may be costs associated with electronic access to the documents, such as usage charges from internet service providers and telephone companies. These costs are your responsibility.