

TERMS AND CONDITIONS FOR PAPERLESS COMMUNICATIONS & ELECTRONIC DOCUMENT DELIVERY AGREEMENT

In order to transact “paperless” electronic business with Grange¹, as well as, receive your insurance related documents electronically, you² must read and agree to the following terms and conditions set forth below.

- **Your Consent to Use Electronic Signatures.** You have chosen to transact business with Grange electronically and you agree to use electronic signatures which shall have the same force and effect as your written signature. Electronic signatures may take various forms including checking a box.
- **Your Choice to Receive Electronic Documents.** You have chosen to receive and sign the types of communications and documents (collectively the “Documents”) that you have selected in the Preferences screen relating to your insurance transaction, policy, or claim through an electronic format. This Terms and Conditions for Paperless Communications and Electronic Document Delivery Agreement (“Terms”) applies to those Documents, forms, disclosures, notices (including cancellation and nonrenewal notices), or other documents that may be given to you and in some cases signed and returned to Grange as part of your insurance policy transaction or claim. When you agree to the Terms, you are agreeing 1) that you have the authority to electronically receive on behalf of all insureds under your policy the types of Documents that you have selected, and 2) that We may provide to you in electronic format only those types of Documents which you have selected to receive in such electronic format instead of in paper format through U.S. Mail. Such Documents may include policy documents, declaration pages, ID cards, notices (including cancellation and nonrenewal notices), billing documents, endorsements, changes to your policy(ies), and any other information relating to your insurance policy(ies) that would be otherwise mailed to you. Please note that enrolling in this method of delivery for any one or all documents does not reduce or eliminate installment fees or service charges where applicable.
- **Delivery methods of electronic Documents.** All Documents that you select to receive in electronic format will be provided to you when you access our website that we will identify for you in an email or text notice that we send to you. The Documents will then be available for your viewing, and action if necessary. You will need to set up a username and password to access the website. The paperless or electronic documents covered by this agreement and selected by your preferences are considered received by you when Grange sends the electronic email notification to the email address you unless Grange receives notice that the email notification was not delivered to you at the email address you provided.
- **Withdrawing your consent.** Although you have given us your consent to receive Documents in an electronic format, you are certainly welcome to withdraw your consent at any time. You may withdraw your consent by going onto the designated website using your username and password and opting out, or by contacting our Customer Care Center at 1-866-550-9222 and speaking with a representative. Please note that if we receive an invalid email address we will at our option treat your provision of an invalid email address as a withdrawal of your consent to receive any and all Documents in an electronic format. No fee will be assessed to you if you withdraw your consent. A withdrawal of your consent to conduct business electronically will be effective no fewer than 10 days after you have processed such withdrawal of consent.
- Please note that there are certain eligibility requirements for billing notices and should those eligibility requirements not be met, Grange will remove the paperless consent to remain compliant with the statutory requirements.

1 “Grange”, “us”, “we” or “our” means Grange Insurance Company and its subsidiaries, Grange Indemnity Insurance Company, Grange Insurance Company of Michigan, Grange Property & Casualty Insurance Company, and Trustgard Insurance Company; and Integrity Insurance Company and its subsidiaries, Integrity Property & Casualty Insurance Company and Integrity Select Insurance Company.

2 “you” and “your” means the individual(s) who elects to transact business or process a claim electronically and those who otherwise would sign

- **Be sure to update your records.** Only you know best your most current information . be sure to share it with us. **It is your sole responsibility to provide us with true, accurate and complete contact information, such as email address, contact, and other information relating to these Terms and your Company policy(ies).** You may update your information, such as your email address, by logging into “MyGrange Account” at www.grangeinsurance.com, or if you are an Integrity Insurance policyholder, log into your account at www.integrityinsurance.com. The contact information you provide to us is meant to facilitate our communications directly with you. Please do not select your agent for e-delivery of any of these documents that should otherwise go to you.
- **Hardware and Software Requirements.** So that you may access, view, sign and retain electronic Documents that we make available to you, you must have the following: 1) a device that is connected to the internet, 2) access to an email account, and 3) access to an internet browser. Access to software, such as Adobe, capable of viewing, downloading or printing PDF documents, is necessary, but such software is not necessary to sign forms. You must be able to view the Documents on your device, and have sufficient storage capacity on your computer(s) hard drive or other data storage. In order to retain the Documents your system must have the ability to download and save files and print PDF files or print Web pages and embedded HTML files. Your consent confirms that you have the hardware and software needed, that you are able to receive and review electronic records and that you have a valid email. We will notify you if there are any changes to the hardware or software requirements that could impact your ability to access the Documents.
- **Requesting Paper Copies.** You will be able to obtain a paper copy of any Document that is provided in electronic form by printing it yourself, requesting that your agent send to you a paper copy, or contacting our Customer Care Center at 1-866-550-9222. You must make the request within a reasonable time after you have received the electronic Document. Requesting a paper copy in no way withdraws your consent to this agreement or changes your preferences to continue to receive your selected documents electronically.
- **Paper Copies Required by Law.** We will not send to you a paper copy of an electronic Document unless you request it. However, there are occasions in which we may deem it appropriate to send paper copies, or we are required by law to send paper copies of Documents.
- **Written Communication.** Some documents or information are required to be delivered to you “in writing”. With this agreement, you have consented that we may provide this information to you electronically by delivering it to your “My Grange Account” at www.grangeinsurance.com, or if you are an Integrity Insurance policyholder, your account at www.integrityinsurance.com or by delivering it to your email address. All Documents whether sent electronically, or in paper form are considered to be “in writing”.
- **Billing Documents.** If you have chosen a paperless billing method, bills will be issued online. All policyholders, regardless of the chosen method of billing, are responsible for payment in accordance with the payment terms and conditions in the original policy. Delays experienced due to the use of this service will not change any payment due date or the potential late fees.
- **Changes or Termination of Terms and Conditions.** We reserve the right to change or terminate these terms and conditions at any time. We will provide you with notice of such changes or termination.
- **Applicable Law.** You acknowledge and agree that your consent to transact electronic business with us is subject to the federal Electronic Signatures in Global and National Commerce Act, the Uniform Electronic Transactions Act and your state(s) uniform electronic transactions law.
- **Residents of Georgia Only**
You consent to the following: I AGREE TO RECEIVE ALL MAILINGS AND COMMUNICATIONS ELECTRONICALLY. SUCH ELECTRONIC MAILING OR COMMUNICATIONS MAY EVEN INCLUDE CANCELLATIONS IF SELECTED.

- **Residents of Kentucky and Tennessee Only**

By consenting to this agreement, and by your preferences, you elect to allow for policies, notices and communications to be sent to the electronic mail address provided by you and you should be aware that this election operates as consent for by you for all notices to be sent electronically, including notice of nonrenewal and cancellation. Therefore, you should be diligent in updating the electronic mail address provided to Grange in the event that the address should change.

- **Confirmation.** You will receive a confirmation email from us once you consent to transact business electronically with us. Please contact us within five (5) business days if you do not receive a confirming email.
- By clicking “Yes, I agree to the Paperless Terms & Conditions”, you are agreeing to the terms and conditions set forth herein and you are confirming that you are able to receive the Documents pursuant to the hardware and software requirements outlined above. If you would like more information about electronic options please visit our website at www.grangeinsurance.com for Grange customers and www.integrityinsurance.com for Integrity customers, or contact a customer care representative.

I HAVE READ THE TERMS AND CONDITIONS ABOVE AND AGREE TO RECEIVE BY ELECTRONIC MEANS ALL THOSE MAILINGS, COMMUNICATIONS AND DOCUMENTS THAT I HAVE SELECTED.