

CLAIMS PAPERLESS ELECTRONIC DELIVERY

Farmers Insurance Exchange, Fire Insurance Exchange, and Truck Insurance Exchange, and their subsidiaries and affiliates, including but not limited to the Foremost®, Bristol West®, and 21st Century Insurance® companies, (collectively, “Farmers”) are pleased to offer electronic delivery (“Claims Paperless”) of claims related documents as described below.

Please read these Terms of Conditions carefully. By electing to enroll in our Claims Paperless option, you agree to be bound by its terms and conditions. Please note: You should only consent if you agree with all of these terms and conditions.

By consenting to Claims Paperless, you accept and agree to the following:

I agree to receive my claims related Documents in electronic form.

I will receive documents related to the processing of my claim including, but not limited to, estimates, correspondence, claims forms, and information about related services (collectively, “Documents”) by electronic delivery. There may be some documents that cannot be delivered electronically due to legal and/or technological constraints. These documents will be delivered to me via United States Postal Service (USPS) to my postal address.

If I am a Farmers insured, I acknowledge and agree that my consent to Claims Paperless is applicable to any and all claims in process or in the future related to my policy. My consent to enrollment in Claims Paperless will remain in effect for the life of my policy, or until I unenroll as explained below.

I understand I will receive either an encrypted email with the Documents or a link to Farmers’ secure portal containing the Documents.

When new Documents are available, they will be delivered to me either attached to an encrypted email or by way of an email with a link to a security-enabled Internet address (“Secure Portal”). If the Documents are received through the Secure Portal, it is my responsibility to log in to the Secure Portal to access and view the Documents. I will be able to view, print, or save Documents with either delivery method.

There is no charge for enrolling in Claims Paperless, but I understand that I may incur costs associated with electronic access to the Documents, such as usage charges from Internet access providers and telephone companies. I understand that Farmers is not responsible for any damages to my computer hardware or software; injury to me as a result of power failures or power spikes; or telephone or internet interruptions or other expenses in relation to my use of electronic delivery. I may request a paper copy of any Document at no charge by contacting Farmers at 800-435-7764.

I understand how to securely transmit confidential information related to my claim to Farmers.

I can securely transmit information to Farmers electronically by using Farmers’ secure website, which is available at <https://crn.farmersinsurance.com/ndcdoclink/default.aspx?Source=FI>.

I understand the minimum hardware and software requirements for Claims Paperless.

Documents will be delivered in PDF or HTML format. I understand that I must have an email account, access to an Internet browser, and Adobe® Reader® software (this software is available for download free of charge at www.adobe.com). If I wish to print documents, I must also have access to a printer.

I further understand that Farmers will inform me of any changes to the hardware and software requirements for electronic delivery such that I will no longer be capable of accessing, viewing or retaining my claims related documents. I will then be requested to review the updated Terms and Conditions and my continued enrollment will serve as my consent to my ongoing participation in the Electronic Delivery option and agreement to the updated Terms and Conditions, including the new requirements.

I will provide Farmers with a working email address.

I understand that I will need to maintain a current email address with Farmers and ensure that it is active and capable of receiving new emails. To do this, I will ensure that my email account has sufficient space for new emails and that my email server and spam-blocking software do not block Farmers emails. I understand that Farmers is not responsible for problems arising from emails sent to an inactive or out-of-date email address, unless Farmers is solely negligent for using an incorrect address. If an email is returned to Farmers as undeliverable, Farmers will notify me to update my email address. If I do not update my email address, I will be unenrolled in Claims Paperless, and all claims related documents will be sent to me via the USPS to my postal address.

I also understand and agree that my current email address may be updated in the records of Farmers and my insurance agent for future communications, which may include the marketing of products and services from or on behalf of the Farmers Insurance® companies, including the Foremost®, Bristol West®, and 21st Century Insurance® companies. I may update my information, such as changing my email address, at any time by contacting Farmers at 800-435-7764.

I understand that I can unenroll from Claims Paperless at any time.

My consent to enrollment in Claims Paperless will remain in effect for the duration of my claim, or until I revoke my consent. As noted above, if I am a Farmers insured, my consent to enrollment in Claims Paperless will remain in effect for the life of the policy, or until I unenroll.

Un-enrollment can be accomplished by doing any of the following:

- Contacting Farmers at 800-435-7764
- Sending a request to termsandconditions@farmersinsurance.com

The option to unenroll from the Claims Paperless is available at any time. Upon unenrolling, I understand that all subsequent claims related documents will be mailed to my postal address via USPS (please allow up to 24 hours to process your unenrollment). Revocation of consent shall not affect the legal enforceability of Documents provided to me through the Claims Paperless process before the effective date of unenrollment.

I understand that Farmers may modify these terms and conditions at any time.

My continued participation in this Claims Paperless option will constitute my acceptance of any revisions to the Terms and Conditions. Please check the Terms of Use on www.Farmers.com regularly. We are not required to deliver information electronically and may discontinue electronic delivery in whole or in part at any time.