

My Account Paperless Statement and Communications Terms

Definitions:

"Paperless" means billing statements, Declarations, insurance forms and endorsements, cancelation notices, legal notices and disclosures, and other "Communications" we provide with these items in electronic form.

"Communications" means any information related to your insurance policy(ies) including information we are required to provide to you in writing.

"Website" means www.wiins.com and/or the My Account portal found on our website.

"WMI" means Wisconsin Mutual Insurance Company.

"You" means the Policyholder named in the Declarations of the Wisconsin Mutual Insurance Company policy enrolling in "Paperless".

The Agreement

The Agreement, with the "I Agree" checkbox, governs your use of the services. You must agree to these terms if you elect to go "Paperless". Once "Paperless", you may view your Declarations, statements, policy forms and endorsements, and auto ID cards online in My Account and will no longer receive mail notices. You have the option to view, save, or print PDF versions of your insurance documents from the "Website".

Any legal notices, "Communications" or disclosures about your policy that would normally accompany your paper "Communications", or that we would mail to you, may be delivered to you electronically. In some cases, WMI may be required to mail certain paper statements, legal notices and disclosures or other "Communications" even if you elect to receive them electronically. Wisconsin Mutual Insurance is not responsible for non-delivery to the email you provided us and if the email is undeliverable, you agree that we will have delivered the communications to you. It is your sole responsibility to provide current and accurate contact information. WMI has no obligation to send a duplicate paper copy of any "Communications" to you if your email is undeliverable, invalid or becomes invalid. If your information changes, you must update your email address online in My Account and the change will take effect within 24 hours.

We'll email you to let you know when you have a statement or other "Communications" and you can view, print, and/or save at your convenience. By requesting that billing statements,

Declarations, or other "Communications" from us be sent to you electronically, you warrant that you have the right, power, and authority to receive them electronically.

We may offer you additional options/preferences for delivery of various "Communications" related to your online services. We may add to, modify, or delete any feature of online statements and documents at our sole discretion.

Enrollment

Most paper statements, insurance documents and "Communications" can be delivered online. You may register online at www.wiins.com under My Account. Online statements and "Communications" are available if you have completed enrollment and provided us with a valid email address. Once enrolled, we will send you an email notifying you that enrollment has been confirmed and when your statement or "Communications" are available on the Website. If you do not receive the confirmation email check your spam folder and if you still haven't located it then call 1-800-831-5959 for assistance. To ensure that you continue to receive such email notifications, you must notify us of any changes or updates to your email address. We may revoke your "Paperless" status and change your delivery preference to U.S. Mail if you don't maintain a valid email address. Enrollment is continuous over policy terms unless the company or "You" change delivery status.

If a policy has more than one policyholder named in the Declarations, all policyholders have the right to provide information, obtain information, or make requests associated with the policy. If we provide notice to one policyholder, all policyholders agree that this constitutes as notice to them. Delivery preferences can be changed by any policyholder and the new delivery preference will apply to all insureds on that policy. Each and every policy that you want to enroll as "paperless" should be selected. All or some of them may be "Paperless" and any that are not will maintain U.S. Mail delivery.

Once you enroll in "Paperless" status you can change your delivery preference back to U.S. Mail at any time in your My Account Paperless settings by unselecting the checkbox. Please note a change to opt-out of paperless notification may take up to 10 business days to process.

We reserve the right, in our sole discretion, to discontinue electronic delivery of "Communications" and "Paperless".

A copy of the Acceptance of Terms will be saved in My Account.

Privacy and Collection of Personal Information

Wisconsin Mutual Insurance Company's digital multi-factor authentication process captures and stores device information as well as information you provide in order to confirm your identity each time you visit My Account. Changing your password or other functions of the portal will also trigger a digital multi-factor authentication via email.

We may collect personal information when you use My Account, including when you log in online. This includes:

- Transactional Information, about your use of our products and services and browsing behavior so that we can better understand the needs of policyholders.
- Location Information, such as the information about your device's approximate physical location for purposes such as validating your identity, the prevention, suppression or detection of crime, and to enhance the functionality of a particular service, for example locating a nearby WMI service partner or provider. The ability to access location information is controlled by your device. Please refer to the user guide for your device regarding how to allow or block the collection of location information. If you choose not to provide location information, some services may not operate effectively.
- Device Information such as information about your operating system, browser, software applications, IP address, geolocation, security status and other similar device information in order to improve your experience, to protect against fraud and manage risk.
- Other Information, such as any feedback you may provide to us, answers to surveys and questionnaires, and use of online tools and calculators.
- We do not share your information with third parties with the exception of online payment services.

Acceptance of Terms and Consent

By clicking in the box next to "I Agree", you agree: you have read the Terms and Consent, and agree to be bound by the My Account Paperless Statement and Communications Terms;

- 1) You agree to receive this Consent, and all other paperless "Communications" and statements in electronic form;

- 2) If there is more than one policyholder listed on the Policy Declarations, you agree that you have the authority to go "Paperless" and enroll in electronic delivery for each policy selected;
- 3) You intend to consent electronically by checking the "I Agree" box;
- 4) You were able to access the sample PDF.