

A. Liberty Mutual eService Terms of Enrollment and Use

Conditions of Use

By using this website you agree to the following terms and conditions so please read them carefully. These terms and conditions apply only to Liberty Mutual's eService site. For Terms and Conditions for other Liberty Mutual websites, please consult those websites.

Liberty Mutual may revise these terms and conditions from time to time by updating this notice and posting it on the Liberty Mutual eService application in the page footers. You are bound by any such revisions if you continue to use the website after we have posted the changes; and we suggest that you periodically visit this page to review the most recent Terms & Conditions.

All references to "Liberty Mutual" include Liberty Mutual Insurance Company and its affiliates.

Definition of Registration

By registering for Liberty Mutual's eService site, you are indicating that you would like to view your Liberty Mutual policy(s), billing documents, or claims online, or if you are not a Liberty Mutual policyholder that you would like to view online your claim involving a Liberty Mutual policyholder. Liberty Mutual will consider you registered once you fill out and submit the registration form.

Services

Liberty Mutual eService provides customers the ability to view their policies and billing documents over the Internet, and customers and claimants the ability to view claims information over the Internet.

Service Limitations:

Liberty Mutual will make commercially reasonable efforts to make your experience with our eService application a productive and pleasant one. However, technical or other difficulties cannot always be foreseen or anticipated. These difficulties may result in loss of data, personalized settings or other service interruptions.

eService Application Changes and Discontinuation:

Liberty Mutual reserves the right to change or discontinue, temporarily or permanently, this eService application at any time without notice. You agree that Liberty Mutual will not be liable to you, members of your household, or any third party for any damages associated with any modification or discontinuance of the application.

User Responsibilities and Guidelines

For your benefit and security and to comply with applicable laws, Liberty Mutual eService has a few guidelines. Any conduct that violates these guidelines is grounds for termination of your enrollment in Liberty Mutual eService.

Provide Accurate Information:

- You must agree to provide true, accurate, current and complete information about you as requested on the enrollment form and other pages requesting information.
- You must agree not to misrepresent your identity.

- You must agree to keep your registration and E-mail address up to date and accurate.

Guard Your Password:

You will be asked to select a User Name and Password when registering. You are responsible for maintaining the confidentiality of your User Name and Password. You are fully responsible for all activities that occur using your User Name and Password, or account. This includes maintaining security of Touch ID & Passcode settings on your devices for all users. Any unauthorized use of your Password, account or any breach of security must be immediately reported to Liberty Mutual. Commercially reasonable steps have been taken to protect the privacy of individual users of the Liberty Mutual eService application. Liberty Mutual will not be liable for any loss that you may incur as a result of someone else using your Password or account, either with or without our knowledge. You may not use anyone else's Password at any time.

Unauthorized Access and Use:

Liberty Mutual eService application is provided for the use of Liberty Mutual customers for Liberty Mutual's legitimate business purposes only. The actual or attempted unauthorized access, use, or modification of this system is strictly prohibited.

Security of Personal Information

Liberty Mutual and the other firms who work with Liberty Mutual to host and operate Liberty Mutual eService take commercially reasonable steps to secure your personal information. This includes using password protection to verify your identity and requiring 128 bit encryption to secure data transmitted on the Internet. All stored data is kept behind firewalls. Please refer to the Liberty Mutual Internet Privacy Statement for more details and information regarding our Internet Privacy practices.

Accuracy of Information

Should information displayed on the Liberty Mutual eService site differ from the information in the policy sent to you, the policy sent to you will be considered the correct information. Should claims information displayed on the Liberty Mutual eService site differ from information sent by Liberty Mutual to you via the mail, the mailed information will be considered the correct information.

B. Paperless Terms and Conditions

Please read these Paperless Policy Terms and Conditions thoroughly - it contains important information about your policy. In order to transact electronic business with us as well as receive your insurance related documents electronically, you must read and agree to the following terms and conditions.

You have indicated your desire to receive and sign the forms relating to your insurance transaction or claim electronically through electronic format. These Paperless Terms and Conditions apply to those forms, disclosures, notices or other documents that may be given to you and in some cases signed and returned to us as part of your insurance policy transaction or claim. By agreeing to this Terms and Conditions and Disclosure, you are agreeing that you have the authority to receive these documents electronically on behalf of all insureds under your policy. Moreover, you also understand and agree that Liberty Mutual may provide to you in electronic format only, either by email or by posting information on the website where you access your policy information or claim information, including but not limited to policy documents, notices, billing documents, endorsements, changes to your policy(s) and any other information relating to your insurance policy(s) that would otherwise be mailed to you.

The words "we," "us," and "our" means Liberty Mutual, certain of its affiliates or subsidiaries. The words "you" and "your" means you the individual(s) who desires to transact business or process a claim electronically and those who would otherwise sign documents relating to your policy.

1. Method of Providing Communications to You in Electronic Form. All communications that we provide to you in electronic

form will be provided either (1) via e-mail; or (2) by your accessing a website that we will designate in an e-mail notice that we send to you at the time the information is available. You will need a username and password that you created to access this website.

2. **How to Withdraw Consent.** You may withdraw your consent to transact business electronically by indicating your preference at our website or when speaking with a Customer Service Representative. At our option, we may treat your provision of an invalid email address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to transact business electronically. If, however, a discount is given now or in the future for conducting business electronically, a withdrawal of consent could result in the removal of any such discount. A withdrawal of your consent to transact business electronically will be effective only after we have had a reasonable period of time to process your request.
3. **How to Update Your Records.** It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to these Paperless Terms and Conditions and your Insurance policies, and to maintain and update promptly any changes in this information. You can update your information (such as your e-mail address) by logging into Liberty Mutual eService, which is accessible through www.libertymutual.com.
4. **Hardware and Software Requirements.** In order to access, view, sign and retain electronic communications that we make available to you, you must: have a device that will connect to the Internet, access to an e-mail account and access to an internet browser. Access to Adobe products will not be required to electronically sign forms but may be necessary to view, download, or print documents. You also must be able to view the disclosures on your device and have sufficient electronic storage capacity on your computer's hard drive or other data storage unit. We will update you if there are any changes to the hardware or software requirements that could impact your receiving or signing such communications
5. **Requesting Paper Copies.** You can obtain a paper copy of any communication we provide to you electronically by printing it yourself or by requesting that we mail you a paper copy. Requests for paper copies must be made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, contact your Liberty Mutual Sales or Service Representative. There is no charge associated with requesting a paper copy of a communication we sent you electronically. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.
6. **Mandatory Paper Copies of Electronic Communications.** We will not send you a paper copy of electronic communications unless you request it, we otherwise deem it appropriate to do so, or in some instances where we are required by law to send paper copies of documents. While you may elect to receive electronic communications from us, depending on state law, there may be documents and communications that we need to provide to you in paper form, such as vehicle identification cards which should be kept in your vehicle at all times.
7. **Communications in Writing.** All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of all electronic communications, these Paperless Terms and Conditions and any other document that is important to you.
8. **Law.** You acknowledge and agree that your consent to transact electronic business is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and your state's UETA law as applicable.
9. **Termination Changes.** We reserve the right, in our sole discretion, to discontinue any provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications or transact business electronically. We will provide you with notice of any such termination or change if required by law.
10. **Confirmation.** You will receive a confirmation email from us once you consent to transacting business electronically with us. You should contact us if you do not receive this confirmation email within 5 business days.

By enrolling in and/or using Liberty Mutual eService, you are agreeing to these Paperless Terms and Conditions and you are confirming

that you are able to receive the communications pursuant to the hardware and software requirements noted above. If you wish to discuss Paperless features in more detail, please visit our website or contact a Liberty Mutual Sales or Service Representative.