

Terms and Conditions of Electronic Delivery of Insurance Documents

In order for CO-ORDINATED BENEFIT PLANS, LLC (hereinafter referred to as “we” or “us) to send you your insurance-related documents and communications electronically, to the extent permitted by law, you must first consent to us doing so. The insurance-related documents and communications you will receive in electronic format will have the same contractual force and effect as insurance-related documents and communications sent to you in paper format. We reserve the right, in our sole discretion, to provide any insurance-related documents and communications to you in paper form instead, and / or to discontinue this service or modify the terms of this agreement at our option. If we do, we will provide you with reasonable notice and you will have the option to withdraw your consent at that time.

YOUR CONSENT: By indicating I ACCEPT, you:

1. Consent to receive insurance-related documents and communications, including but not limited to, your policy documents, disclosures, notices, explanation of benefits (EOB), claims documentation, **as well as termination and cancellation or non-renewal notices**, electronically to the email address you provide to us through the online application process instead of receiving these records in a paper format from us.
2. Agree and acknowledge that your consent is provided and/or obtained in connection with a transaction affecting interstate commerce subject to the Electronic Signatures in Global and National Commerce Act and the Uniform Electronic Transactions Act, or a similar electronic transactions law, as adopted by state law.
3. Agree that the document(s) delivered to you electronically shall have the same meaning and effect as if you were provided a paper document, whether or not you choose to view the document(s), unless you previously withdrew your consent to receive documents via electronic means as provided below. Electronic document(s) are considered received by you at the time you complete your purchase, unless we receive notice that the email notification was not delivered to you at the email address you provided.

YOUR RIGHT TO WITHDRAW YOUR CONSENT: If you consented to receiving insurance-related documents and communications electronically, you may withdraw your consent at any time. After we process your withdrawal of consent, you will begin receiving your insurance documents and correspondence in paper form. Contact us at 1-800-753-1000, option 6, or via email to info@cbpinsure.com to request to withdraw your consent.

YOUR RIGHT TO RECEIVE PAPER COPIES: You have the right to obtain paper copies of your insurance-related documents and communications at any time. Contact us at 1-800-753-1000, option 6, or via email to info@cbpinsure.com to request paper copies.

YOUR OBLIGATIONS: If you consent to receive insurance documents and correspondence electronically, you are responsible for (i) providing CBP with an updated and active e-mail address through the contact listed below. You should be diligent in updating your email address with us in the event that your address changes; (ii) maintaining or having access to a computer capable of connecting to the internet; (iii) maintaining internet access; (iv) installing software on your personal computer to receive, access, store, and print in accordance with the Technical Requirements listed below; (v) an email service account that allows you to read, write, and send email; (vi) an active email address.

UPDATING YOUR CONTACT INFORMATION: It is your responsibility to provide us with a current, valid email address and to promptly update any changes to this information by contacting us at 1-800-753-1000, option 6, or via email to info@cbpinsure.com.

UNDELIVERABLE AND RETURN EMAILS: Any e-mails returned as undeliverable will result in a suspension of electronic document delivery and a return to paper copies sent via U.S. mail.

TECHNICAL REQUIREMENTS: The following minimal technical requirements are necessary to receive electronic records:

**Operating Systems – Windows ® 2000, Windows® XP, Windows Vista®;
Mac OS® X**

**Browsers – Final release versions of Internet Explorer® 6.0 or above
(Windows only); Mozilla Firefox 2.0 or above (Windows and Mac);
Safari™ 3.0 or above (Mac only)**

**PDF Reader – Acrobat® or similar software may be required to view and
print PDF files**

Screen Resolution – 800 x 600 minimum.