

## **CONSUMER DISCLOSURE AND CONSENT TO ELECTRONIC FORM AND DELIVERY OF INSURANCE DOCUMENTS AND COMMUNICATIONS**

The CPH & Associates Insurance Agency Inc would like to provide all insurance policies, endorsements and other related documents to you electronically. Electronic delivery will not apply to any non-renewal notice or cancellation notice we may send to you, in the event such notice is ever necessary.

By accepting the terms of this Disclosure and Consent Form, you will not receive a paper copy of any communication or document except for the ones stated above. Please read the information below and if you agree to the following terms and conditions, including the receipt of written communications electronically, please confirm your agreement by clicking the "I Accept" button once you have read the Disclosure and Consent Form.

### **Requesting Paper Copies**

You may at any time request a paper copy, without charge, of any communication or document provided to you or made available to you electronically through email by following the instructions in the How to Contact Us section below. *Please include your policy or account number in your communication to us.*

### **Electronic Notifications of Policy Expiration**

CPH & Associates may use autodialed and/or pre-recorded calls and text messages to cell phones (and for pre-recorded and artificial voice calls to residential land lines) for insurance policy expiration notices. Submitting this form constitutes your express consent to receive these calls and/or text messages.

### **Withdrawing Consent**

You may at any time withdraw your consent to receive communications in electronic form, without charge, by contacting us and requesting paper documents and communications going forward by following the instructions in the How to Contact Us section below. Withdrawal of your consent will be effective within 15 days of the date your withdrawal request is received. *Please include your policy or account number in your communication to us.*

### **Updating Your Email Address**

If you have a new e-mail address, please let us know immediately to ensure that you receive policies and other related documents in a timely manner by following the instructions in the How to Contact Us section below. In your communication to us, please provide your previous email address as well as your new email address. Any change in your email address for the delivery of documents will be effective within 15 days of the date your email address change request is received. *Please include your policy or account number in your communication to us.*

### **How to Contact Us**

You may contact us by email or by United States Postal Service mail to update your information, request paper copies, or withdraw consent to receive policies and other related documents electronically. *Please include your policy or account number in your communication to us.*

Email: [info@cphins.com](mailto:info@cphins.com)

**USPS Mailing Address:** CPH & Associates | 711 S. Dearborn St, Ste. 205 | Chicago, IL 60605

## Minimum Hardware and Software Requirements

By signing this consent, you acknowledge and agree to maintain the following minimum hardware and software requirements:

- Operating Systems: Windows® XP; Windows Vista™; Windows® 7; Windows® 8; Mac OS X®
- Browsers: Final release versions of Internet Explorer® 7.0 or above (Windows only); Mozilla® Firefox® 15.0 or above (Windows and Mac); Safari™ 6.0 or above (Mac OS only); Google Chrome® 20.0 or above (Windows and Mac).
- Mobile Applications: Apple iOS® 6.0 and above. Android™ 2.3 or above
- Needed Software/Electronic Document Formats: Use of Adobe Acrobat Reader or equivalent for PDF files; Word program for Word files; The Adobe Reader software is available free of charge from Adobe's website [www.adobe.com](http://www.adobe.com)
- Mobile Sending: Apple iOS® 6.0 and above. Android™ 2.3 or above.
- Screen Resolution: 1024 x 768 minimum
- Enabled Security Settings: Allow per session cookies. Users accessing the Internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection.
- Pre-release (i.e. beta) versions of operating systems and browsers are not supported

For you to be able to view and retain insurance policies and other insurance documents delivered to you electronically by us or your agent, you must have (a) a computer, iPad, or other electronic device that has access to the internet; (b) a valid e-mail address; (c) an operational program installed on your computer, iPad, or other electronic device capable of receiving e-mail; (d) an operational program installed on your computer, iPad, or other electronic device that will permit you to view a document in Adobe Acrobat Reader; and (e) a hard drive, thumb drive, or other device included within or attached to your computer, iPad, or other electronic device to which a document in the above format may be permanently downloaded.

\* These minimum requirements are subject to change. If these requirements change, you will be asked to re-accept the disclosure. Pre-release (i.e. beta) versions of operating systems and browsers are not supported.

## Acknowledging Your Access and Consent to Receive Communications Electronically

If you consent to receive insurance policies, endorsements and other related documents exclusively in electronic format during the course of our relationship with you and in accordance with the terms and conditions described above, please let us know by clicking the "I Accept" button below. If you do not agree to the Terms and Conditions of this Disclosure and Consent Form, you understand that you should not select "Accept" and you should close this document window by clicking the X in the upper right corner.

By clicking the "I Accept" button, you acknowledge that you:

- Reviewed the Disclosure and Consent Form and understand its contents;
- Can access and retain electronic documents in the format described in the Disclosure and Consent Form;
- Consent to having the insurance documents described in the Disclosure and Consent Form delivered to you electronically at the e-mail address you furnish;
- Acknowledge that your insurance policy and the other documents described in the Disclosure and Consent Form will be deemed to have been delivered to you when sent to the e-mail address you furnish.