

Go Paperless with Pumpkin Consent Agreement (“Agreement”)

Go Paperless with Pumpkin Terms & Conditions:

By enrolling in Go Paperless with Pumpkin Consent Agreement, you agree to access insurance policy documents electronically in lieu of delivery by the United States Postal Service (USPS) or other physical delivery method; provided, however, that, where required by law, we will deliver certain insurance policy documents, such as cancellation and nonrenewal notices, in paper format via the USPS.

Please read the following Terms and Conditions carefully. By electing to enroll in Go Paperless with Pumpkin, you agree to be bound by them. If you do not agree with any of these terms and conditions, do not enroll in Paperless. We reserve the right to modify these Terms and Conditions at any time by emailing you at the address we have on file. Continued participation in Paperless will constitute your acceptance of and consent to any revisions to the Terms and Conditions.

Parties to Consent:

For purposes of this Agreement: “**we**”, “**us**”, or “**the company**” refers to Pumpkin Pet Insurance Services, Inc. “**You**” and “**yours**” refers to the Named Insured(s) named on the Declarations page.

Records and Products Subject to Consent:

“**Communications**” means your application for insurance, insurance policy, amendatory endorsements, forms, documents, and records related to your insurance policy, various notices (including, without limitation, notices of cancellation, non-renewal, termination, and privacy notices), billing statements and payment agreements, claims documents, explanation of benefits, our privacy policy, and any other record, document, or other information we provide to you, or that you sign, submit, or agree to at our request, during the course of our relationship, as permitted by law.

“**Electronic records**” means the Communications we create, record, transmit, store, or provide to you or that you sign or agree to at our request in electronic form.

Hardware and software requirements

In order to participate in Paperless, you must have: (i) access to a computer capable of connecting to the Internet; (ii) an Internet Service Provider; (iii) a browser capable of viewing our Web site; (iv) an email service account that allows you to read, write, and send email; and (v) software that enables you to view files in Portable Document Format (“PDF”).

Should we make changes to the hardware or software requirements for Paperless such that you may no longer be capable of accessing your electronic insurance documents, we will inform you of the revised hardware and software requirements by emailing you at the address we have on file. By continuing to participate in Paperless after receiving notification of modifications to the terms and conditions or to the hardware and/or software requirements, such continued use reaffirms your consent to the receipt of electronic records and disclosures as described.

Your responsibilities

Once you enroll in Paperless, it is your continuing responsibility to inform us of any changes to your email address and to provide us with an updated email address at all times. You may update your email

address, at any time by logging into your account at member.pumpkin.care. It is also your responsibility to keep your email address active and capable of receiving new emails. To do this, ensure that your e-mail account has sufficient space for new emails and that your e-mail server and spam- blocking software do not block our e- mails. We are not responsible for problems arising from e-mails sent to an inactive or outof-date e-mail address. Emails returned as undeliverable may result in a suspension of Electronic Delivery of the Communications.

Insurance documents available electronically

There may be some documents that you cannot access electronically due to legal and technological constraints in your state. These documents will be delivered to you via the USPS at the U.S. mail address we have on file. Even if you provide consent to receive Electronic Records, we are not required to provide Communications to you electronically and may, at our discretion, provide Communications to you in non-electronic form.

Accessing policy documents

To access your documents, go to member.pumpkin.care and log in to your account with the email address and password you provided when you created or updated your account. After you log in, your policy documents will be accessible through your online account. To print any of your policy documents from your online account, click the "print" button located on the page or in your browser frame. To download and save any of your policy documents to your computer, open the insurance policy document by clicking on its hyperlink or icon and follow Adobe Reader's directions for downloading and saving documents.

Withdrawing from Paperless

You may withdraw your consent to participate in Paperless at any time. Upon withdrawal, all future Communications will be mailed to you via the USPS at the U.S. mail address we have on file.

You may withdraw your consent by doing either of the following:

- Logging in to our Web site at member.pumpkin.care and following the instructions for unenrolling from Go Paperless with Pumpkin
- Calling us at 1-866-ARF-MEOW

If you decide to withdraw your consent, that withdrawal will not affect the validity and enforceability of electronic documents that you executed or Communications provided to you electronically before withdrawal of your consent.

Requesting documents to be sent via the USPS

If you are unable to view or print your documents from our Web site, you may request paper copies of your documents, free of charge, at any time. The paper copy will be mailed to you via the USPS at the U.S. mail address we have on file. You may request a paper copy of any Communications by calling us at 1-866-ARF-MEOW

Requesting a paper copy of a Communication is not considered a withdrawal of your consent to electronic delivery and does not change your election to continue to receive Communications electronically.

Statement of Consent

You agree that by checking the appropriate box within or adjacent to the applicable Communication or engaging in a similar online electronic signature process, you are providing your electronic signature and are agreeing to be bound by the terms in this Agreement just as if you had signed your name to a paper document.

The undersigned confirms that she/he is authorized to, and does, consent on behalf of the Named Insured(s) for the above-specified Pumpkin Insurance Services Products.

I AGREE TO RECEIVE ALL COMMUNICATIONS ELECTRONICALLY. SUCH ELECTRONIC COMMUNICATIONS MAY EVEN INCLUDE CANCELLATION OR NONRENEWAL NOTICES.

By accepting these terms during my phone or web enrollment, I hereby agree to the Paperless Consent Agreement.

State Disclosures

IMPORTANT STATE SPECIFIC DISCLOSURES AND CONSENT LANGUAGE FOR PAPERLESS

Specific disclosures and consent language may be required by certain states. Please read the disclosures or consent language below applicable to the state for which your policy is issued.

California: We will provide annually one free printed copy of any electronic record described herein, including Communications, upon your request.

Tennessee and Kentucky: The policyholder electing to allow for this policy, notices, and communication to be sent to the electronic mail address provided by the policyholder should be aware that the insurer rightfully considers this election to be consent by the policyholder that all notices may be sent electronically, including notice of nonrenewal and notice of cancellation. Therefore, the policyholder should be diligent in updating the electronic mail address provided to the insurer in the event that the address should change.

Georgia: For policyholders of the state of Georgia who have elected to receive all mailings and communications electronically, you hereby also agree as follows:

I AGREE TO RECEIVE ALL MAILINGS AND COMMUNICATIONS ELECTRONICALLY. SUCH ELECTRONIC MAILING OR COMMUNICATIONS MAY EVEN INCLUDE CANCELLATION OR NONRENEWAL NOTICES.

New York: For policyholders of the state of New York who have elected to receive all mailings and communications electronically, you hereby also agree as follows:

I AGREE TO RECEIVE ALL MAILINGS AND COMMUNICATIONS ELECTRONICALLY, INCLUDING

BUT NOT LIMITED TO: IDENTIFICATION CARDS, DECLARATIONS PAGE, POLICY, POLICY ENDORSEMENTS, IMPORTANT POLICY NOTICES, RENEWAL NOTICES, BILLING STATEMENTS, BILLING NOTICES, AND ANY OTHER BILLING DOCUMENTS AND POLICY DOCUMENTS AS DEFINED IN THE PAPERLESS TERMS AND CONDITIONS AGREEMENT.