

Fulmont Mutual Insurance Company
PO Box 487
Johnstown NY 12095-0487
Fax number 518-762-7870

***AGREEMENT BETWEEN FULMONT MUTUAL INSURANCE COMPANY AND
POLICYHOLDER TO RECEIVE ELECTRONIC DOCUMENTS***

1. You agree to have Fulmont Mutual Insurance Company electronically deliver to you documents, records and information such as your e-bill and e-policy with all attaching forms (hereafter referred to as documents). Until such time as either party modifies or cancels this Agreement - you will receive these electronic documents instead of the paper documents you have been receiving.

2. When we receive your executed agreement we will advise you by e-mail how to obtain your policyholder individual page which will be located on our website at www.fulmontmutual.com . After you complete the login information and receive your password you will be able to view your documents and bills.

3. At any time while this Agreement is effective, you may obtain a paper copy of a particular Document at no charge by emailing us at info@fulmontmutual.com or by calling Fulmont Mutual Insurance Company at 1-518-762-3171 ext 106.

4. You may terminate this Agreement at any time by accessing your "policyholder individual page" at www.fulmontmutual.com Select the "Unenroll Button" for e-Policy. Before terminating this agreement - Please print out copies of all the Documents in your online policy folder by selecting the "Personal Reports For Your Policy". After the termination of this agreement is processed by us, which may take up to ten (10) days, all documents in the future will be provided to you in paper form. Termination of this Agreement shall not affect the legal enforceability of documents provided to you before the effective date of the cancellation.

5. You may update your information, such as your e-mail address, password, etc. at any time by accessing your "Online Profile" on your "Policyholder Individual Page" at www.fulmontmutual.com

6. To access the site and obtain documents electronically, you will need access to the Internet, a web browser such as Microsoft Internet Explorer, a verifiable e-mail address, and Adobe Acrobat Reader®. You will need a printer to print out necessary documents. Please be assured - any sensitive

personal information such as name, address, credit card or bank account information you provide us on-line or information we provide you on line such as policy number, locations, dollar amounts, etc. is secure and encrypted.

7. You are responsible for accessing, opening and reading your documents. Electronic Documents have the same legal status as printed documents. If you cannot access your personal information page or read any Documents on the page - you MUST contact Fulmont Mutual Insurance Company.

8. Fulmont Mutual Insurance Company may amend the terms of this Agreement at any time by providing notice to you of the amendments. If you do not agree with the terms of the amendment, you can terminate this Agreement as described in section 4.

9. Fulmont Mutual Insurance Company does not warrant that the delivery of electronic Documents will be uninterrupted or error free. We are not liable for: any loss or damage arising from problems with your equipment or your telecommunications provider; your failure to meet your responsibilities as outlined herein; or any equipment problems or other occurrences beyond our reasonable control.

10. By accepting this Agreement you acknowledge that you have read, understand and agree to the terms and conditions of this Agreement. This Agreement is effective when we receive your signed acceptance either electronically by fax 518-762-7870, e-mail info@fulmontmutual.com – or by postal mail to: PO Box 487, Johnstown, NY 12095-0487. If you do not e-mail this agreement – then you MUST provide your e-mail address below.

PLEASE PRINT CLEARLY!

Your e-mail address	

Policyholder Name	

_____	_____
Policyholder signature	Policyholder signature

Policy number(s)	

Today's Date	