

Electronic Signature Agreement

For your convenience and to enable certain transactions to be expedited, Universal Fidelity Life Insurance Company and its affiliates (collectively, “we,” “us,” or “our”) give you the ability to electronically sign certain documents concerning your coverage. Your use of your electronic signature on this portal is subject to the terms and conditions of this Electronic Signature Agreement (this “Agreement”). As used in this Agreement, “you” and “your” refers to a named insured under an insurance product that we administer and who has established an online account under this portal.

This Agreement applies to forms or other documents that we may give or make available to you, and electronically signed by you and returned to us, as part of an insurance transaction or claim. If you wish to electronically sign forms and documents to transact business with us, you must carefully review the following terms and conditions and indicate your consent and agreement below. This document will then be a legally binding agreement between you and us.

We recommend that you print or electronically save a copy of this Agreement to retain for your records.

Electronic Signature and Use of Electronic Documents

Your Consent to Use Electronic Signatures. By accepting this Agreement and completing a document (including this Agreement) on this portal, you agree that applying your electronic signature on such document shall constitute evidence of your intent to sign the applicable document and shall have the same force and effect as your traditional “wet” manual written signature using pen and paper. Electronic signatures may take various forms on this portal, including checking a box and/or typing your name. You agree that any such electronic signature shall satisfy all requirements for a valid signature.

Your Authority. You represent that you are the person registered as a named insured who has established an online account under this portal and you acknowledge that you are the only person permitted to use your unique username and password to access your online account. You represent that you have authority to give instructions and authorize transactions with respect to your insurance products that we administer, including general authority over changes to your personal information, payment of premiums, policy or coverage changes, or any other online transaction facilitated or permitted by the use of this portal. You understand that by consenting to this Agreement, we have full authorization from you to rely and act upon any instructions received from you without further inquiry. You represent and warrant that you have the authority to provide an electronic signature on behalf of yourself, and to have any electronically signed document be legally binding on you for all purposes.

Written Document. By completing and electronically signing a document on this portal, you agree that, for purposes of complying with any applicable law that requires a “writing,” such electronic document shall be considered to be “in writing” or “written” to the same

extent as if it were in paper form. We reserve the right to require that you sign a paper copy of any form or document with your manual handwritten signature instead of accepting your electronic signature through this portal or by any other electronic means.

Legal Proceedings. If introduced as evidence in any judicial, arbitration, mediation, or administrative proceeding, such electronic documents shall be admissible as between you and us to the same extent and under the same conditions as records originated and maintained in paper form, and you agree that you shall not contest the admissibility or enforceability of our copies of such documents or your electronic signature thereon in a court or any proceeding under any evidentiary rule on the basis that the electronic document or signature was not originated or maintained in paper form.

You Should Keep Copies of Your Documents. Any document that you sign electronically may not be available online after it is signed. You should save electronic documents to your computer or print them off to retain copies for your records.

Your Right to Obtain Paper Copies. You may obtain, at no cost, paper copies of any of your documents that we maintain. To request paper copies, you may call us at **1-800-366-8354**, email us at **pos@uflic.com**, or write to us at **Universal Fidelity Life Insurance Company, 815 West Ash, Duncan, OK 73534**. It is your responsibility to give us your valid postal address.

General Terms

System Requirements. To access, view, and sign electronic documents that we make available to you, you will need:

- A personal computer or other access device which is capable of accessing the Internet.
- An Internet web browser which is capable of supporting 128-bit SSL encrypted communications.
- Software which permits you to receive and access Portable Document Format or (“PDF”) files.
- The ability to download or print documents.

Some states may require insurance documents to be displayed in a particular font size. To ensure that communications are displayed at the correct font size for your state, please make sure that the view size setting for the communications is set to 100% and your browser resolution is 800 x 600.

In order to retain documents, your system must have the ability to:

- Download and save files to your hard disk drive.
- Print PDF files, or print Web pages and embedded HTML files.

Your consent and agreement confirms that you have the hardware and software described above and that you are able to access, view, sign, and retain electronic documents.

Disclaimer of Warranties. This portal and all of its contents are provided “as is” and without warranties or representations by us of any kind, either express or implied. This means that we disclaim all express and implied warranties, including, but not limited to: (i) that the portal or its content will be available to you; (ii) that you will qualify for offered products or services; (iii) this portal, content, or any emails sent by us are free of viruses or other harmful software; (iv) failure of performance; (v) omission; or (vi) interruption. Certain states do not allow the disclaimer of implied warranties. If you are in such a state, the above disclaimer or a portion of it, may not apply to you.

Limitation of Liability. In no event will we, our respective service providers, employees, agents, officers and directors be liable to you for any injury, loss, claim, or any special, indirect, incidental, consequential, exemplary, or punitive damages of any kind, whether such is based in contract, tort, negligence, strict liability, or otherwise, which arises out of or relates in any way to: (i) the use of or inability to use this portal or its content; (ii) error; (iii) omission; (iv) defect; or (v) computer virus. Certain states do not allow the exclusion or limitation of certain damages. If you are in such a state, then the foregoing limitation or portion thereof may not apply to you.

Costs. Although there is no charge for the services covered by this Agreement, there may be costs associated with electronic access to documents, such as usage charges from internet service providers and telephone companies. These costs are your responsibility.

Applicable Law. This Agreement, and the use of this portal, is governed in all respects by the laws of the State of Oklahoma without giving effect to any principles of conflict of laws. Any dispute concerning this Agreement, or this portal, shall be subject to the exclusive venue of a court of competent jurisdiction in the State of Oklahoma.

Modification or Discontinuance. We reserve the right to modify or discontinue the services covered by this Agreement or modify the terms of this Agreement at any time and for any reason. You understand and agree that your continued use or access of our electronic services after any modifications are made to this Agreement signifies your acceptance of the updated or modified Agreement. We will notify you of material changes to this Agreement by either sending a notice to the email or physical address you provide to us or by posting a notice on this portal. Be sure to return to this portal periodically to review the most current version of this Agreement.

Confidential Information. To prevent misuse of your online account, you agree to protect the confidentiality of and be solely responsible for the use of your username, password, and other authentication or security measures as we may require. If you suspect that your information has been compromised, you agree to immediately contact us. You should never provide your username, password or other authentication or security measure to anyone else. If you choose to do so, it is at your own risk and you understand that you are authorizing that person or entity to conduct transactions using your online account. You are responsible

for any resulting transactions. You may not obtain or attempt to obtain unauthorized access to this portal or our websites, or to any other protected materials or information, through any means not intentionally made available by us for your specific use.

Severability. In the event that any of the terms or conditions of this Agreement shall be deemed invalid, void, or for any reason unenforceable, that term or condition shall be deemed severable from and shall not affect the validity or enforceability of the remaining terms and conditions.

Timely Payment. You agree that if we do not receive proper and timely payment or if your financial institution does not honor/authorize your payment your coverage may lapse, subject to any applicable grace period. Any dishonored payments may incur an insufficient funds fee that may be charged to you by your financial institution. If you choose to make payments by electronic funds transfer, you agree to provide accurate information allowing for the proper and timely processing of such payments and agree to electronic authorization of such payments.

We are Here if You Need Assistance. We appreciate your business and look forward to continuing to serve you. If you have any questions about this Agreement, please by call us at **1-800-366-8354**, email us at **pos@uflic.com**, or write to us at **Universal Fidelity Life Insurance Company, 815 West Ash, Duncan, OK 73534**.

You are Under no Obligation to Transact Business Electronically. If you do not wish to use your electronic signature, or if you do not have the required software and/or hardware, you can ask one of our representatives to furnish you with paper documents that you can sign with your manual handwritten signature and return to us through the U.S. mail. This will be at no cost to you.

By signing this Agreement, you consent and agree to all the terms and conditions hereof, and acknowledge and agree 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 provided by applicable law.

Please check the box and apply your signature to signify your consent and agreement.