

# ***eSignature Consent Agreement and Terms of Use***

**PRIMARY APPLICANT**

**eSIGNATURE CONSENT AGREEMENT**

## **CONSENT TO USE OF ELECTRONIC SIGNATURES AND RECEIPT OF DISCLOSURES EXCLUSIVELY THROUGH ELECTRONIC MEANS**

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Thank you for using the electronic application process offered by United American Insurance Company (“the Company”).

You are applying for and purchasing insurance coverage and/or other related products using electronic records, transactions and signatures. This consent covers your electronic communications with the Company during this transaction. The Company is legally required to provide you with certain notices, disclosures and other information in writing in connection with your application(s) (“Required Information”). If you give consent, we can deliver this Required Information to you electronically. Your consent also permits the general use of electronic records and electronic signatures in connection with this transaction.

By electronically signing this document, you are confirming your agreement to: (1) conduct this transaction electronically; (2) execute documents related to your application(s)/purchase by use of an electronic signature; and (3) receive certain records electronically, including the Required Information and other notices, disclosures or other documents related to this transaction. You are also agreeing to be bound by any agreement you make or transmit through the Internet or this website, including your consent to receive the Required Information from the Company only by electronic transmission. You agree that your consent will be as legally binding and enforceable as if you had signed on paper.

Your consent applies to all Required Information that the Company gives you, or receives from you, in connection with this transaction and the notices, disclosures, and other documents related to it.

You are entitled to change your mind and withdraw your consent. However, you would then no longer be able to use this section of the website and you will not be able to complete your application(s) electronically with the Company.

If you also want a paper copy of the Required Information, but still want the Company to process your application(s) electronically, we will still need your consent to receive Required Information electronically. You will not be charged for paper copies of any such information you request.

If you consent to electronic delivery of Required Information and then decline the eSignature process, the Company cannot continue processing your application(s) electronically. You can still apply on a paper application, but it could take longer to process.

You agree to keep the Company informed of any change in your e-mail or mailing address during the eSignature process. You may update your e-mail address by contacting your agent at the address or telephone number given to you when you applied for coverage.

You agree to print out or download the Required Information for your records when we advise you to do so. If you have any trouble printing out or downloading any Required Information, contact your agent.

If you would like to withdraw consent, update your contact information, or obtain paper copies of the Required Information or other documents related to this transaction without charge, you may contact your agent, or you may contact the Company at (972) 529-5085.

To access and retain the Required Information and other records provided to you in electronic form, you will need the following computer hardware and software (“equipment”):

- A computer with an internet connection
- Adobe Acrobat Reader version 7.x or above to open documents in PDF format

- A valid email address and the ability to send e-mail and receive e-mail with hyperlinks to websites with attached files
- Sufficient storage space to save files for later reference, or an installed printer to print forms and documents

By giving your consent, you are confirming that you have access to the necessary equipment and are able to receive, open and print or download (i.e., save) electronically transmitted information for your records. The Company may, at its option, transmit Required Information or other documents to you via paper. The Company may also require that certain communications from you be delivered on paper at a specified address.

If you do not have the required equipment, or if you do not wish to use electronic records and signatures for any other reason, you can ask your agent to submit paper copies of the document(s) instead.