



Electronic Delivery Disclosure

Bear River Mutual is excited to be able to deliver documents to you using electronic means. We hope that you will find the process easy to use and more convenient than physical delivery.

By visiting areas of this site that contain electronic documents, or otherwise interacting with electronic documents provided by Bear River Mutual Insurance Company (we, us or Company), you are agreeing to all aspects of this Electronic Delivery Disclosure.

Consenting to Electronic Communication, and Electronic Delivery

By accessing your documents online you are agreeing to participate in electronic communication.

If you wish to use electronic delivery as the primary delivery method for documents that we send you, you must provide your insurance agent with consent. If you elect to use electronic delivery as the primary delivery method, we will turn off paper delivery of all documents for which electronic delivery is available. You will then be notified by email, using the email address you provide to your agent, when new documents are available at <https://customer.bearrivermutual.com>

Getting paper copies

If you have elected to receive information from us using electronic delivery, we will stop paper delivery of all documents that we can send electronically. However, be assured that all documents that we generate electronically are available for you to Save and Print at your convenience. In order to Save and Print your documents, you must be using a device that supports downloading, viewing, and printing of PDF documents. It is our intent to make POLICY and BILLING documents that have been delivered electronically available for no less than 2 years providing the associated policy is still in good standings. Documents associated with policies that have been cancelled will be removed from view within 45 days of cancelation. CLAIMS related documents are generally accessible by direct link only and should be considered single use, meaning you should save them when viewed. However, because we cannot guarantee storage times or system availability, we strongly encourage you to download (Save) copies of all documents that you wish to retain.

Please note that should certain events take place on your account, we may find it necessary to remove a document early. Additionally, document availability and signing deadlines do not always line-up. Should we send you one or more documents that require a signature, we may require that a document be signed sooner than the document (envelope) expiration date. The extended expiration is to provide ample time for you to save or print copies for your records, not necessarily for signing. Because of this, we ask that you sign documents as soon as possible.

Withdrawing your consent

Because electronic delivery allows us to get important documents to you in minutes rather than days, we sincerely hope that you will not change your election. Still, if you decide that you no longer wish to

receive documents from us electronically, please contact your agent and inform them of your decision. Once your agent has updated your preferences, we will switch your delivery method back to physical delivery. Please note that while we strive to switch delivery methods in our system the same day that your agent updates your preferences, you should still check for electronic delivery from us for 2 weeks after your agent has updated your preferences. Because of the possible delay in updating your preferences, we must point out that as part of providing your consent for us to send documents electronically you are in agreement that all documents that have been processed electronically are considered delivered unless we receive a non-delivery notification (NDR) from your email provider.

If you wish to change your election before signing documents that were already delivered to you electronically, it is important to note that such changes may render you without coverage. Be sure to discuss the possible consequences with your agent should this situation occur.

Keeping your information current

To sign up for electronic delivery, you provided us, or your agent, an email address. This email address is used to send out notices regarding document availability, reminders, etc., which makes the email address important. Should you need to change your email address, please contact your agent to update your information.

Authentication, privacy, and other terms

Authentication for accessing electronic policy and billing documents is hosted by Microsoft®. As such, your password is not stored by or even transmitted to, Bear River Mutual and we will never have access to or ask you to provide your password. This also means that should you change, lose, or have other action taken on the account that you created for accessing your documents, your options for account recovery are limited to the password recovery feature. Should you have significant problems with your account that you cannot correct using the self-service feature, we will be happy to investigate and if needed, detach the previously created account so you can create a new one. The process of detaching and re-registering does not delete or otherwise impact your document storage.

Because your account is created and verified by you, and hosted by Microsoft®, it is your responsibility to ensure that you do not provide anyone with your account credentials either intentionally or unintentionally. Bear River Mutual cannot be held responsible for the theft or misuse of any account credentials.

To ensure that we are providing adequate service and that you are receiving, we reserve the right to track and log any and all interactions. All actions taken after logging in to the site can be tracked using personally identifiable information. We will not share or otherwise willingly make any of your documents or personally identifiable tracking information available to anyone that is not an employee of the company, your agent, or involved with managing your policy or billing account, unless legally required to do so by law.

We do store records associated with your activity that do not contain personally identifiable information and use that information to track the overall effectiveness of the site. We may share this anonymous information with business partners or others outside our company without your consent.

Contacting us

Your agent is always the best contact for policy and billing questions. However, we are always ready to help in any way that we can. Please feel free to contact us at 1-800-925-5177, or by visiting us at www.bearrivermutual.com. You can also reach us by email at cshelp@brmutual.com

Technical support

Should you require assistance, we recommend contacting your agent however we are always happy to assist as well. Regardless of who you contact, our primary concern is that you get the help you need to ensure that you can securely view, sign, save, and print your documents.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please verify that you were able to download and read the PDF version of this document located at https://www.bearrivermutual.com/wp-content/uploads/2017/03/electronic_delivery_disclosure.pdf and that you also were able to print it on paper or electronically save it for your future reference and access, or that you were able to e-mail the PDF version of this disclosure and consent to an address where you will be able to print on paper or save it for your future reference and access.

By using this site and accessing the electronic version of my documents, I am stating that I agree to do business electronically with Bear River Mutual, and proceeding to review my documents, I affirm that

- I can access and read this Electronic Delivery Disclosure document; and
- I can print on paper the PDF version of this document or save or send the disclosure to a place where I can print it, for future reference and access; and
- If I have opted for electronic delivery as the primary delivery method for my documents, until or unless I notify Bear River Mutual Insurance Company as described above, I consent to receive and sign through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to me by Bear River Mutual Insurance Company during the course of my relationship with you; and
- I understand that in some cases Bear River Mutual Insurance Company may not be able to send documents to me using electronic methods, in which case those physical documents will be mailed to the postal address that Bear River Mutual Insurance Company has on file for me; and
- I understand that in some cases the electronic signature verification process for a document may not be in place in which case Bear River Mutual Insurance Company may deliver a signature form to me using electronic methods while requiring the form be physically signed and returned to Bear River Mutual Insurance Company or my insurance agent; and
- In addition to agreeing to the terms contained within, I also acknowledge that I have read and agree to the terms and conditions outlined in the Privacy Policy (located at <https://www.bearrivermutual.com/privacy-policy>) and the Terms of Use (located at <https://www.bearrivermutual.com/home/terms-of-use>).