

VYRD

AGREEMENT TO CONDUCT ELECTRONIC TRANSACTIONS

This AGREEMENT TO CONDUCT ELECTRONIC TRANSACTIONS ("**Agreement**") applies to all Communications for those Contracts (including Policies), services and notices offered or accessible through Our Online Service. "**Online Service**" means the VYRD website and mobile applications, and associated links, services and Communications available through the website and mobile apps.

We are required by law to provide certain disclosures to you before you enter into this transaction electronically. In addition, we need your consent to enter into this transaction before we can deliver, or authorize the delivery of, certain documents to you electronically. **Please read this Agreement carefully before giving consent.**

DEFINITIONS

- "**Communications**" means all the information that We are required to provide to you by law, or as reasonably necessary to administer your Contract, which includes, but is not limited to, your online enrollment or application, declarations page, Policy, certificate, terms and conditions, responses to claims, transaction history, privacy policies, periodic billing statements, amendments, services, notices and disclosures about changes in the terms of your Contract.
- "**Contract**" means a Policy/certificate or any other product or service requested by you and provided by Us.
- "**Policy**" means a written contract of insurance, or written agreement effecting insurance, or the certificate thereof, and includes all clauses, riders or endorsements and declarations pages.
- "**We**", "**Us**", and "**Our**" means the company that issues your Contract, including VYRD Insurance Holdings, LLC, an insurance company, VYRD Insurance Company and a managing general agency, VYRD Insurance Underwriters, LLC and all of its subsidiaries, affiliates and agents.

SCOPE OF COMMUNICATIONS TO BE PROVIDED IN ELECTRONIC FORM

You agree that We may provide you with any Communication in electronic format, and that We may discontinue sending paper Communications to you (including, but not limited to, paper communications required to be sent via U.S. mail), unless and until you withdraw your consent as described below or at Our option upon notification by us to you. You further acknowledge that We may authorize an agent to deliver certain Communications to you on Our behalf, and perform other services to help facilitate the delivery of Communications to you.

METHOD OF PROVIDING COMMUNICATIONS TO YOU IN ELECTRONIC FORM

All Communications that We provide to you in electronic form will be provided by one or more of the following methods (to the extent permissible by law): (1) via e-mail; (2) by access to a secure website that We will generally designate in advance for such purpose; or (3) via text message or mobile message service. With respect to text message and mobile messaging service communications, your carrier may

charge you a fee for receiving the message. We will provide a particular Communication in writing if required by law to do so.

HOW TO WITHDRAW CONSENT

You may withdraw your consent to receive Communications that We provide to you in electronic form by calling Us at 1-888-806-8973, e-mailing us at info@VYRD.co, or writing to us at:

VYRD Insurance Company
360 Central Avenue, Suite 1225
St. Petersburg, FL 33701

At Our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic Communications. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications; however, your access and use of the Online Service may be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after We have a reasonable period of time to process your withdrawal. Termination of your consent to conduct business electronically shall not affect legal enforceability of any Contract provided to you.

HOW TO UPDATE YOUR RECORDS

It is your responsibility to provide Us with a true, accurate and complete e-mail address, contact, and other information related to this Agreement and your Contract, and to maintain and update promptly any changes in this information. You can update your information by calling us at 888-806-8973, e-mailing us at info@VYRD.co, or writing to Us at:

VYRD Insurance Company
360 Central Avenue, Suite 1225
St. Petersburg, FL 33701

Please do not send confidential information to Us via traditional e-mail, as we cannot guarantee that the transmission will be secure.

HARDWARE AND SOFTWARE RECOMMENDATIONS

In order to access, view and retain electronic Communications from Us, you must have:

- An up-to-date Internet browser to access your Communications;
- Local, electronic storage capacity to retain Our Communications and/or a printer to print them;
- A valid e-mail account and software to access it;
- An up-to-date device or devices (e.g., computer, Smartphone, tablet, etc.) suitable for connecting to the Internet;
- Added the domain VYRD.co to your e-mail account's list of safe senders;
- Software that enables you to view files in Portable Document Format ("PDF"). You may be able to download the most recent version of Adobe Reader by clicking [here](#). If you cannot download the most recent version of Adobe Reader, please call your manufacturer to find out how to download software that is functionally equivalent.

REQUESTING PAPER COPIES

When you consent to receive Communications electronically, you should not expect to receive a paper copy of any Communication, unless you request it, a paper or other written copy is required by law, or We otherwise deem it appropriate www.myVYRD.com to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that We mail you a paper copy, provided that such

request is made within a reasonable time after We first provided the electronic Communication to you. To request a paper copy, you may do so by calling Us at 888.806.8973, e-mailing Us at info@VYRD.co , or writing to Us at:

VYRD Insurance Company
360 Central Avenue, Suite 1225
St. Petersburg, FL 33701

YOUR AGREEMENT AND CONSENT

BY SELECTING "**OPT-IN**", YOU ARE SIGNING THIS AGREEMENT ELECTRONICALLY, AND AGREE THAT: (1) YOU HAVE READ, UNDERSTAND AND AGREE TO BE LEGALLY BOUND BY THE TERMS AND CONDITIONS DESCRIBED IN THIS AGREEMENT, AND CONSENT TO RECEIVE ALL COMMUNICATIONS ELECTRONICALLY ACCORDING TO THE PROCESS DESCRIBED ABOVE; (2) YOUR ELECTRONIC SIGNATURE ("**E-SIGNATURE**") IS THE LEGAL EQUIVALENT OF YOUR MANUAL SIGNATURE ON THIS AGREEMENT AND ALL OTHER CONTRACTS AND OTHER DOCUMENTS REQUIRING YOUR SIGNATURE, AND NO CERTIFICATION AUTHORITY OR OTHER THIRD PARTY VERIFICATION IS NECESSARY TO VALIDATE YOUR E-SIGNATURE; (3) YOU ARE ABLE TO ACCESS AND READ THIS AGREEMENT AND OTHER COMMUNICATIONS ELECTRONICALLY THROUGH OUR ONLINE SERVICE; (4) YOU ARE ABLE TO RECEIVE AND READ E-MAIL MESSAGES SENT TO YOUR E-MAIL ADDRESS OF RECORD; (5) YOU ARE ABLE TO PRINT OR OTHERWISE KEEP THIS AGREEMENT AND OTHER ELECTRONIC COMMUNICATIONS FOR YOUR OWN RECORDS; (6) YOU ARE PROVIDING YOUR CONSENT TO RECEIVE ELECTRONIC COMMUNICATIONS FROM US UNDER THE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT, AND INTEND THAT THIS LAW APPLY TO YOUR TRANSACTIONS AND COMMUNICATIONS WITH US; AND (7) YOU CONSENT TO RECEIVE ALL COMMUNICATIONS FROM US ELECTRONICALLY DURING THE COURSE OF YOUR RELATIONSHIP WITH US, UNLESS AND UNTIL YOU WITHDRAW YOUR CONSENT IN THE MANNER DESCRIBED IN THIS AGREEMENT.

PREAUTHORIZED RECURRING ELECTRONIC FUND TRANSFERS

An electronically signed copy of this authorization will be provided to you for your records

(FOR PAYMENT BY CREDIT/DEBIT CARD/BANK ACH)

By my electronic signature below, I authorize VYRD Insurance Company to charge my credit or debit card for premium payments. I understand that my credit or debit information will be saved for future payment transactions.

This authorization applies to any increase or decrease in premium that results from authorized and approved changes to this insurance policy.

You may cancel this authorization at any time by contacting us. This authorization will remain in effect until cancelled.