



BERKSHIRE HATHAWAY GUARD INSURANCE COMPANIES
CONSENT TO ELECTRONIC FORM AND DELIVERY OF INSURANCE TRANSACTION DOCUMENTS

This consent to electronic form and delivery of insurance transaction documents is made on behalf of AmGUARD Insurance Company, EastGUARD Insurance Company, NorGUARD Insurance Company and WestGUARD Insurance Company (collectively "GUARD") and the Policy Owner.

Scope of Consent

The Policy Owner hereby agrees to accept from GUARD electronic form and delivery of insurance transaction documents (hereinafter "Documents") as permitted under applicable laws. However, this consent shall not preclude GUARD from sending certain Documents by U.S. Mail or other means. The Policy Owner retains the right to receive paper copies of any Document received electronically under this agreement. If Policy Owner requests paper copies in addition to the electronic copies, fees may apply as permitted under applicable laws.

Electronic Delivery of Documents

The Policy Owner acknowledges that electronic delivery of Documents will occur when the Documents are made available on the GUARD Policyholder Service Center website accessible through the GUARD website (www.guard.com). It shall be the Policy Owner's responsibility to periodically check the Policyholder Service Center website for Documents information. The Policy Owner is responsible at all times to notify GUARD immediately in the event of any changes to the designated e-mail address. If the Policy Owner is unable to retrieve an electronic Document, the Policy Owner is under an obligation to immediately notify GUARD by telephone (1-800-673-2465) or e-mail (csr@guard.com). If electronic delivery fails, GUARD will take other measures to provide Policy Owner with delivery of Documents.

System Requirements

The Policy Owner agrees that the system intended for receipt and viewing of Documents conforms to the following technical requirements:

- **Operating Systems:** Windows 98, Windows 2000, Windows XP or Windows Vista; or Macintosh (version OS 8.1 or higher).
- **Browsers:** Microsoft Internet Explorer (version 4.0 or higher), Netscape Navigator (version 4.0 or higher), Mozilla Firefox (version 3.0 or higher), and Safari (version 4).
- **Needed Software/Electronic Document Formats:** Use of Adobe Acrobat Reader or equivalent for PDF files; Word program for Word files. The Adobe Reader software is available free of charge from Adobe's website www.adobe.com.
- Access to an account with an Internet service provider and ability to send and receive e-mail that contains hyperlinks to websites.
- Sufficient electronic storage capacity on Policy Owner's hard drive or other data storage unit in order to download and save electronic Documents.
- A printer that is capable of printing from Policy Owner's browser, e-mail software or hard drive or other data storage unit, in order to print paper copies of electronic Documents.
- If Policy Owner has anti-spamming software installed on their computer, the Policy Owner should enter the www.guard.com domain as acceptable and/or valid within their anti-spamming software.

The Policy Owner consents to electronic form and delivery by choosing that option in the registration process; this step acknowledges access to electronic Documents in the Policy Owner's system. The Policy Owner agrees to view all electronic Documents in 100% resolution with the viewing window maximized. GUARD agrees to notify the Policy Owner of any changes or updates regarding these system requirements should they arise in the future.

Security

AmGUARD • EastGUARD • NorGUARD • WestGUARD

Home Office: 16 South River Street • P.O. Box A-H • Wilkes-Barre, Pennsylvania 18703-0020
570-825-9900 • 800-673-2465 • www.guard.com



To insure Policy Owner privacy, the Policy Owner will be required to log in to the designated website each time to access Documents or other communications, using a personal ID and Password. The Policy Owner login and Documents are encrypted and protected by secure socket layer technology. It is recommended that the Policy Owner use a browser that supports 128-bit encryption.

Withdrawal of Consent

The Policy Owner retains the right to withdraw consent for electronic form and delivery of Documents at any time by notifying GUARD of such revoked consent by telephone (1-800-673-2465) or e-mail (csr@guard.com). Upon revocation of this consent, GUARD will communicate all Documents via regular U.S. Mail delivery to the last known designated address of the Policy Owner. The Policy Owner agrees to allow GUARD a reasonable time to resume providing Document information covered by this consent in paper form. Fees for discontinuing electronic form and delivery and receiving Documents via U.S. Mail may apply as permitted under applicable laws. Withdrawal of Policy Owner consent will not affect the legal validity and enforceability of any Documents received electronically. If Policy Owner later decides to re-enroll in the electronic form and delivery of Documents, Policy Owner must repeat the consent process.

Notification of Change of Designated Electronic Transmittal Address(es)

In the event the designated address of the Policy Owner changes, the Policy Owner agrees to notify GUARD by telephone (1-800-673-2465) or e-mail (csr@guard.com) and supply GUARD with the new address. If this situation arises, GUARD agrees to confirm the change of address with the Policy Owner upon receipt of said change.

Am**GUARD** • East**GUARD** • Nor**GUARD** • West**GUARD**

Home Office: 16 South River Street • P.O. Box A-H • Wilkes-Barre, Pennsylvania 18703-0020
570-825-9900 • 800-673-2465 • www.guard.com