CONSENT TO THE ELECTRONIC DELIVERY OF DOCUMENTS ("Agreement")

Please review the information in this Agreement before you consent to receive electronic Documents from us.

For purposes of this Agreement "we," "us," or "our" refers to Selective Insurance Company of America and its insurer affiliates: Mesa Underwriters Specialty Insurance Company; Selective Auto Insurance Company of New Jersey; Selective Casualty Insurance Company; Selective Fire and Casualty Insurance Company; Selective Insurance Company of New England; Selective Insurance Company of New York; Selective Insurance Company of the Southeast; Selective Insurance Company of South Carolina; Selective Way Insurance Company. "You" and "yours" refers to our policyholder(s) and applicant(s).

Please read the following terms and conditions carefully.

<u>Agreement Scope</u>. This Agreement applies to the electronic Documents that we or our agents acting on our behalf may provide, deliver or otherwise make available to you. By agreeing to the following terms and conditions, you agree to receive, to the extent permitted by law, electronic copies of: (a) your insurance policy, including forms, documents, and records related to your insurance policy; (b) notices, including privacy notices; (c) disclosures and communications from us relating to policies that you have applied for, requested, or purchased from us; and (d) other materials regarding our insurance products, including other materials which we are legally required to deliver to you (collectively, "Documents").

By consenting to receive electronic Documents, you:

- Agree to receive email sent to the most current email address we have on file for you: (a)
 notifying you that the Documents are available on our website, or (b) delivering such
 Documents to you. We will replace paper delivery of Documents with electronic delivery at our
 sole discretion as electronic delivery becomes available.
- 2. Represent that you have an internet connection and the hardware and software necessary to access the Documents that will be delivered to you electronically. This includes without limit, the ability to open a PDF file.
- 3. Acknowledge that certain electronic Documents may contain confidential information, information regarding personal financial matters, and other personally identifiable information;

Upon receipt of an email, you will be able view the Document (if in the text of that email). If the Document is in an attachment or accessible via a hyperlink, you must open the attachment or click on the hyperlink in order to access the Document. If the Document is available on our website, you will need to either login to our website or create an account and then login. You will need Adobe Reader in order to access a PDF file. If you do not have Adobe Reader on your computer, you may download it for free at Adobe.com.

Of course, if a law requires us to provide, send, or deliver information in writing to you by a specified manner, such as by U.S. mail, we will continue to do so. We will also send you paper copies of Documents if email that we send to you is returned as undeliverable, your email address is invalid, or if we otherwise deem your consent to have been withdrawn or not given.

Your Rights.

1. Right to paper Documents. You have the right to have paper Documents provided to you at no additional charge. If you have requested that we provide electronic Documents to you, you may obtain a paper copy by: (a) informing your agent, (b) contacting us by telephone at

800-735-3284; or (c) contacting us by email by responding an email that we sent to you. Be sure to include in the body of that email a statement that you are requesting a paper copy of a specific Document, your email address, your full name, your US Postal address and your telephone number.

- 2. Withdrawal of consent. Your consent will remain effective until you withdraw it. You may withdraw your consent at any time by: (a) informing your agent, (b) contacting us by telephone at 800-735-3284; or (c) contacting us by email by responding an email that we sent to you. Be sure to include in the body of that email a statement that you are withdrawing consent to receive electronic Documents, your email address, your full name, your US Postal address and your telephone number.
- 3. Effect of not consenting or withdrawing consent. If you choose either not to consent or to withdraw your consent to receive Documents electronically, you will not be able to receive electronic communications from us and we will resume or continue (as the case may be) mailing to you paper copies of Documents.

Your Obligations.

- 1. <u>Valid Email Address</u>: You must have an email account to receive communications from us. You are responsible for providing us with a valid email address and for immediately notifying us of any email address change. If your email address changes you may notify us by: (a) informing your agent, (b) contacting us by telephone at 800-735-3284; or (c) contacting us by email by responding an email that we sent to you. Be sure to include in the body of that email a statement that you are requesting a change to your email address, your old email address and your new email address.
- 2. <u>Computing requirements</u>. To review electronic Documents you must have access to a computer with an internet connection and your computer must meet the following minimum hardware and software requirements:

Browsers:

- Internet Explorer® (Windows Only) 8.0 or above compatibility mode is supported only for 9.0 and above.
- Windows[®] Edge Current Version
- Mozilla Firefox® Current Version
- Safari® (Mac OS® only) 6.2 or above
- Google ChromeTM Current Version

Note: Pre-release (e.g., beta) versions of operating systems and browsers are not supported.

Mobile:

Selective Insurance App - refer to system requirements for the application at the following locations:

- Apple[®] https://itunes.apple.com
- Android[™] https://play.google.com/store

Enabled Security Settings:

Allow per session cookies

Recommended Screen Resolution:

1024 x 768

PDF Reader:

Acrobat[®] Reader or similar software to view PDF files.

These minimum requirements are subject to change from time to time. We will notify you of any changes. You are responsible for ensuring that neither your software nor your internet service provider inhibits or interferes with your receipt of our email or ability to access the Documents.

If you would like to be able to save the Documents that you receive, the computer must have a hard drive or other storage device or, if you would like to save them in paper format, be connected to a printer.

Statement of Consent

I certify that I have read and understand this Agreement and satisfy the requirements contained in the section entitled "Your Obligations". I consent to receive Documents electronically. I recognize that I may withdraw such consent at any time without penalty.